

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

	2021	2022	2023	2024	2025	2021	2022	2023	2024	2025
Product	Sales					In force				
	Premiums									
<b>Life total</b>	23%	+	2%	8%	-2%	4%	6%	2%	5%	4%
Term life	14%	1%	3%	9%	-3%	4%	6%	1%	5%	4%
Permanent life	60%	-1%	1%	3%	2%	8%	3%	6%	3%	4%
Standalone AD&D	3%	-22%	23%	–	-11%	5%	2%	7%	1%	-2%
<b>Disability total</b>	10%	5%	5%	3%	-3%	+	4%	3%	4%	2%
Short-term disability	5%	12%	8%	+	-3%	-1%	3%	5%	4%	1%
Long-term disability	20%	-7%	-1%	9%	-3%	3%	5%	1%	5%	3%
<b>Supplemental health total</b>	5%	12%	5%	8%	-1%	4%	6%	6%	5%	5%
Accident	3%	10%	3%	3%	-	1%	4%	5%	3%	3%
Critical illness	6%	14%	5%	16%	-	11%	12%	11%	8%	9%
Cancer	–	10%	15%	1%	-11%	-4%	-2%	+	+	-1%
Hospital indemnity	9%	16%	6%	10%	+	10%	11%	9%	10%	9%
	Subscribers									
<b>Dental*</b>	-1%	16%	4%	8%	-1%	8%	3%	4%	1%	0%

Note: 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.

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.