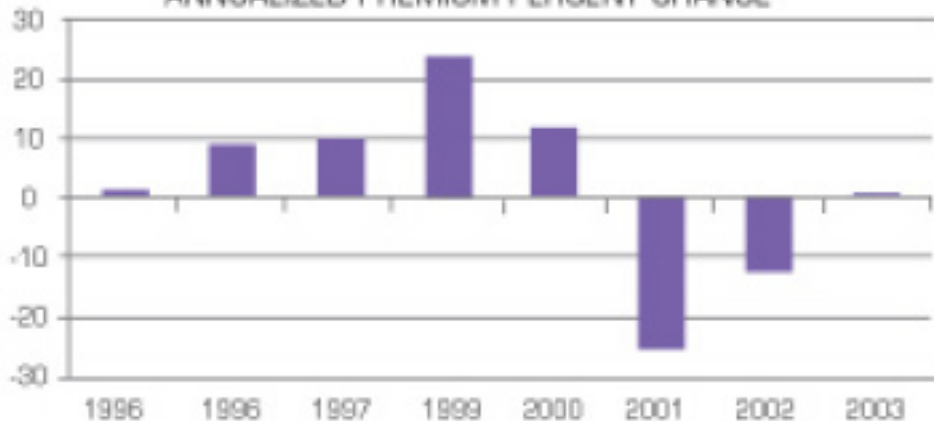


TABLE 2

U.S. SURVIVORSHIP LIFE SALES TRENDS

ANNUALIZED PREMIUM PERCENT CHANGE



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