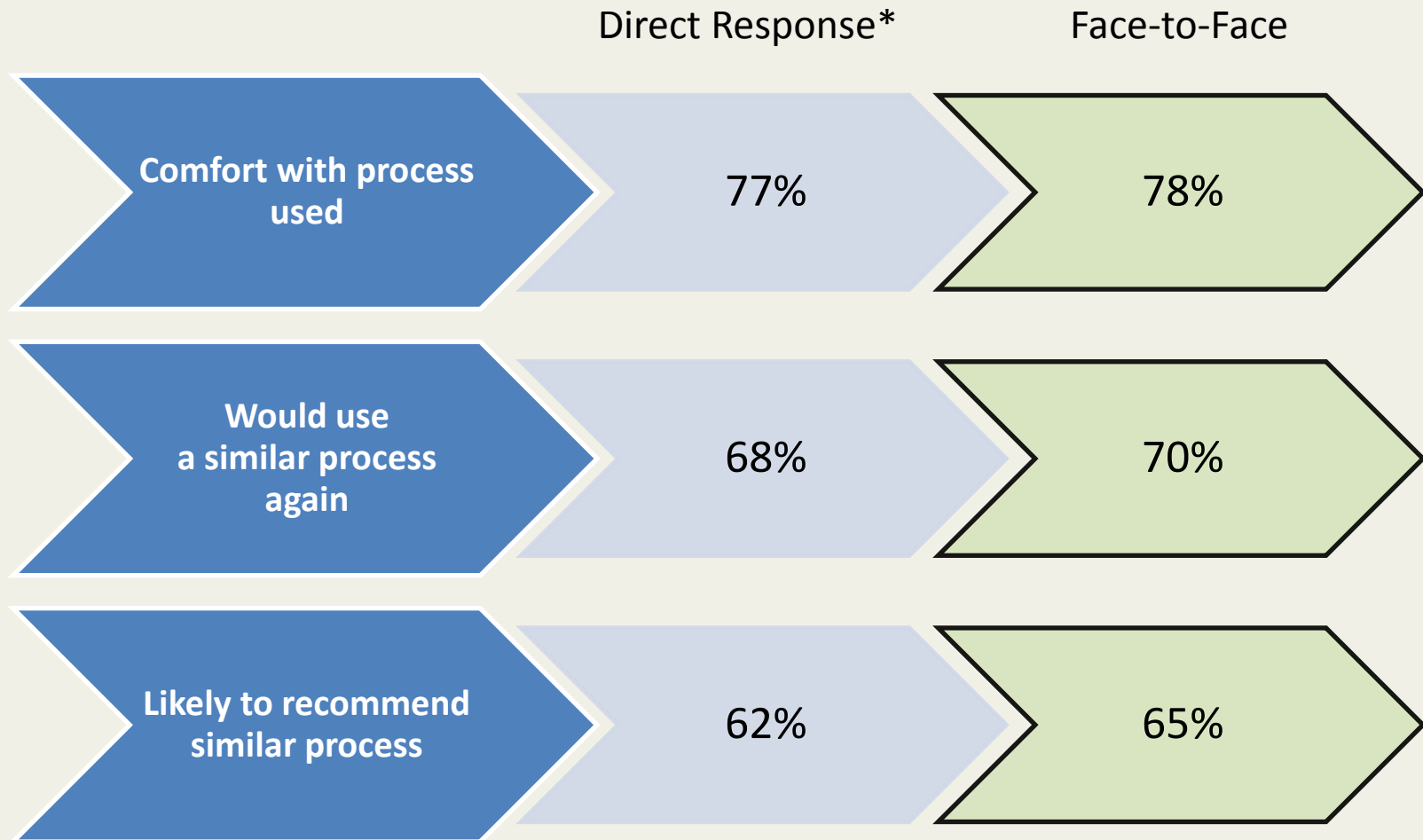


Consumer Experience with Direct Response Almost as Positive as Meeting with Advisor



*- Direct Response is defined here as all buyers who secured coverage via mail, phone or internet but not through the workplace.

Source: LIMRA, *Shopping for Life Insurance: Spotlighting Direct Response Customers*, 2014

