

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

| Year of Issue | (%) | | | | |
|---------------|-------------------|----------|----------|----------|----------|
| | Persistency Rates | | | | |
| | 1 - Year | 2 - Year | 3 - Year | 4 - Year | 5 - Year |
| 2013 | 99.1 | 96.3 | 94.2 | 92.9 | 91.3 |
| 2014 | 99.1 | 96.5 | 85.4 | 83.4 | |
| 2015 | 99.1 | 93.6 | 91.1 | | |
| 2016 | 98.8 | 95.5 | | | |
| 2017 | 99.4 | | | | |

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