



Third Quarter 2011 Voluntary Products Growth Rates Year-to-Date Percent Change 2010-2011	
Term life*	-5%
Universal life / VUL	-1
Whole life / ISWL	13
AD&D*	-10
Total life	-2
Short-term disability	9
Long-term disability	20
Critical illness	24
Accident	21
Dental	7
Medical**	6
Dread disease***	-3
Vision	15
Long-term care	20
Total Health	8
Total Voluntary	5
*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.	

Source: LIMRA's *U.S. Worksite Sales survey Second Quarter 2011*.

Please attribute any reference to this material to LIMRA.