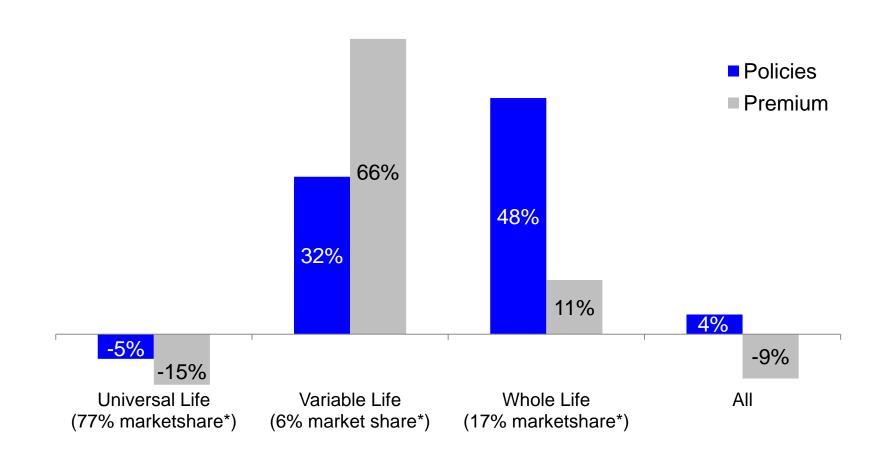
## Universal life combination products hold three quarters of the market, despite a 15 percent decrease in sales 2014



Source: Individual Life Combination Products 2014 Annual Review, LIMRA, 2015



<sup>\*</sup>Market share measured by premium for the combination life insurance market