4Q 2010 Growth Rates by Product Percent Change 2009-2010 Number of policies Annualized Face premiums amount Universal life Fourth Quarter 20% 13% 26% 21 Year to date 10 29 Variable universal life Fourth Quarter -25 -12 -14 Year to date -7 -11 -13 Term Fourth Quarter -16 -15 -16 Year to date -12 -12 -12 Whole life Fourth Quarter 14 8 6 Year to date 9 2 15 Totals **Fourth Quarter** 2 -2% -6% Year to date 4% -4% -2%

Source: LIMRA's U.S. Individual Life Insurance Sales Summary Report, Fourth Quarter 2010.

Please attribute any reference to this material to LIMRA.