

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2010	97.4	78.2	69.8	56.4	35.6
2011	98.3	94.9	92.1	79.5	
2012	99.2	96.1	93.2		
2013	99.1	96.1			
2014	99.1				

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