

**TABLE AL 4  
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	Persistency Rates (%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2003	95.6	89.9	86.0	83.6	82.1
2004	96.4	90.3	86.6	84.2	
2005	95.8	90.9	87.5		
2006	97.1	92.6			
<b>2007</b>	<b>97.9</b>				

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