	Annuity Industry Estimates (Dollars in billions)						
	4Q 2008	4Q 2007	Pct Chg Q4/Q4	YTD 2008	YTD 2007	Pct Chg 08/07	
Variable							
Separate accounts	\$21.9	\$38.6	-43%	\$ 114.0	\$ 148.6	-23%	
Fixed accounts	11.7	9.5	23	41.6	35.4	18	
Total Variable	33.6	48.1	-30	155.6	184.0	-15	
Fixed							
Book value	16.2	7.9	105%	50.3	27.3	74%	
Equity indexed	7.2	6.3	14	26.5	25.0	6	
Market value adjusted	7.7	1.9	305	18.3	7.8	135	
Fixed deferred	31.1	16.1	93	95.1	60.1	58	
Fixed immediate	2.1	1.8	17	8.0	6.5	23	
Structured settlements	1.7	1.6	6	6.3	6.2	2	
Total Fixed	34.9	19.5	79	109.4	72.8	50	
Total	\$68.5	\$67.6	1%	\$265.0	\$256.8	3%	
Industry estimates reported for fourth quarter 2008 based upon data from 59 companies, representing 94 percent of total sales.							

Source: U.S. Individual Annuities (2008, 4th quarter) Please attribute any reference to this material to LIMRA International