

## Voluntary/100 Percent Employee-Paid Product Growth Rate Sales Trends Summary — 3Q 2025

	2024				2025			
Product	Q1	Q2	Q3	Q4	Q1	Q2	Q3	YTD
<b>Premiums</b>								
<b>Life total</b>	10%	5%	2%	8%	-7%	5%	11%	-1%
Term life	10%	5%	1%	15%	-6%	4%	14%	-2%
Permanent life	8%	4%	2%	-2%	-9%	8%	6%	–
Standalone AD&D	2%	6%	19%	-47%	-12%	-5%	-47%	-16%
<b>Disability total</b>	8%	+	1%	2%	-9%	2%	-7%	-6%
Short-term disability	1%	4%	–	-1%	-7%	-1%	-5%	-5%
Long-term disability	19%	-10%	4%	8%	-13%	9%	-11%	-8%
<b>Supplemental health total</b>	15%	5%	7%	-2%	-5%	1%	-8%	-4%
Accident	10%	1%	1%	-6%	-5%	+	-3%	-3%
Critical illness	23%	10%	12%	6%	-5%	10%	-8%	-3%
Cancer	6%	1%	3%	-3%	-12%	-8%	-14%	-11%
Hospital indemnity	16%	9%	15%	-4%	-4%	-2%	-6%	-4%
<b>Subscribers</b>								
<b>Dental*</b>	10%	3%	9%	6%	-1%	-6%	3%	-1%

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 2 years of comparable sales data.

+/- refers to growth/decline of less than one-half of 1 percent.

\* Excludes estimates for Delta Dental Association.

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