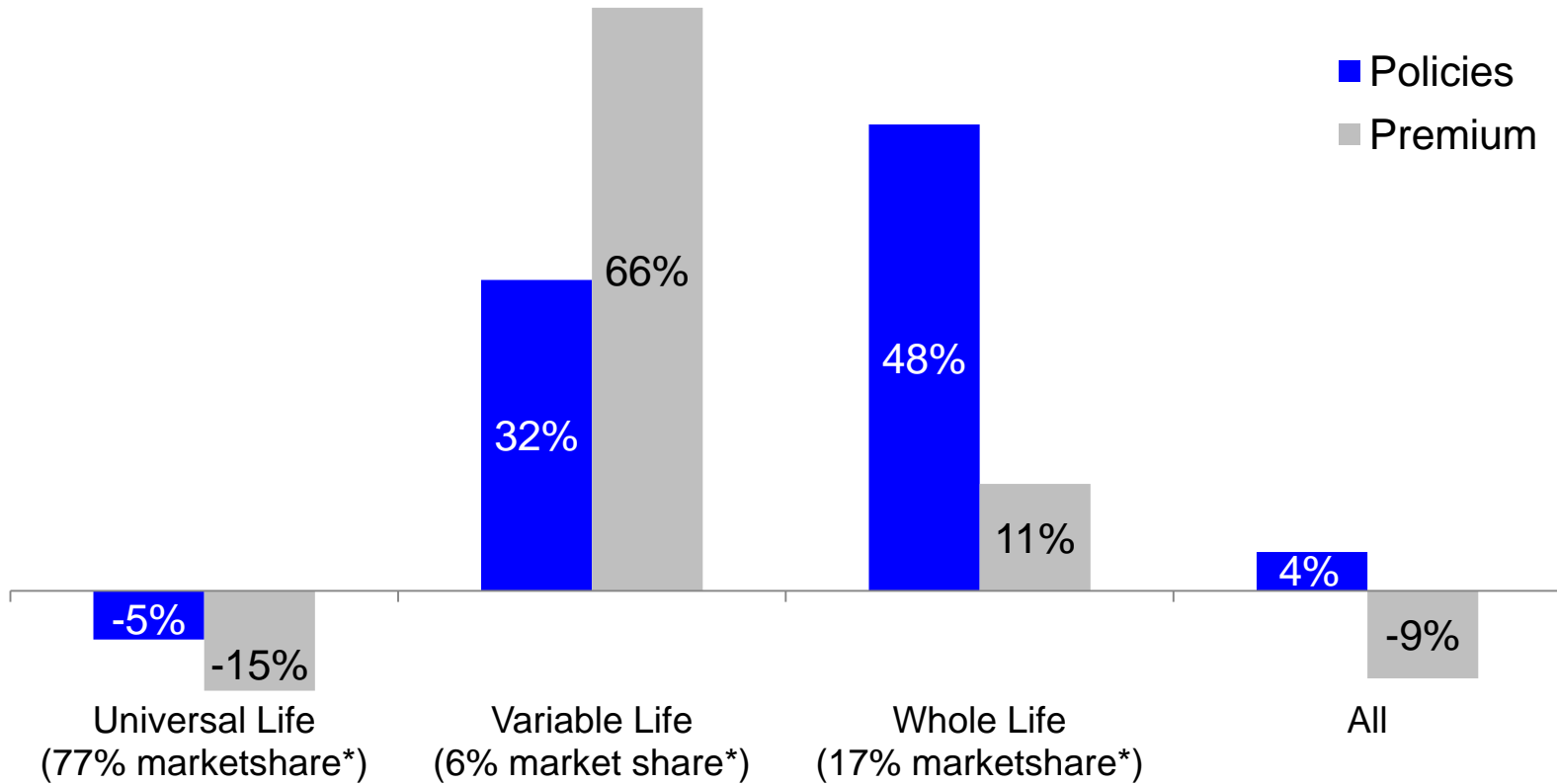


Universal life combination products hold three quarters of the market, despite a 15 percent decrease in sales 2014



*Market share measured by premium for the combination life insurance market

