Voluntary/100 Percent Employee-Paid Product Growth Rate Sales Trends Summary — 3Q 2023

Product	1Q 2022	2Q 2022	3Q 2022	4Q 2022	1Q 2023	2Q 2023	3Q 2023	YTD 2023
	Annualized Premiums							
Life Total	6%	16%	6%	-23%	8%	1%	-23%	_
Term life	5%	17%	-18%	-5%	6 %	-6 %	-17%	_
Permanent life	17%	13%	82%	-40%	17 %	20 %	-31%	-1%
Standalone AD&D	-28%	6%	-39%	3%	33 %	7 %	8%	21%
Disability Total	+	-7%	3%	27%	9%	8%	8%	8%
Short-term disability	6%	16%	4%	22%	16%	4%	7%	10%
Long-term disability	-8%	-41%	3%	40%	-2%	19%	11%	5%
Supplemental Health Total	18%	9%	8%	6%	8%	6%	6%	7%
Accident	17%	6%	7%	5%	5%	2%	1%	4%
Critical illness	19%	9%	9%	9%	6%	7%	11%	7%
Cancer	13%	10%	8%	9%	15%	17%	18%	16%
Hospital indemnity	24%	11%	9%	10%	11%	9%	5%	10%
	Subscribers							
Dental*	16%	2%	8%	21%	9%	3%	0%	6%

Sources: LIMRA's quarterly U.S. Workplace Benefits Life Insurance, U.S. Workplace Benefits Disability Insurance, U.S. Workplace Benefits Supplemental Health, and U.S. Workplace Benefits Dental and Vision Plans Sales surveys.

Data include revisions to prior quarters.

Percent change from same period prior year. Based on carriers providing two years of comparable sales data.

+/- refers to growth/decline of less than one-half of one percent.

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^{*} Excludes estimates for Delta Dental Association.