

First Quarter 2010 Voluntary Products Growth Rates	
Percent Change 2009-2010	
Term life*	-6%
Universal life / VUL	2
Whole life / ISWL	-4
AD&D*	19
Total life	-4
Short-term disability	9
Long-term disability	-29
Critical illness	2
Accident	5
Dental	17
Medical**	25
Dread disease***	0
Vision	-22
Long-term care	5
Total Health	1
Total Voluntary	-1
<p>*Many companies include rider AD&D premiums in their reported term totals. **Medical products include hospital indemnity and supp. medical offerings. ***Includes cancer, heart / stroke, etc.</p>	

Source: LIMRA's *U.S. Worksite Sales survey, First Quarter 2010*.

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