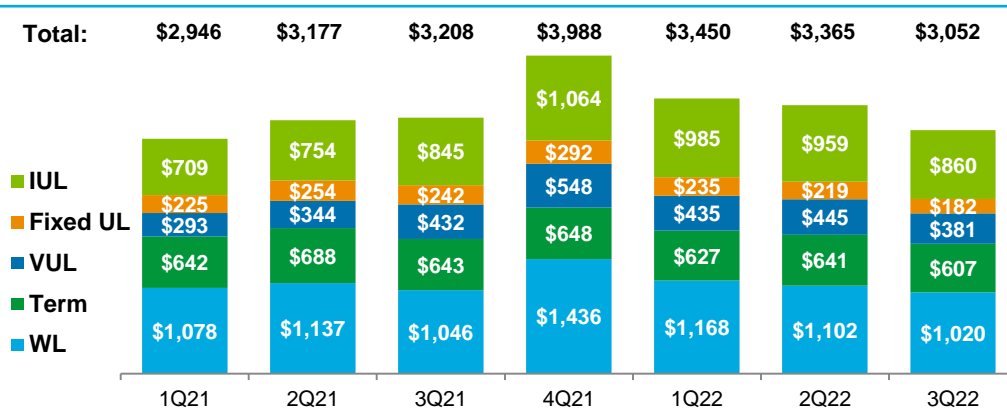


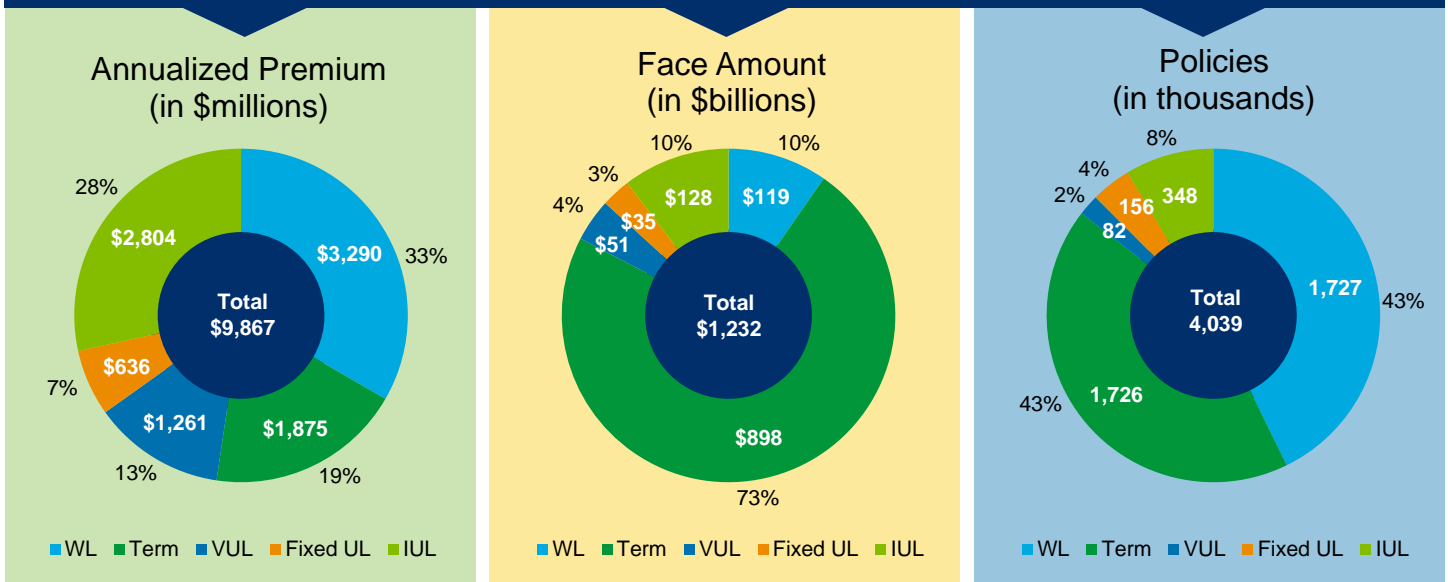
3Q 2022

U.S. Retail Individual Life Insurance Sales

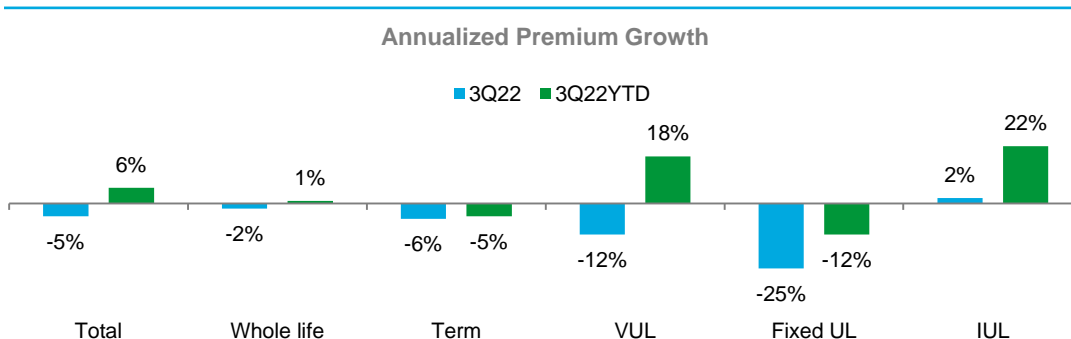
Annualized Premium Trend (in \$millions)



Market Share by Product Type
Third Quarter 2022 Year-to-Date



Growth Rates by Product



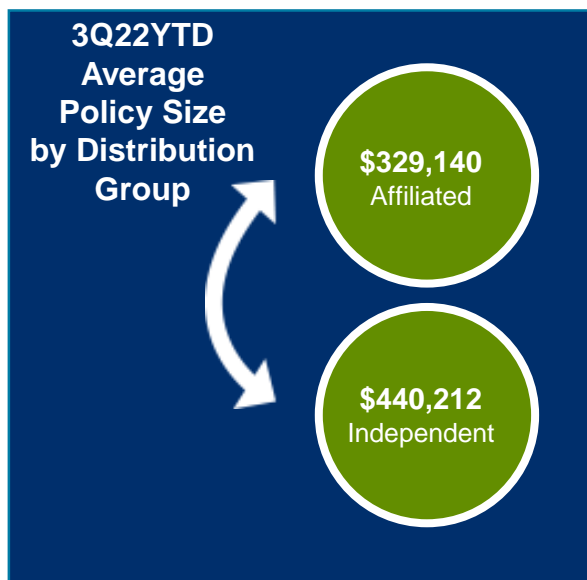
Average Policy Size
3Q22 YTD

WL	\$69,168
Term	\$520,146
VUL	\$624,751
Fixed UL	\$224,159
IUL	\$368,724
Total	\$304,975

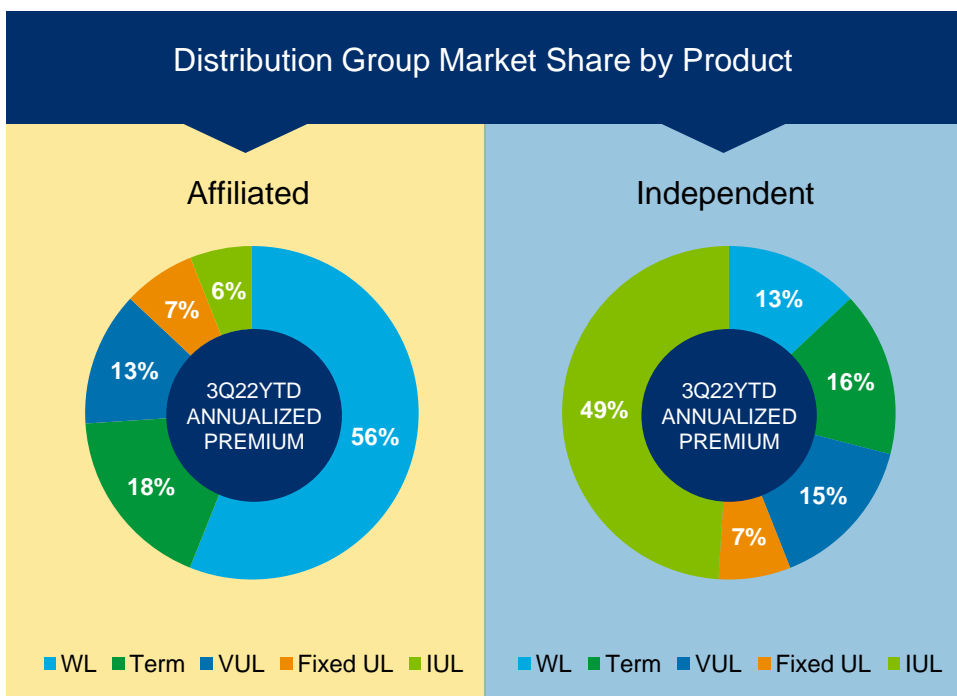
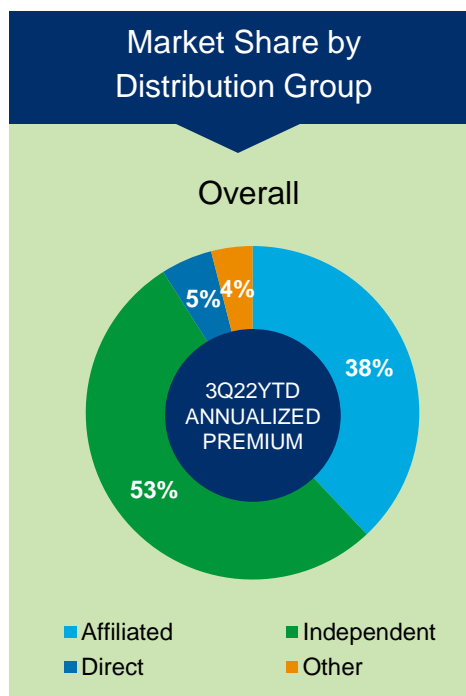
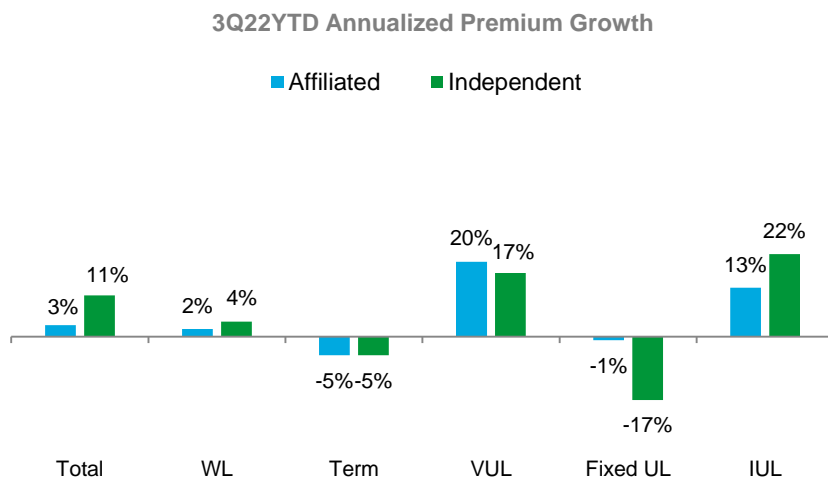
Source: LIMRA's U.S. Retail Individual Life Insurance Sales Survey

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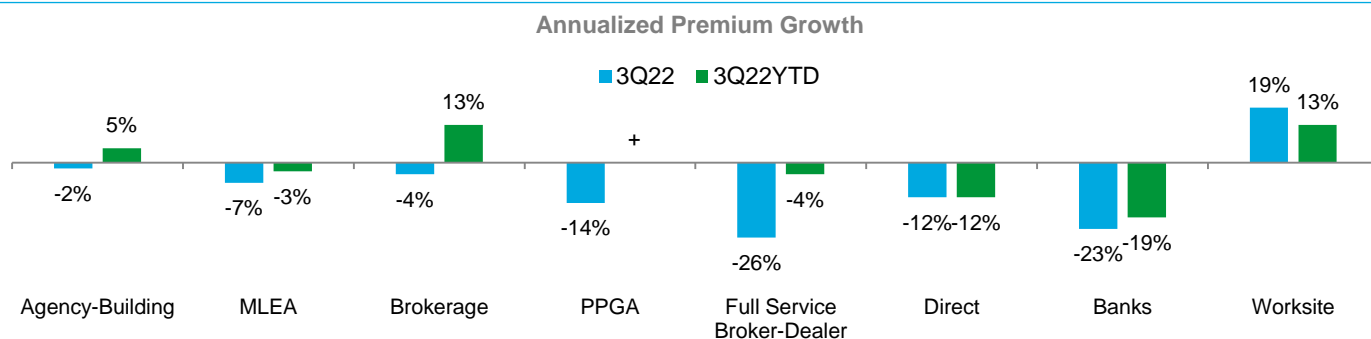
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Product Growth Rates by Distribution Group



Growth Rates by Distribution Channel



+Less than one half of one percent

Affiliated includes agency-building, MLEA and home service; Independent includes Brokerage, PPGA, and Full Service BD;

Direct includes Direct to Consumer and Internet Direct; and Other includes banks, worksite and channels other than those listed

Source: LIMRA's U.S. Retail Individual Life Insurance Sales Survey