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MIB Life Index Reports Modest Growth in U.S. Life Insurance Activity Since July

Braintree, MA. (November 14, 2014) - U.S. application activity for individually underwritten life insurance in October remained uninspired — much as it has in the last two quarters — up +0.7% year-over-year, all ages combined, according to the [MIB Life Index](#). With growth below 1% over the past four months, the MIB Life Index year-to-date activity is inching its way to improvement, off -1.4% YTD at the close of October. Application activity in October was +2.2% higher than that of September, consistent with historical percentages for this time period.

October's U.S. life insurance application activity by age group was flat for ages 0-44 (0.0%), down -0.6% for ages 45-59, and up +5.2% for ages 60+. Year-to-date, life insurance applications ages 0-44 and 45-59 were off -2.4% and -1.7%, respectively at October's close. By contrast, applications ages 60+ have once again found momentum, climbing since April and up +2.0% YTD at October's close.

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October 2014 MIB Life Index (2)

Monthly Percent Change <i>(year-over-year)</i>	
October 2014	+0.7%
September 2014	+0.1%
August 2014	+0.6%
Q3 2014	+0.6%
YTD 2014	-1.4%

	U.S. Monthly Percent Change by Age <i>(year-over-year)</i>		
	Oct. '14	Sept. '14	Aug. '14
0 - 44	0.0%	-1.0%	-0.3%
45- 59	-0.6%	-0.1%	+0.4%
60 +	+5.2%	+3.6%	+3.7%

U.S. Monthly Percent Change vs. Prior Month	
Oct. 2014	+2.2%

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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