

**TABLE AL 4  
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	Persistency Rates (%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2005	95.9	90.9	87.8	85.9	84.5
2006	97.1	92.9	89.9	87.9	
2007	98.0	93.8	90.5		
2008	97.7	92.3			
<b>2009</b>	<b>98.1</b>				

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