

## U.S. Individual Life Insurance Growth Rates by Product

|                                |                    | Percent Change 2017-2018 |             |                    |                         |
|--------------------------------|--------------------|--------------------------|-------------|--------------------|-------------------------|
|                                |                    | Annualized premiums      | Face amount | Number of policies | Market Share by premium |
| <b>Universal Life</b>          | Third Quarter 2018 | 1%                       | -9%         | -8%                | 37%                     |
|                                | Year-to-date       | 0%                       | -12%        | -10%               | 37%                     |
| <b>Variable Universal Life</b> | Third Quarter 2018 | 29%                      | 26%         | 9%                 | 7%                      |
|                                | Year-to-date       | 14%                      | 8%          | 8%                 | 6%                      |
| <b>Term</b>                    | Third Quarter 2018 | 1%                       | 3%          | 1%                 | 22%                     |
|                                | Year-to-date       | 1%                       | 3%          | 0%                 | 21%                     |
| <b>Whole Life</b>              | Third Quarter 2018 | 3%                       | -1%         | 1%                 | 34%                     |
|                                | Year-to-date       | 1%                       | -2%         | 1%                 | 36%                     |
| <b>Total</b>                   | Third Quarter 2018 | <b>3%</b>                | <b>1%</b>   | <b>0%</b>          | <b>100%</b>             |
|                                | Year-to-date       | <b>1%</b>                | <b>0%</b>   | <b>-1%</b>         | <b>100%</b>             |

Source: LIMRA's U.S. Retail Individual Life Insurance Sales Summary Report, **Third Quarter 2018**

Please attribute any reference to this material to LIMRA.

