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MIB Life Index Reports U.S. Life Insurance Activity Flat in September

Braintree, MA. (October 16, 2014) — U.S. application activity for individually underwritten life insurance was flat (+0.1%) in September year-over-year, all ages combined, according to the [MIB Life Index](#). All during the third quarter the MIB Life Index flirted just above par, finishing up a modest +.6% for Q3 2014 as compared to Q3 2013. At September's close, the MIB Life Index was off -1.7% YTD. September's application activity was +7.7% higher than that of August yet some -1% off the pace from historical numbers for this time period.

The MIB Life Index by age group was down -1.0% ages 0-44, flat (-0.1%) ages 45-59, and up +3.6% for ages 60+. Age groups 0-44 and 45-59 have lost ground in the first nine months of 2014, off -2.7% YTD and off -1.8% YTD, respectively versus the same period last year. By contrast, ages 60+ have gained ground across the last two consecutive quarters, up +1.7% YTD.

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September 2014 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
September 2014	+0.1%
August 2014	+0.6%
July 2014	+0.7%
Q3 2014	+0.6%
YTD 2014	-1.7%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	<i>Sept. '14</i>	<i>Aug. '14</i>	<i>YTD (at Q3 close)</i>
0 - 44	-1.0%	-0.3%	-2.7%
45- 59	-0.1%	+0.4%	-1.8%
60 +	+3.6%	+3.7%	+1.7%

U.S. Monthly Percent Change vs. Prior Month	
Sept. 2014	+7.7%

About the MIB Life Index

The MIB Life Index is the life insurance industry's timeliest measure of application activity in the United States. Released to the media each month, the Index is based on the number of searches MIB life member company underwriters perform on the MIB Checking Service database. Since the vast majority of individually underwritten life premium dollars in North America include an MIB search as a routine underwriting requirement, the MIB Life Index provides a reasonable means to estimate new business activity. For past releases, methodology or to subscribe visit www.mib.com/lifeindex.

About MIB

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