

**TABLE AL 4  
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2009	98.5	95.0	91.6	86.5	80.7
2010	97.4	78.2	69.8	56.4	
2011	98.3	94.9	92.0		
2012	99.2	96.0			
<b>2013</b>	<b>99.0</b>				

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