

Third Quarter 2022 U.S. Individual Life Insurance Sales

U.S. Retail Life Insurance Growth Rates by Product

| | | Percent Change 2021-2022 | | | |
|--------------------------------|--------------------|--------------------------|-------------|--------------------|-------------------------|
| | | Annualized Premium | Face Amount | Number of Policies | Market Share by Premium |
| Indexed UL | Third Quarter 2022 | 2% | 13% | 12% | 28% |
| | Year-to-date | 22% | 11% | 9% | 28% |
| Fixed UL | Third Quarter 2022 | -25% | -27% | -43% | 6% |
| | Year-to-date | -12% | -12% | -25% | 7% |
| Variable Universal Life | Third Quarter 2022 | -12% | -14% | -16% | 13% |
| | Year-to-date | 18% | 3% | 4% | 13% |
| Term | Third Quarter 2022 | -6% | -4% | -9% | 20% |
| | Year-to-date | -5% | -5% | -10% | 19% |
| Whole Life | Third Quarter 2022 | -2% | -15% | -14% | 33% |
| | Year-to-date | 1% | -12% | -13% | 33% |
| Total | Third Quarter 2022 | -5% | -5% | -12% | 100% |
| | Year-to-date | 6% | -4% | -10% | 100% |