



Individual Life Insurance Growth Rates by Product

		Percent Change 2011-2012		
		Annualized premiums	Face amount	Number of policies
Universal Life	Fourth Quarter 2012	20%	7%	-8%
	Year-to-date	8%	5%	-3%
Variable Universal Life	Fourth Quarter 2012	16%	-4%	-8%
	Year-to-date	0%	-10%	-9%
Term	Fourth Quarter 2012	4%	3%	2%
	Year-to-date	0%	1%	1%
Whole Life	Fourth Quarter 2012	6%	7%	4%
	Year-to-date	7%	7%	5%
Total	Fourth Quarter 2012	12%	4%	0%
	Year-to-date	6%	2%	1%

Source: LIMRA's U.S. Individual Life Insurance Sales Summary Report, Fourth Quarter 2012.

Please attribute any reference to this material to LIMRA.