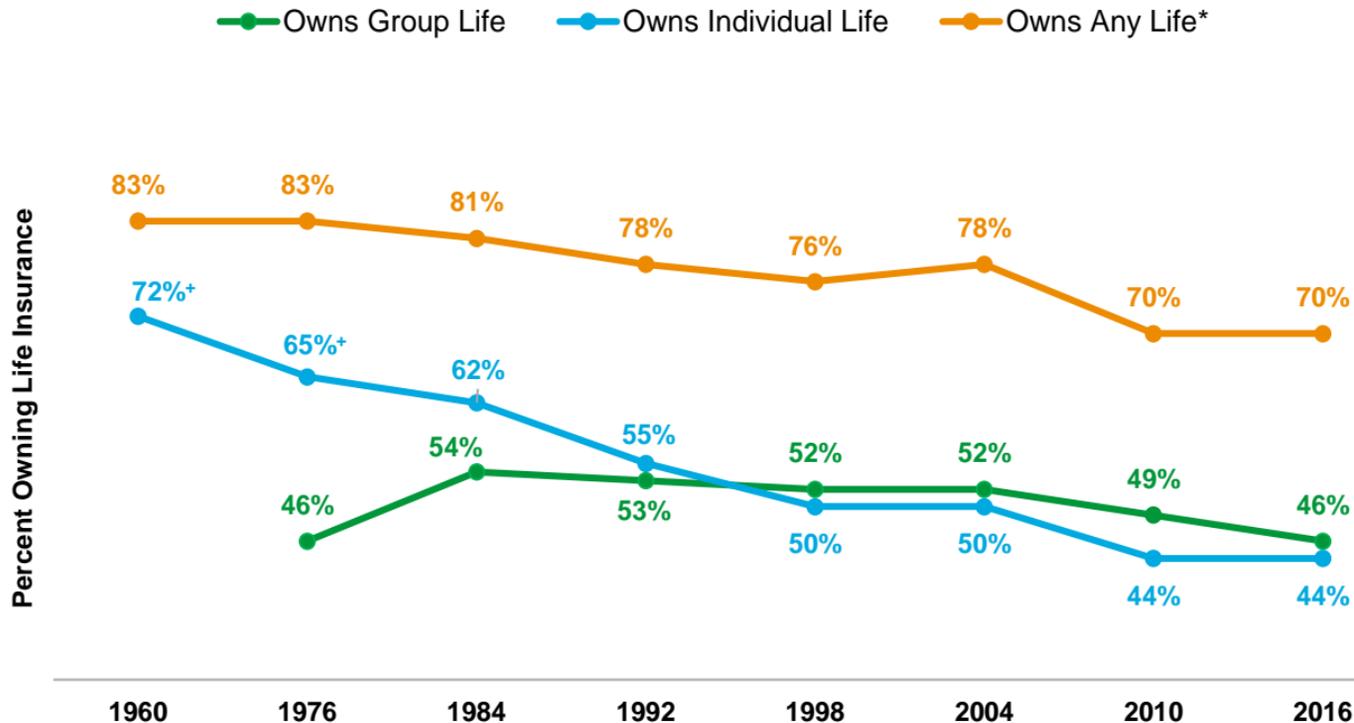


Figure 2 — Trends in Life Insurance Ownership Rate



\* Includes Individual, Group, SGLI & VGLI

+ Individual Life Sold Face-to-Face through an Agent