

Fourth Quarter 2023 U.S. Life Insurance Sales

U.S. Retail Life Insurance Growth Rates by Product

Percent Change 2022-2023

		Annualized Premium	Number of Policies	Market Share by Premium
Fixed Universal Life	Fourth Quarter	9%	-3%	6%
	Year-end	-3%	-6%	6%
Indexed Universal Life	Fourth Quarter	3%	12%	25%
	Year-end	-4%	19%	24%
Variable Universal Life	Fourth Quarter	11%	9%	13%
	Year-end	8%	-1%	12%
Term	Fourth Quarter	6%	4%	18%
	Year-end	5%	3%	19%
Whole Life	Fourth Quarter	-1%	-3%	38%
	Year-end	1%	2%	39%
Total	Fourth Quarter	4%	2%	100%
	Year-end	1%	4%	100%