

**TABLE AL 4  
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2007	98.0	93.8	90.6	88.9	87.9
2008	97.7	92.4	89.9	88.5	
2009	98.2	93.7	91.1		
2010	98.7	95.1			
<b>2011</b>	<b>98.8</b>				

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