

4Q 2009 Growth Rates by Product

Percent Change 2008-2009

		Annualized premiums	Face amount	Number of policies
Universal life	Fourth Quarter	-3%	9%	15%
	Year to date	-20	-6	5
Variable life	Fourth Quarter	--	--	--
	Year to date	--	--	--
Variable universal life	Fourth Quarter	-36	-43	-42
	Year to date	-49	-48	-48
Term	Fourth Quarter	1	-2	-1
	Year to date	-1	-3	-3
Whole life	Fourth Quarter	12	9	6
	Year to date	4	1	0
Totals	Fourth Quarter	-5%	-2%	3%
	Year to date	-16%	-6%	-2%

Source: LIMRA's *U.S. Individual Life Insurance Sales Summary Report, Fourth Quarter 2009*.

Please attribute any reference to this material to LIMRA.