

3Q 2009 Growth Rates by Product				
Percent Change 2008-2009				
		Annualized premiums	Face amount	Number of policies
Universal life	Third Quarter	-14%	-7%	5%
	Year to date	-24	-12	2
Variable life	Third Quarter	-64	-97	-99
	Year to date	-70	-95	-96
Variable universal life	Third Quarter	-52	-49	-49
	Year to date	-54	-50	-50
Term	Third Quarter	0	-2	-1
	Year to date	-2	-3	-3
Whole life	Third Quarter	12	8	7
	Year to date	1	-1	-2
Totals	Third Quarter	-11%	-5%	1%
	Year to date	-19%	-7%	-4%

Source: LIMRA's *U.S. Individual Life Insurance Sales Summary Report, Third Quarter 2009*.

Please attribute any reference to this material to LIMRA.