

Voluntary/100 Percent Employee-Paid Product Growth Rate Sales Trends

Summary — 2Q 2025

Product	1Q 2024	2Q 2024	3Q 2024	4Q 2024	1Q 2025	2Q 2025	YTD 2025
Premiums							
Life Total	10%	5%	2%	8%	-8%	1%	-6%
Term life	10%	5%	1%	15%	-8%	1%	-6%
Permanent life	8%	4%	2%	-2%	-10%	+	-6%
Standalone AD&D	2%	6%	19%	-47%	-14%	13%	-8%
Disability Total	8%	+	1%	2%	-12%	-1%	-9%
Short-term disability	1%	4%	–	-1%	-10%	-2%	-7%
Long-term disability	19%	-10%	4%	8%	-16%	3%	-11%
Supplemental Health Total	15%	5%	7%	-2%	-7%	1%	-5%
Accident	10%	1%	1%	-6%	-5%	–	-4%
Critical illness	23%	10%	12%	6%	-8%	9%	-5%
Cancer	6%	1%	3%	-3%	-12%	-8%	-10%
Hospital indemnity	16%	9%	15%	-4%	-6%	-3%	-5%
Subscribers							
Dental*	10%	3%	9%	6%	–	-6%	-1%

Sources: 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, LIMRA, [2025].

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.

* Excludes estimates for Delta Dental Association.

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