



Individual Life Insurance Growth Rates by Product

| | | Percent Change 2010-2011 | | |
|--------------------------------|-----------------------|---------------------------------|----------------|-------------------------------|
| | | Annualized premiums | Face amount | Number of policies |
| Universal Life | Fourth Quarter | -2% | 2% | 2% |
| | 2011 | 3 | 10 | 8 |
| Variable Universal Life | Fourth Quarter | 36 | 5 | -8 |
| | 2011 | 22 | 6 | -9 |
| Term | Fourth Quarter | -4 | 0 | 0 |
| | 2011 | -6 | -3 | -4 |
| Whole Life | Fourth Quarter | 5 | 3 | 1 |
| | 2011 | 9 | 5 | 5 |
| Totals | Fourth Quarter | 2% | 1% | 1% |
| | 2011 | 4% | 1% | 2% |

Source: LIMRA's U.S. Individual Life Insurance Sales Summary Report, Fourth Quarter 2011.

Please attribute any reference to this material to LIMRA.