

U.S. Individual Life Insurance Growth Rates by Product

		Percent Change 2017-2018			
		Annualized premiums	Face amount	Number of policies	Market Share by premium
Universal Life	Fourth Quarter 2018	-3%	-5%	-4%	37%
	Year-to-date	-1%	-10%	-8%	37%
Variable Universal Life	Fourth Quarter 2018	15%	22%	10%	8%
	Year-to-date	14%	12%	9%	7%
Term	Fourth Quarter 2018	2%	4%	1%	20%
	Year-to-date	1%	3%	+	21%
Whole Life	Fourth Quarter 2018	++	-3%	++	35%
	Year-to-date	+	-2%	1%	35%
Total	Fourth Quarter 2018	+	2%	++	100%
	Year-to-date	1%	1%	++	100%

Source: LIMRA's U.S. Retail Individual Life Insurance Sales Summary Report, **Fourth Quarter 2018**

+ Less than one half of one percent

++ Less than one half of negative one percent

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