

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	Persistency Rates				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2004	96.5	90.3	86.7	84.4	82.7
2005	95.9	90.9	87.8	85.8	
2006	97.1	92.8	89.7		
2007	98.0	93.7			
2008	97.6				

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