

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2012	99.2	96.2	93.3	87.9	81.2
2013	99.1	96.3	94.2	92.8	
2014	99.1	96.5	85.2		
2015	99.1	93.5			
2016	98.9				

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