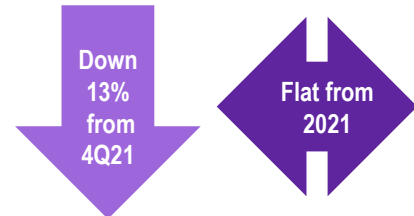
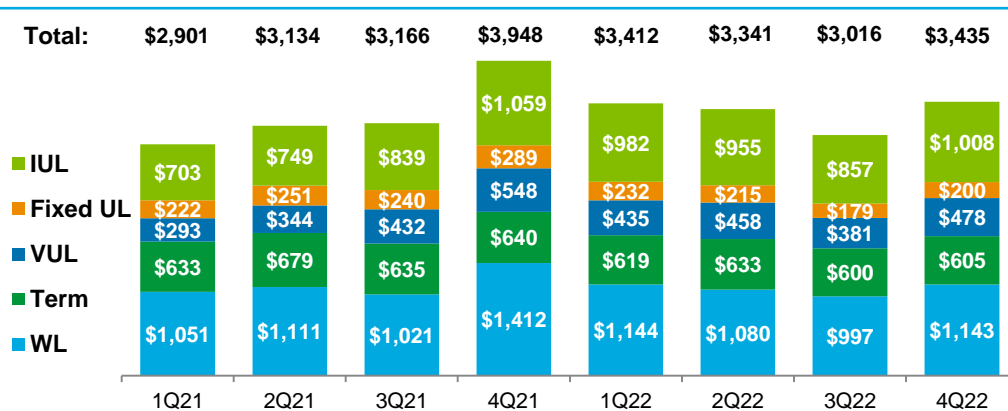


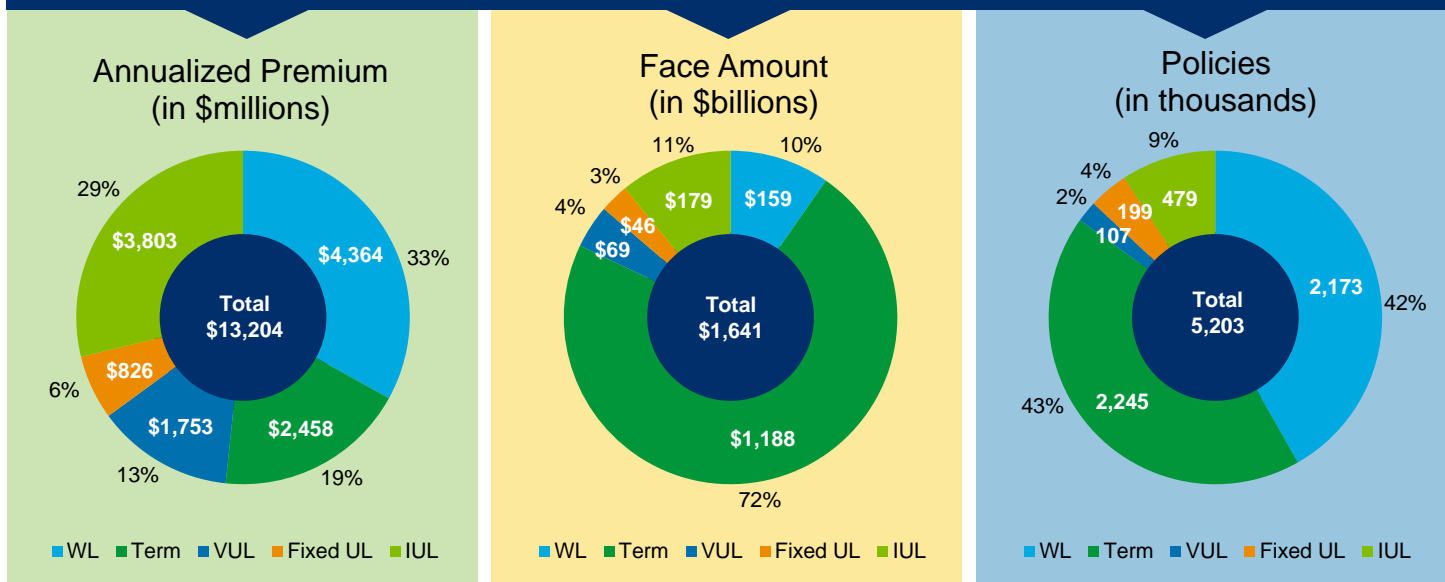
4Q 2022

# U.S. Retail Individual Life Insurance Sales

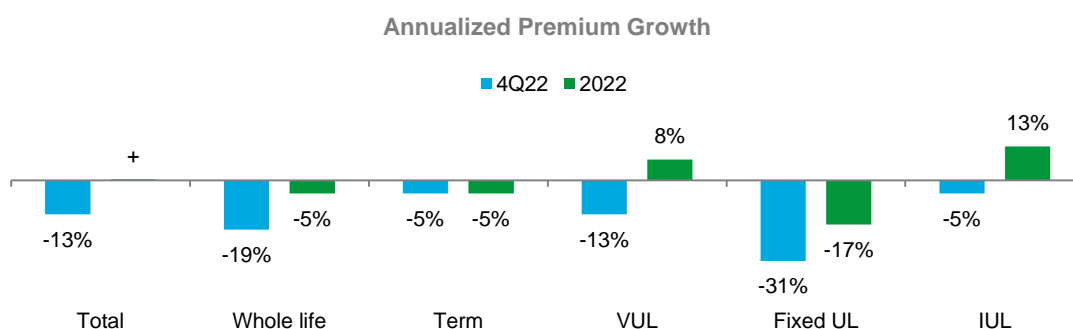
Annualized Premium Trend (in \$millions)



Market Share by Product Type 2022



Growth Rates by Product



Average Policy Size 2022

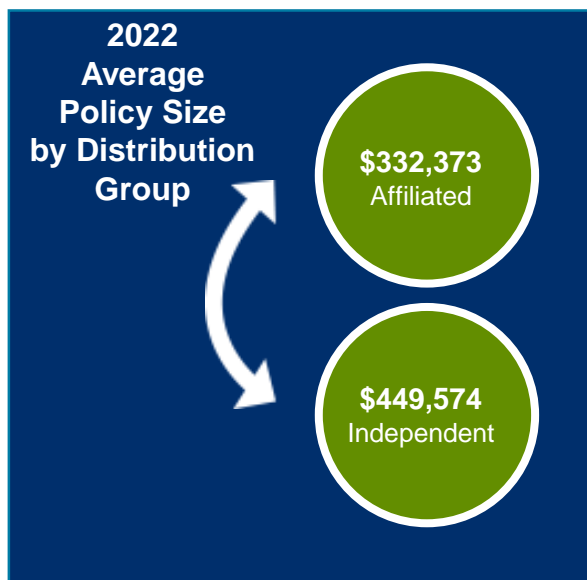
WL	\$73,387
Term	\$529,045
VUL	\$647,620
Fixed UL	\$229,333
IUL	\$373,652
Total	\$315,446

+ Less than one half of one percent

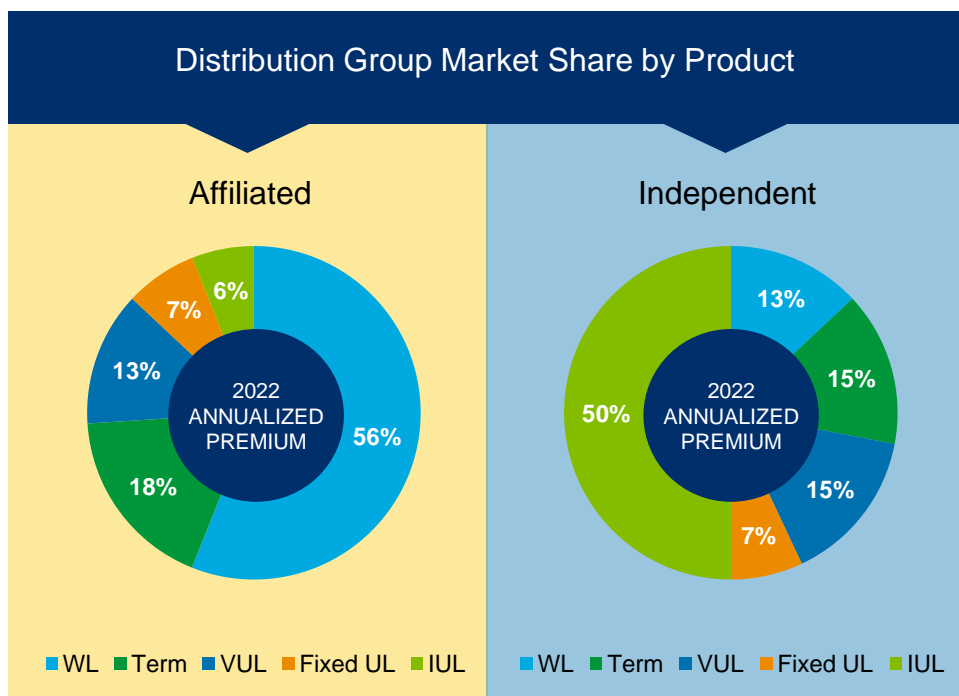
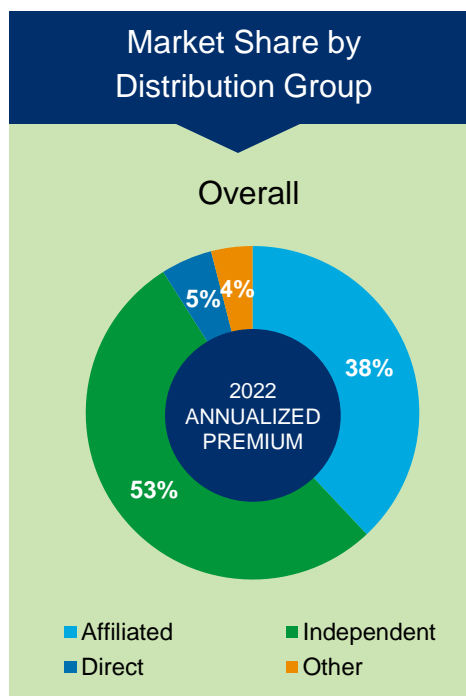
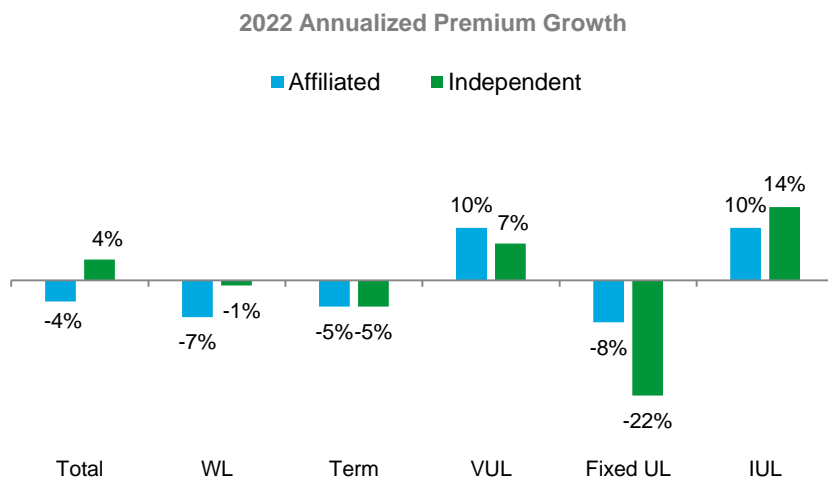
Source: LIMRA's U.S. Retail Individual Life Insurance Sales Survey

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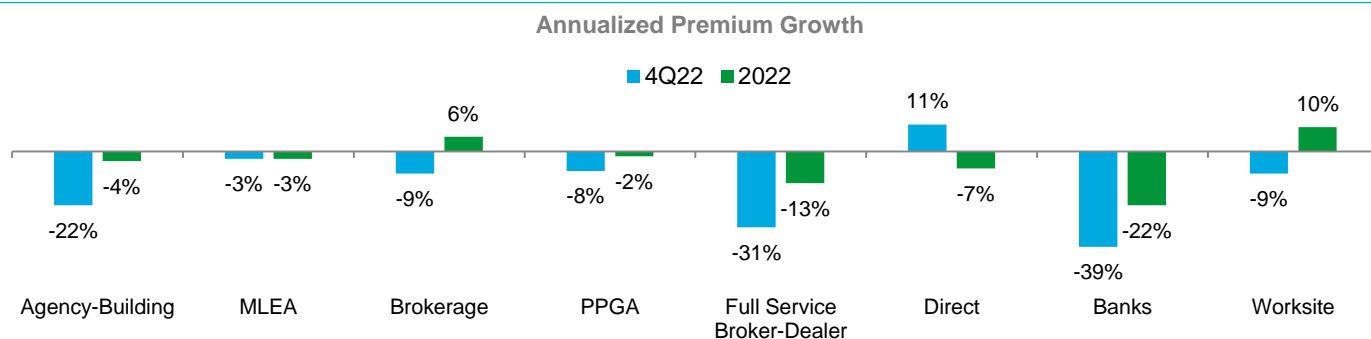
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## Product Growth Rates by Distribution Group



## Growth Rates by Distribution Channel



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

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