

Third Quarter 2025 U.S. Life Insurance Sales

U.S. Retail Life Insurance Growth Rates by Product

Percent Change 2024-2025				
		Annualized Premium	Number of Policies	Market Share by Premium*
Fixed Universal Life	Third Quarter	-4%	-4%	6%
	YTD 2025	-5%	-7%	6%
Indexed Universal Life	Third Quarter	16%	8%	24%
	YTD 2025	19%	6%	25%
Variable Universal Life	Third Quarter	35%	4%	16%
	YTD 2025	30%	4%	15%
Term	Third Quarter	5%	5%	18%
	YTD 2025	2%	1%	18%
Whole Life	Third Quarter	11%	18%	36%
	YTD 2025	6%	11%	36%
Total	Third Quarter	14%	10%	100%
	YTD 2025	12%	6%	100%

*Reflects industry estimates
 Source: LIMRA's U.S. Retail Individual Life Insurance Sales Summary Report, Third Quarter 2025