



Individual Life Insurance Growth Rates by Product

Percent Change 2014-2015				
		Annualized premiums	Face amount	Number of policies
Universal Life	Fourth Quarter 2015	-1%	4%	1%
	Year-end	7	12	6
Variable Universal Life	Fourth Quarter 2015	-11	-11	-8
	Year-end	-3	-5	-2
Term	Fourth Quarter 2015	1	3	+
	Year-end	2	2	+
Whole Life	Fourth Quarter 2015	6	6	2
	Year-end	9	5	7
Total	Fourth Quarter 2015	1%	3%	1%
	Year-end	6%	4%	4%
Source: LIMRA's U.S. Retail Individual Life Insurance Sales Summary Report, Fourth Quarter 2015				

Please attribute any reference to this material to LIMRA.