

**TABLE AL 4  
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2015	98.9	95.4	92.8	91.6	90.6
2016	99.1	95.6	93.5	92.4	
2017	99.2	96.3	94.3		
2018	99.0	95.8			
<b>2019</b>	<b>99.1</b>				

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