

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

| Year of Issue | Persistency Rates | | | | |
|---------------|-------------------|----------|----------|----------|----------|
| | Persistency Rates | | | | |
| | 1 - Year | 2 - Year | 3 - Year | 4 - Year | 5 - Year |
| 2001 | 97.5 | 91.8 | 87.5 | 84.0 | 80.9 |
| 2002 | 97.2 | 91.4 | 87.6 | 83.9 | - |
| 2003 | 96.7 | 90.8 | 86.1 | - | - |
| 2004 | 97.3 | 90.3 | - | - | - |
| 2005 | 97.0 | - | - | - | - |

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