

<b>4Q 2008 Growth Rates by Product</b>				
<b>Percent Change 2007-2008</b>				
		<b>Annualized premiums</b>	<b>Face amount</b>	<b>Number of policies</b>
Universal life	Fourth Quarter	23%	-14%	-9%
	Year to date	-8	-3	-1
Variable life	Fourth Quarter	-41	-40	-55
	Year to date	-33	-31	-40
Variable universal life	Fourth Quarter	-18	-25	-33
	Year to date	-17	-17	-21
Term	Fourth Quarter	-3	-3	-5
	Year to date	-1	-1	-4
Whole life	Fourth Quarter	2	0	-14
	Year to date	2	2	-2
<b>Totals</b>	<b>Fourth Quarter</b>	<b>-14%</b>	<b>-6%</b>	<b>-10%</b>
	<b>Year to date</b>	<b>-7%</b>	<b>-2%</b>	<b>-4%</b>

Source: LIMRA's *U.S. Individual Life Insurance Sales Summary Report, Fourth Quarter 2008*.

Please attribute any reference to this material to LIMRA International