

Fourth Quarter 2024 Workplace Benefits Sales Results

U.S. Workplace Benefits Growth Rates by Products						
	Employer Groups		Employees/Policies/ Subscribers		Premium	
	4Q 2024	2024 YE	4Q 2024	2024 YE	4Q 2024	2024 YE
Life Insurance						
Term	-2%	+	++	-2%	13%	8%
Permanent	14%	++	4%	5%	-1%	6%
Total	-1%	+	9%	+	10%	8%
Disability Insurance						
LTD	-1%	-1%	10%	-1%	20%	7%
STD	-1%	++	-6%	-7%	6%	-3%
Total	-1%	-1%	1%	-4%	12%	2%
Supplemental Health						
Accident	4%	14%	-5%	6%	-6%	3%
Critical Illness	13%	15%	6%	12%	7%	16%
Cancer	-1%	-4%	+	1%	-2%	1%
Hospital Indemnity	12%	27%	-2%	18%	-6%	9%

Sources: LIMRA's U.S. Workplace Life, Disability, and Supplemental Health Insurance Sales Surveys, Fourth Quarter 2024.

+ Less than ½ of 1 percent
++ Less than ½ of -1 percent