

Voluntary/100 Percent Employee-Paid Product Growth Rate Sales Trends Summary — 1Q 2026

Product	2025				2026
	Q1	Q2	Q3	Q4	Q1
Premiums					
Life total	-6%	6%	14%	-8%	-1%
Term life	-5%	6%	19%	-15%	-1%
Permanent life	-6%	7%	5%	5%	-5%
Standalone AD&D	-12%	-3%	-43%	59%	-7%
Disability total	-8%	3%	-5%	3%	-5%
Short-term disability	-7%	-	-4%	2%	-3%
Long-term disability	-9%	14%	-7%	7%	-8%
Supplemental health total	-6%	3%	-6%	9%	5%
Accident	-5%	1%	-2%	9%	2%
Critical illness	-5%	12%	-6%	9%	2%
Cancer	-12%	-8%	-14%	-9%	-4%
Hospital indemnity	-5%	-1%	-5%	20%	13%
Subscribers					
Dental*	-1%	-6%	3%	-9%	-2%

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 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.