

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2006	97.1	92.8	89.8	87.9	86.7
2007	98.0	93.8	90.5	88.8	
2008	97.7	92.4	89.7		
2009	98.1	93.4			
2010	98.6				

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