TORCHMARK CORP

Check this box

if no longer

Section 16.

Form 4 or

obligations

may continue.

See Instruction

Form 5

subject to

Form 4 May 06, 2005

FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF **SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1(b).

(Last)

(Print or Type Responses)

1. Name and Address of Reporting Person * HERBEL VERN D

2. Issuer Name and Ticker or Trading Symbol

TORCHMARK CORP [TMK]

3. Date of Earliest Transaction

05/04/2005

5. Relationship of Reporting Person(s) to Issuer

OMB APPROVAL

3235-0287

January 31,

2005

0.5

OMB

Number:

Expires:

response...

Estimated average

burden hours per

(Check all applicable)

UNITED AMERICAN

(First)

(Middle)

INSURANCE COMPANY, 3700 SOUTH STONEBRIDGE DRIVE (Month/Day/Year)

Director 10% Owner Officer (give title __X_ Other (specify below) below)

Exec. Officer of Principal Sub

(Street) 4. If Amendment, Date Original

Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check

Applicable Line)

X Form filed by One Reporting Person Form filed by More than One Reporting

MCKINNEY, TX 75070

(City)	(State)	(Zip) Tak	ole I - Non-	Derivative	Secu	rities Acquir	red, Disposed of,	or Beneficiall	y Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transactic Code (Instr. 8)	4. Securit boor Dispos (Instr. 3,	ed of	` ′	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	05/05/2005		M	9,250	A	\$ 34.5	9,250	D	
Common Stock	05/05/2005		M	15,000	A	\$ 27.8125	24,250	D	
Common Stock	05/05/2005		M	12,000	A	\$ 37.375	36,250	D	
Common Stock	05/05/2005		M	18,744	A	\$ 41.26	54,994	D	
Common Stock	05/05/2005		M	3,000	A	\$ 33.4375	57,994	D	

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Common Stock	05/05/2005	M	12,000	A	\$ 38.2	69,994	D	
Common Stock	05/05/2005	M	7,500	A	\$ 37.44	77,494	D	
Common Stock	05/05/2005	S	51,111	D	\$ 54.77	26,383	D	
Common Stock	05/05/2005	S	9,633	D	\$ 54.77	16,750	D	
Common Stock						10,024 (1)	I	Thrift Plan Trust

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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SEC 1474 (9-02)

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. 5. Number of TransactionDerivative Code Securities Acquired (Instr. 8) (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amo Underlying Secu (Instr. 3 and 4)		
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	An or Nu of S
Employee Stock Option (Right to Buy)	\$ 54.77	05/04/2005		A	55,069		11/04/2005	05/04/2012	Common Stock	55
Employee Stock Option (Right to Buy)	\$ 34.5	05/05/2005		M		9,250	11/15/1999	11/17/2009	Common Stock	9,
Employee Stock Option (Right to Buy)	\$ 27.8125	05/05/2005		M		15,000	12/21/2002	12/23/2009	Common Stock	15
Employee	\$ 37.375	05/05/2005		M		12,000	12/20/2003	12/22/2010	Common	12

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Stock Option (Right to Buy)							Stock	
Employee Stock Option (Right to Buy)	\$ 41.26	05/05/2005	M	18,744	08/09/2001	08/11/2011	Common Stock	18
Employee Stock Option (Right to Buy)	\$ 33.4375	05/05/2005	M	3,000	12/16/2001	12/18/2008	Common Stock	3,
Employee Stock Option (Right to Buy)	\$ 38.2	05/05/2005	M	12,000	12/13/2004	12/15/2011	Common Stock	12
Employee Stock Option (Right to Buy)	\$ 37.44	05/05/2005	M	7,500	12/16/2004	12/18/2012	Common Stock	7,

Reporting Owners

Reporting Owner Name / Address

Director 10% Owner Officer Other

HERBEL VERN D UNITED AMERICAN INSURANCE COMPANY 3700 SOUTH STONEBRIDGE DRIVE MCKINNEY, TX 75070

Exec. Officer of Principal Sub

Signatures

Vern D. Herbel, By:/s/Carol A. McCoy, Attorney-in-fact 05/06/2005

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Shares in unitized fund in employee benefit plan estimated conversion of \$ balance to shares using \$54.77 per share.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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