

Second Quarter 2025 U.S. Life Insurance Sales

U.S. Retail Life Insurance Growth Rates by Product

	Percent Change 2024-2025				
		Annualized Premium	Face Amount	Number of Policies	Market Share by Premium*
Indexed UL	Second Quarter 2025	31%	8%	4%	26%
	Year-to-date	21%	8%	5%	25%
Fixed UL	Second Quarter 2025	-8%	-18%	-7%	5%
	Year-to-date	-5%	-15%	-8%	6%
Variable Universal Life	Second Quarter 2025	17%	6%	2%	14%
	Year-to-date	27%	11%	4%	14%
Term	Second Quarter 2025	3%	4%	1%	18%
	Year-to-date	1%	2%	0%	18%
Whole Life	Second Quarter 2025	6%	-4%	14%	37%
	Year-to-date	4%	-6%	8%	37%
Total	Second Quarter 2025	13%	3%	7%	100%
	Year-to-date	11%	2%	4%	100%

Sources: LIMRA's U.S. Retail Individual Life Insurance Sales Summary Report, Second Quarter 2025
*Premium market share reflects industry estimates