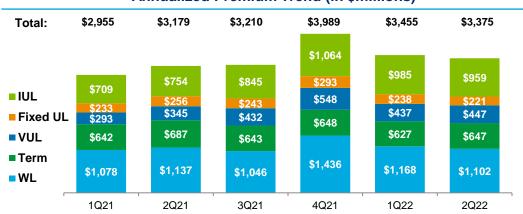
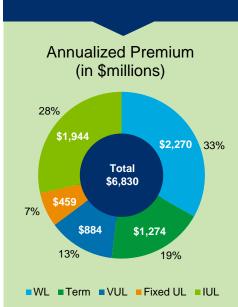
U.S. Retail Individual Life Insurance Sales

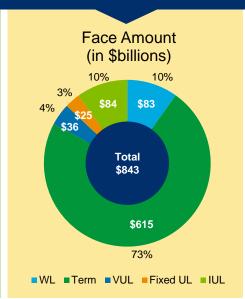
Annualized Premium Trend (in \$millions)

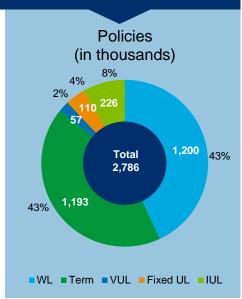




Market Share by Product Type Second Quarter 2022 Year-to-Date





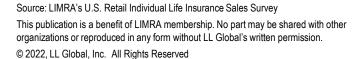


Growth Rates by Product



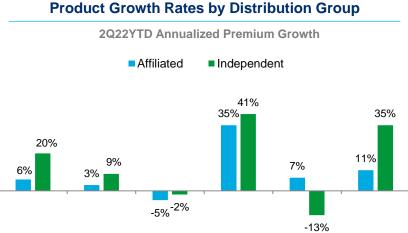
Average Policy Size 2Q22 YTD

WL	\$69,252
Term	\$515,457
VUL	\$626,468
Fixed UL	\$229,820
IUL	\$371,357
Total	\$302,581





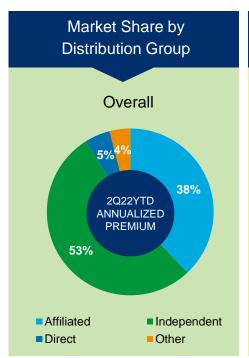


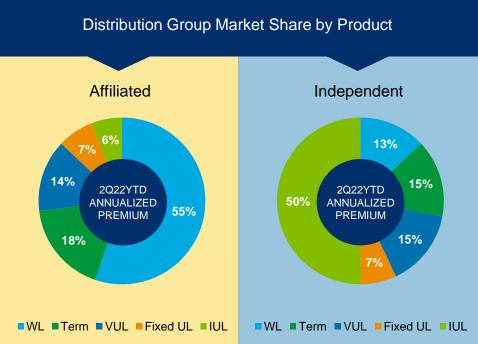


VUL

Fixed UL

IUL





Term

Growth Rates by Distribution Channel

Total

WL



