

2Q 2009 Growth Rates by Product				
Percent Change 2008-2009				
		Annualized premiums	Face amount	Number of policies
Universal life	Second Quarter	-27%	-11%	8%
	Year to date	-29	-13	0
Variable life	Second Quarter	-79	-98	-99
	Year to date	-72	-95	-95
Variable universal life	Second Quarter	-49	-50	-50
	Year to date	-55	-50	-51
Term	Second Quarter	-3	-4	-4
	Year to date	-3	-4	-5
Whole life	Second Quarter	-3	-5	-4
	Year to date	-4	-6	-6
Totals	Second Quarter	-20%	-8%	-4%
	Year to date	-23%	-9%	-6%

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

Please attribute any reference to this material to LIMRA.