

Fourth Quarter 2021 U.S. Life Insurance Sales

U.S. Retail Life Insurance Growth Rates by Product

Percent Change 2020-2021					
		Annualized Premium	Face Amount	Number of Policies	Market Share by Premium
Universal Life	Fourth Quarter 2021	30%	15%	17%	34%
	Year-end	18%	11%	15%	33%
»Indexed UL	Fourth Quarter 2021	29%	7%	11%	27%
	Year-end	21%	9%	12%	25%
»Fixed UL	Fourth Quarter 2021	34%	44%	27%	7%
	Year-end	10%	16%	19%	8%
Variable Universal Life	Fourth Quarter 2021	65%	40%	56%	14%
	Year-end	74%	46%	53%	12%
Term	Fourth Quarter 2021	-1%	-1%	-7%	16%
	Year-end	5%	1%	-1%	20%
Whole Life	Fourth Quarter 2021	27%	28%	6%	36%
	Year-end	20%	19%	6%	35%
Total	Fourth Quarter 2021	26%	5%	2%	100%
	Year-end	20%	6%	5%	100%