

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2011	98.3	94.9	92.1	79.5	73.8
2012	99.2	96.1	93.3	87.8	
2013	99.1	96.2	93.9		
2014	99.1	96.3			
2015	99.1				

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