

**TABLE AL 4  
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	Persistency Rates (%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2003	94.7	88.7	84.4	81.8	79.9
2004	95.6	88.8	84.8	82.1	
2005	94.5	89.1	85.6		
2006	96.8	92.3			
<b>2007</b>	<b>97.6</b>				

N year persistency rate: percentage of premiums in force at the end of (N - 1) calendar years after the year of issue