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SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

SEC
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Section

FORM 11-K

JUN 29 2009

☒ ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934
FOR THE TRANSITION PERIOD FROM _____ TO _____

Washington, DC
122

For the fiscal year ended December 31, 2008

or

☐ TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

Commission File Number 1-8052

TORCHMARK CORPORATION
SAVINGS AND INVESTMENT PLAN
2001 Third Avenue South
Birmingham, Alabama 35233
205-325-4200
(Full title of the Plan)

TORCHMARK CORPORATION
3700 South Stonebridge Drive
McKinney, Texas 75070
972-569-4000
(Name of issuer of the securities held pursuant to the plan)

Index of Exhibits at page 12
Total Number of pages is 15.



Lane Gorman Trubitt, L.L.P.
Accountants & Advisors

Report of Independent Registered Public Accounting Firm

To the Administrative Committee of the
Torchmark Corporation Savings and Investment Plan

We have audited the accompanying statements of net assets available for benefits of the Torchmark Corporation Savings and Investment Plan (the "Plan") as of December 31, 2008 and 2007, and the related statements of changes in net assets available for benefits for the years then ended. These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the auditing standards of the Public Company Accounting Oversight Board (United States). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2008 and 2007, and the changes in net assets available for benefits for the years then ended, in conformity with accounting principles generally accepted in the United States of America.

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental Schedule of Assets (Held at the End of the Year), is presented for the purpose of additional analysis and is not a required part of the basic financial statements, but is supplementary information required by the United States Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. This supplemental schedule is the responsibility of the Plan's management. The supplemental schedule has been subjected to the auditing procedures applied in the audits of the basic financial statements and, in our opinion, is fairly stated in all material respects in relation to the basic financial statements taken as a whole.

LANE GORMAN TRUBITT, L.L.P.

Dallas, Texas
June 26, 2009

TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN

Statements of Net Assets Available for Benefits

	December 31,	
	2008	2007
ASSETS		
Investments, at fair value:		
Torchmark Corporation common stock	\$32,428,151	\$47,705,388
Waddell & Reed Financial, Inc. class A common stock	2,985,883	8,162,078
Pooled separate accounts	27,177,806	46,490,205
Unallocated annuity contract	17,242,888	13,832,556
Loans to participants	552,626	344,774
Short-term investments	1,391,906	2,026,388
	<u>81,779,260</u>	<u>118,561,389</u>
Accrued investment income	<u>139,399</u>	<u>7,388</u>
Net assets available for benefits at fair value	81,918,659	118,568,777
Adjustments from fair value to contract value for fully benefit responsive investment contracts	<u>(756,495)</u>	<u>212,438</u>
Net assets available for benefits	<u><u>\$81,162,164</u></u>	<u><u>\$118,781,215</u></u>

See accompanying notes to financial statements.

TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN

Statements of Changes in Net Assets Available for Benefits

	<u>Years Ended December 31,</u>	
	<u>2008</u>	<u>2007</u>
Investment income:		
Cash dividends - Torchmark and Waddell & Reed common stock	\$700,367	\$613,315
Dividends on pooled separate accounts and unallocated annuity contract	625,373	624,488
Interest income - loans to participants	34,522	14,182
Interest income - short-term investments	39,471	63,574
	<u>1,399,732</u>	<u>1,315,559</u>
Net (depreciation) appreciation in fair value of investments	(30,055,188)	4,149,383
Contributions:		
Participant contributions	4,372,212	4,266,485
Employer contributions	1,613,693	1,627,261
	<u>5,985,905</u>	<u>5,893,746</u>
Benefits paid to participants	<u>14,949,500</u>	<u>19,245,691</u>
Net decrease in net assets	(37,619,051)	(7,887,003)
Net assets available for benefits:		
Beginning of plan year	<u>118,781,215</u>	<u>126,668,218</u>
End of plan year	<u>\$81,162,164</u>	<u>\$118,781,215</u>

See accompanying notes to financial statements.

TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The Torchmark Corporation Savings and Investment Plan (the "Plan") was adopted on February 15, 1982 by the Board of Directors of Torchmark Corporation ("Torchmark") and began operating on April 5, 1982.

Valuation of Securities

The investment in common stock of Torchmark is stated at fair value based upon the closing sales price on the New York Stock Exchange. The closing price per share of Torchmark common stock at December 31, 2008 and 2007 was \$44.70 and \$60.53, respectively.

The investment in Waddell & Reed Financial, Inc. ("Waddell & Reed") common stock is stated at fair value based upon the closing sales price on the New York Stock Exchange. The closing price per share of Waddell & Reed common stock at December 31, 2008 and 2007 was \$15.46 and \$36.09, respectively.

Participant loans are valued at amortized cost, which approximates fair value. Interest on participant loans is recognized as earned.

Short-term investments / mutual funds are valued at the net asset value of shares.

The purchases and sales of securities are recorded on a trade-date basis.

The Plan offers a choice of various mutual funds via pooled separate accounts including (i) money market and bond funds which invest primarily in securities issued or guaranteed by the U.S. Treasury and certain U.S. Government agencies and instrumentalities that provide income that is generally not subject to state income tax, (ii) fixed-income mutual funds which invest in a diversified group of high-quality, fixed income investments, and, (iii) equity funds which invest in common stocks and consist of several individual investment options for various levels of risk tolerance. Investments in pooled separate accounts are recorded at the fair value of the underlying investments, which are based on quoted market prices.

The Plan offers an investment in an unallocated annuity contract of the Plan trustee. The trustee maintains the contributions in a general account, which is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract is included in the financial statements at fair value and then adjusted to contract value as reported to the Plan by the trustee. Fair value of the contract is calculated by discounting the related cash flows based on current yields of similar instruments with comparable durations. Contract value is equal to contributions received plus interest credited, less payments, withdrawals or transfers. The interest rate credited on the unallocated annuity contract varies based on a formula determined by the Plan trustee, but will not be less than a guaranteed floor interest rate determined annually. The interest rate credited for 2008 was 4.00%. The interest rate credited from January 1, 2007 through July 31, 2007 was 3.80%, and the interest rate credited from August 1, 2007 through December 31, 2007 was 4.00%. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The contract has certain restrictions that impact the ability to collect the full contract value, for example, the Plan may not withdraw more than 20% of the beginning of the year balance of the contract without incurring a penalty. Plan management believes that the occurrence of events that would cause the plan to transact at less than contract value is not probable. The trustee may not terminate the contract at any amount less than contract value.

As described in Financial Accounting Standards Board Staff Position FSP AAG INV-1 and SOP 94-4-1, *Reporting of Fully Benefit-Responsive Investment Contracts Held by Certain Investment Companies Subject to the AICPA Investment Company Guide and Defined-Contribution Health and Welfare and Pension Plans* (the "FSP"), investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As required by the FSP, the statements of net assets available for benefits present the fair value of the unallocated annuity contract and the adjustment from fair value to contract value. The accompanying statements of changes in net assets available for benefits are prepared on a contract value basis. The fair value of the Plan's interest in the unallocated annuity contract is based on information reported by the issuer at year end. The contract value represents contributions plus earnings, less participant withdrawals and administrative expenses.

Basis of Presentation

The accompanying financial statements have been prepared using the accrual method of accounting.

TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates in the Preparation of Financial Statements

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrators to make estimates and assumptions that affect the reported amounts of net assets and changes therein. Actual results could differ from those estimates.

Risks and Uncertainties

The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amount reported in the statements of net assets available for benefits.

Revenue Recognition

Dividend income is recorded as earned. Torchmark and Waddell & Reed dividends are earned on the ex-dividend date. Realized gains and losses from sales of investments are calculated on the average cost basis.

Administrative Expenses

Administrative expenses of the Plan are paid by Torchmark and its affiliates.

Federal Income Taxes

Torchmark received a determination letter dated November 12, 2002 from the Internal Revenue Service stating that the Plan qualifies under Section 401(a) of the Internal Revenue Code ("IRC"), and therefore, is exempt from federal income tax. Although the Plan has been amended since receiving the determination letter, the administrative committee and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Effects of Recent Accounting Pronouncement

The Plan adopted the provisions of Financial Accounting Standards Board Statement No. 157, *Fair Value Measurements* ("FASB Statement No. 157") effective January 1, 2008. This standard clarifies the definition of fair value for financial reporting, establishes a framework for measuring fair value and requires disclosures about the use of fair value measurements. While the adoption of FASB Statement No. 157 did not have a material effect on the Plan's financial statements, it does require additional disclosures about fair value measurements.

NOTE B - DESCRIPTION OF PLAN

The following description of the Plan provides only general information. Participants should refer to the Plan agreement for more complete information.

General

The Plan is a defined contribution profit sharing and retirement plan subject to certain provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

Participant Contributions

To be eligible to participate, an employee must complete a year of credited service with a sponsoring employer. Employees of Liberty National Life Insurance Company and United Investors Life Insurance Company (see below) must have been employed prior to January 1, 1995 to be eligible. Eligible employees, upon enrollment, can contribute up to 30% of their annual compensation, subject to certain limitations, and can direct the investment in their participant and employer accounts. The Plan was amended effective January 1, 2007. Participant contributions, which had previously been made on an after-tax basis, are no longer permitted. All participant contributions after January 1, 2007 are made on a pre-tax salary deferred basis under a traditional 401(k) plan. Effective January 1, 2007, the Plan was amended such that any employee who becomes an eligible employee on or after January 1, 2007 and does not affirmatively elect otherwise shall be automatically enrolled with salary deferrals of 3%.

**TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE B - DESCRIPTION OF PLAN (Continued)

Participating Employer Contributions

Participating employers contribute to the Plan out of their current or accumulated earnings for the year, an amount equal to 50% of a participant's contributions (limited to 6% of participant's compensation).

Participant Accounts

Each participant's account is credited with the participant's contribution, the employer's matching contribution and allocations of Plan investment earnings based on the pro rata ownership share of the investment that generated the earnings. The benefit to which a participant is entitled is the vested benefit that can be provided from the participant's account.

Participant Loans

Any actively employed participant may apply for a Plan loan. The minimum loan amount is \$1,000, and the maximum loan amount is the lesser of \$50,000 reduced by the excess (if any) of the highest outstanding balance of loans from the Plan to the participant during the one year period ending on the day before the loan is made or 50% of the participant's vested account balance. A participant may not take more than one loan per calendar year, and a participant may not have more than one outstanding loan at a time. Loans are secured by the participants' account balances. Loan repayments of principal and interest are made by payroll deduction over a reasonable time period not to exceed 60 months. Currently, the loan interest rate is determined by the trustee using the prime interest rate published in the Wall Street Journal on the last business day of the month plus 1%.

Participating Employers

At the end of 2008 and 2007, the following companies were participating employers in the Plan:

Liberty National Life Insurance Company, "Liberty National", (Birmingham, Alabama)
United Investors Life Insurance Company, "United Investors", (Birmingham, Alabama)
Globe Life and Accident Insurance Company, "Globe", (Oklahoma City, Oklahoma)
American Life and Accident Insurance Company, "American Life", a subsidiary of Globe, (Dallas, Texas)
United American Insurance Company, "United American", (Dallas, Texas)
Torchmark Corporation, "Torchmark", (Dallas, Texas)
Globe Marketing Services, Inc., "Globe Marketing", (Oklahoma City, Oklahoma)

All participating employers are either direct or indirect wholly owned subsidiaries of Torchmark.

Vesting Provisions

Participants have a fully vested and non-forfeitable interest in their own account. The participant's employer accounts are vested in accordance with the following schedule:

<u>Years of Credited Service</u>	<u>Applicable Non-forfeitable Percentage</u>
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE B - DESCRIPTION OF PLAN (Continued)

Benefit Payment Provisions

At termination of employment, participants may withdraw all of their participant accounts and the vested portion of their employer accounts. Participants may make non-emergency in-service withdrawals of all or a portion of their after-tax participant account and all or a portion of their after-tax employer account, if fully vested. If any portion of the after-tax employer account is withdrawn, the participant may not make contributions to the Plan for six months following such withdrawal. Withdrawals prior to termination of employment are also allowed under prescribed hardship conditions as defined in the Plan agreement or subsequent to age 59½ for any reason. Benefits are recorded when paid. Participants are charged a \$25 fee for processing a non-emergency in-service, age 59 ½ or hardship withdrawal. These fees are deducted from the proceeds paid to the participant and are reflected in the financial statements in "Benefits paid to participants."

Termination of the Plan

Although it has expressed no intent to do so, Torchmark has the right under the Plan to discontinue its contribution at any time and to terminate the Plan subject to the provisions of ERISA. If the Plan is partially or completely terminated, each affected participant will become fully vested in his employer contribution account.

Forfeitures

If an employee incurs five consecutive "one year breaks in service" for any reason other than death or normal retirement, and is not 100% vested in the employer contribution account, then the non-vested portion of the employer contribution account is forfeited. Forfeitures are applied to reduce subsequent contributions of the employer. The Plan had unallocated forfeitures of \$38,460 and \$23,188 at December 31, 2008 and 2007, respectively. The plan applied forfeitures to reduce employer match of \$51,592 and \$23,618 for 2008 and 2007, respectively.

NOTE C- INVESTMENTS

The following table presents the investments of the Plan's net assets:

	December 31,	
	2008	2007
Pooled Separate Accounts:		
Oppenheimer Capital Appreciation	\$ 2,771,650	\$ 5,965,627
Fidelity Advisor Mid Cap	1,543,901	3,977,724
ING Intermediate Bond	923,794	985,317
ING GNMA Income Bond	1,798,423	1,653,074
ING Solution 2015 Portfolio ²	801,129	838,054
ING Solution 2025 Portfolio ²	623,107	747,236
ING Solution 2035 Portfolio ²	445,352	779,829
ING Solution 2045 Portfolio ²	177,347	136,065
ING Solution Income Portfolio	676,845	660,614
Pioneer High Yield	429,001	1,132,052
Templeton Global Bond	1,365,977	2,158,473
Income Fund of America	2,147,548	3,738,525
AIM Global Health Care	1,250,095	2,158,539
EuroPacific Growth	3,689,291	6,680,811
Fidelity VIP Contrafund ¹	3,855,005	7,407,519
Baron Growth	1,055,678	1,969,281
Lord Abbett Small Cap Value	1,853,964	3,410,332
T. Rowe Price Science & Technology	130,003	301,298
J. P. Morgan Mid Cap Value Portfolio	301,867	97,172
ING American Century Small-Mid Cap Value Portfolio	67,803	343,819
T. Rowe Price Equity Income Fund	1,259,199	1,342,220
Pioneer Fund (A) ¹	10,827	6,624
	<u>\$ 27,177,806</u>	<u>\$ 46,490,205</u>
 Unallocated Annuity Contract – ING Fixed Account	 <u>\$ 17,242,888</u>	 <u>\$ 13,832,556</u>
 Torchmark Corporation common stock	 <u>\$ 32,428,151</u>	 <u>\$ 47,705,388</u>
 Waddell & Reed Financial, Inc. class A common stock	 <u>\$ 2,985,883</u>	 <u>\$ 8,162,078</u>

**TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

NOTE C - INVESTMENTS (Continued)

	<u>December 31,</u>	
	<u>2008</u>	<u>2007</u>
Investors Bank & Trust Investcash Fund	\$ 1,391,906	\$ 2,026,388
Participant Loans	\$ 552,626	\$ 344,774

1. Effective November 1, 2007, the Fidelity Advisor Equity Growth Fund was removed as an investment option. Existing balances were mapped into the Fidelity VIP Contrafund. The Pioneer Fund (A) was added as an investment option on November 1, 2007.
2. Effective December 29, 2006, the ING VP Strategic Allocation Balanced Portfolio, the ING VP Strategic Allocation Growth Portfolio and the ING VP Strategic Allocation Income Portfolio were removed as investment options. On January 2, 2007, existing balances in the ING VP Strategic Allocation Balanced Portfolio were mapped into the ING Solution 2025 Portfolio, existing balances in the ING VP Strategic Allocation Growth Portfolio were mapped into the ING Solution 2035 Portfolio and existing balances in the ING Strategic Allocation Income Portfolio were mapped into the ING Solution 2015 Portfolio. The ING Solution 2015 Portfolio, ING Solution 2025 Portfolio, ING Solution 2035 Portfolio, ING Solution 2045 Portfolio and ING Solution Income Portfolio were new funds as of January 2, 2007.

During the years ended December 31, 2008 and 2007, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value as follows:

	<u>December 31,</u>	
	<u>2008</u>	<u>2007</u>
Common stocks	\$ (14,626,340)	\$ (512,601)
Pooled separate accounts and unallocated annuity contract	(15,428,848)	4,661,984
	<u>\$ (30,055,188)</u>	<u>\$ 4,149,383</u>

NOTE D - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board Statement No. 157, Fair Value Measurements (FASB Statement No. 157), establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB Statement No. 157 are described below:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
- Quoted prices for similar assets or liabilities in active markets;
 - Quoted prices for identical or similar assets or liabilities in inactive markets;
 - Inputs other than quoted prices that are observable for the asset or liability;
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of the observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used as of December 31, 2008.

Short term investments /mutual funds: Valued at the net asset value of shares held by the Plan at year end.

TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN
NOTES TO FINANCIAL STATEMENTS

NOTE D - FAIR VALUE MEASUREMENTS (Continued)

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

Pooled separate accounts: Valued at the net asset value of units held by the Plan at year end. The net asset value of these accounts is based on the market value of its underlying investments. The net asset value is not a publicly-quoted price in an active market.

Unallocated annuity contract: Valued by discounting the related cash flows based on current yields of similar instruments with comparable durations.

Participant loans: Valued at amortized cost, which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31, 2008:

	Level 1	Level 2	Level 3	Total
Common stocks	\$ 35,414,034	\$ -	\$ -	\$ 35,414,034
Mutual funds	1,391,906	-	-	1,391,906
Pooled separate accounts	-	27,177,806	-	27,177,806
Unallocated annuity contract	-	-	17,242,888	17,242,888
Participant loans	-	-	552,626	552,626
Total assets at fair value	<u>\$ 36,805,940</u>	<u>\$ 27,177,806</u>	<u>\$ 17,795,514</u>	<u>\$ 81,779,260</u>

The table below sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2008:

	Unallocated Annuity Contract	Participant Loans
Balance, beginning of year	\$ 13,832,556	\$ 344,774
Realized gains / (losses)	-	-
Unrealized gains / (losses) relating to instruments still held at the reporting date	1,594,305	-
Purchases, sales, issuances and settlements (net)	<u>1,816,027</u>	<u>207,852</u>
Balance, end of year	<u>\$ 17,242,888</u>	<u>\$ 552,626</u>

NOTE E - RELATED PARTY TRANSACTIONS

Plan participants are allowed to purchase and sell the common stock of Torchmark. Such purchases and sales, which are considered party-in-interest transactions, were handled by Investors Bank & Trust, a party-in-interest to the Plan, during 2008 and 2007, based on the instructions of the Plan participants and in accordance with the pertinent provisions of the Plan. From time to time, monies not yet invested in Torchmark common stock and Waddell & Reed common stock are deposited in an interest-bearing short-term fund. These funds were deposited in the Investors Bank & Trust Investcash Fund.

NOTE F - RISKS AND UNCERTAINTIES

Recent market conditions have resulted in an unusually high degree of volatility and increased the risks and affected the short term liquidity associated with certain investments held by the Plan which could impact the value of investments after the date of these financial statements. During the year ended December 31, 2008, the Plan's investment portfolio has incurred a significant decline in fair value, consistent with the general decline in financial markets. However, because the values of individual investments fluctuate with market conditions, the amount of losses that will be recognized in subsequent periods, if any, cannot be determined.

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TORCHMARK CORPORATION SAVINGS AND INVESTMENT PLAN

Schedule H, Part IV, Line 4i Schedule of Assets (Held at the End of the Year)

December 31, 2008

Identity of Issue	Description of Investment	Current Value
* Torchmark Corporation	725,462 shares \$1 par value common stock	\$32,428,151
Waddell & Reed Financial, Inc.	193,136 shares \$1 par value class A common stock	2,985,883
* ING Financial Advisers, LLC	Pooled Separate Accounts: 530,110 units Oppenheimer Capital Appreciation 207,379 units Fidelity Advisor Mid Cap 77,372 units ING Intermediate Bond 131,553 units ING GNMA Income 88,715 units ING Solution 2015 Portfolio 73,433 units ING Solution 2025 Portfolio 53,254 units ING Solution 2035 Portfolio 21,480 units ING Solution 2045 Portfolio 69,939 units ING Solution Income Portfolio 40,667 units Pioneer High Yield 58,734 units Templeton Global Bond 117,168 units Income Fund of America 45,693 units AIM Global Health Care 98,422 units EuroPacific Growth 415,329 units Fidelity VIP Contrafund 85,779 units Baron Growth 112,114 units Lord Abbett Small Cap Value 23,563 units T. Rowe Price Science & Technology 5,757 units ING American Century Small-Mid Cap Value Portfolio 24,275 units J. P. Morgan Mid Cap Value Portfolio 102,674 units T. Rowe Price Equity Income 1,412 units Pioneer Fund (A)	2,771,650 1,543,901 923,794 1,798,423 801,129 623,107 445,352 177,347 676,845 429,001 1,365,977 2,147,548 1,250,095 3,689,291 3,855,005 1,055,678 1,853,964 130,003 67,803 301,867 1,259,199 10,827 27,177,806
* ING Financial Advisers, LLC	Unallocated Annuity Contract - ING Fixed Account	17,242,888
* Participant Loans	Loans to Plan participants, various interest rates, maturing from 1 to 60 months	552,626
* Investors Bank & Trust	1,391,906 shares Investors Bank & Trust Investcash Fund	1,391,906
		\$81,779,260

* Indicates a party-in-interest to the Plan

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Index of Exhibits

- 99(a) – (1) Consent of Deloitte & Touche LLP to the incorporation by reference of their audit report dated February 27, 2009 into Form S-8 of the Torchmark Corporation Savings and Investment Plan (Registration No. 2-76378) (incorporated by reference from Exhibit 23(a) to Form 10-K for the year ended December 31, 2007).
- 99(a) – (2) Consent of Lane Gorman Trubitt LLP to incorporation by reference of their independent registered public accounting firm report of June 26, 2009, into Form S-8 Registration Statement No. 2-76378.

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the Administrative Committee of the Plan has duly caused this annual report to be signed by the undersigned thereunto duly authorized.

Torchmark Corporation
Savings and Investment Plan

By: _____


Frank M. Svoboda, Member
Administrative Committee

By: _____

Cory Newman, Member
Administrative Committee

By: _____


Anthony L. McWhorter, Member
Administrative Committee

Date: June 26, 2009

Signatures

Pursuant to the requirements of the Securities Exchange Act of 1934, the Administrative Committee of the Plan has duly caused this annual report to be signed by the undersigned thereunto duly authorized.

Torchmark Corporation
Savings and Investment Plan

By: _____
Frank M. Svoboda, Member
Administrative Committee

By: _____
Cory Newman, Member
Administrative Committee

By: _____
Anthony L. McWhorter, Member
Administrative Committee

Date: June 26, 2009



Lane Gorman Trubitt, L.L.P.
Accountants & Advisors

Exhibit 99 (a) – (2)

Consent of Independent Registered Public Accounting Firm

We consent to the incorporation by reference in the Registration Statement (Form S-8 No. 2-76378) pertaining to the Torchmark Corporation Savings and Investment Plan, of our report dated June 26, 2009, with respect to the financial statements and supplemental schedule of the Torchmark Corporation Savings and Investment Plan included in this Annual Report (Form 11-K) for the year ended December 31, 2008.

LANE GORMAN TRUBITT, L.L.P.

Dallas, Texas
June 26, 2009