U.S. Individual Life Insurance Growth Rates by Product

Percent Change 2018-2019

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|-------------------------|------------------------|---------------------|----------------|--------------------|-------------------------|
| | | Annualized premiums | Face amount | Number of policies | Market Share by premium |
| Universal Life | Second Quarter 2019 | -1% | -3% | -7% | 36% |
| | Year-to-date | ++ | -2% | -7% | 36% |
| Variable Universal Life | Second Quarter 2019 | 7% | 10% | ++ | 6% |
| | Year-to-date | 9% | 12% | + | 6% |
| Term | Second Quarter 2019 | 1% | 4% | -2% | 22% |
| | Year-to-date | 1% | 4% | -1% | 22% |
| Whole Life | Second Quarter 2019 | ++ | -2% | -7% | 36% |
| | Year-to-date | -1% | -2% | -6% | 36% |
| Total | Second Quarter 2019 | + | 3% | -5% | 100% |
| | Year-to-date | + | 3% | -4% | 100% |

Source: LIMRA's U.S. Retail Individual Life Insurance Sales Summary Report, **Second Quarter 2019**+ Less than one half of one percent ++ Less than one half of negative one percent

