

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2008	97.7	92.4	89.9	88.5	87.4
2009	98.2	93.6	91.1	89.8	
2010	98.7	95.1	93.3		
2011	98.8	95.7			
2012	99.0				

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