# All Life Insurance Sales

| Product Type | 1Q25 | 2Q25 | 3Q25 | 4Q25 | YTD 2025 | 1Q26 | YTD 2026 | 1Q25 / 1Q26 | 2026 Market Share |
|---|---|---|---|---|---|---|---|---|---|
| Universal Life | $79.6 | $69.4 | $72.7 | $88.1 | $309.8 | $65.2 | $65.2 | -18.1% | 2% |
| Indexed Universal Life | 765.4 | 823.1 | 761.9 | 916.6 | 3,266.9 | 786.7 | 786.7 | 2.8% | 27% |
| TOTAL All Non-Variable Universal Life | $845.0 | $892.5 | $834.6 | $1,004.7 | $3,576.8 | $852.0 | $852.0 | 0.8% | 29% |
| Variable Universal Life | 274.7 | 292.2 | 319.3 | 391.0 | 1,277.2 | 316.1 | 316.1 | 15.1% | 11% |
| TOTAL All Universal Life | $1,119.6 | $1,184.7 | $1,153.9 | $1,395.7 | $4,854.0 | $1,168.1 | $1,168.1 | 4.3% | 40% |
| Whole Life | 1,013.3 | 1,133.6 | 1,098.1 | 1,289.8 | 4,534.7 | 1,248.2 | 1,248.2 | 23.2% | 42% |
| Term Life | 578.0 | 622.9 | 574.4 | 565.3 | 2,340.6 | 521.8 | 521.8 | -9.7% | 18% |
| **TOTAL All Life Insurance** | **$2,712.9** | **$2,943.3** | **$2,829.0** | **$3,250.8** | **$11,736.1** | **$2,941.0** | **$2,941.0** | 8.4% | **100%** |

*Wink's Sales & Market Report*, 1st Quarter, 2026, in millions; includes restated whole life sales as of 6/11/2026
TOTAL All Life Insurance includes indexed whole life sales.

# *Universal Life*

Sales for the first quarter of 2026 were $65 million, compared with sales of $79 million for the first quarter of 2025. First quarter universal life sales were down nearly 26% when compared with the previous quarter and down more than 18% as compared to the same period last year.

Total 1Q2026 UL sales were $65,212,032.

*Wink's Sales & Market Report,* 1st Quarter, 2026

# Universal Life

## THE TOP CARRIERS FOR THE QUARTER:

1. Nationwide
2. Pacific Life Companies
3. John Hancock
4. Protective Life Companies
5. Penn Mutual
6. Massachusetts Mutual Life Companies
7. Prudential
8. Thrivent Financial
9. Modern Woodmen
10. Farm Bureau Life

## PRIMARY PRICING OBJECTIVE:

33.0% of sales were through products with the primary pricing objective of No Lapse Guarantee.

## AVERAGE TARGET PREMIUM:

The average universal life target premium reported for the quarter was $6,826, a decline of more than 22% from the prior quarter.

# *Indexed Life*

Sales for the first quarter of 2026 were $789 million, compared with sales of $767 million for the first quarter of 2025. First quarter indexed life sales were down more than 14% when compared with the previous quarter, and up nearly 3% as compared to the same period last year.

Total 1Q2026 indexed life sales were $789,576,356.

*Wink's Sales & Market Report*, 1st Quarter, 2026

# Indexed Life

## THE TOP CARRIERS FOR THE QUARTER:

1. National Life Group
2. Pacific Life Companies
3. John Hancock
4. Nationwide
5. Fidelity and Guaranty Life
6. Sammons Financial Companies
7. Allianz Life
8. Mutual of Omaha
9. Lincoln National Life
10. Americo

## LEADERS BY CHANNEL:

Bank- Pacific Life Companies
Registered Investment Advisor- Mutual of Omaha
National Broker Dealer- Nationwide
Independent Broker Dealer- Lincoln National Life
Career- National Life Group
Direct Response- Corebridge Financial
Independent- National Life Group

*Wink's Sales & Market Report,* 1st Quarter, 2026

## TOP SELLING PRODUCTS BY CHANNEL:

Overall- Overall- Life Insurance Co. of the SW FlexLife
Bank- Pacific Life Pacific Horizon IUL 2
Registered Investment Advisor- United of Omaha Professional Advantage IUL
National Broker Dealer- Nationwide's Nationwide IUL Accumulator II 2020
Career- Farm Bureau Life Foundations Indexed UL
Direct Response- American General Life Protection Extend IUL
Independent- Life Insurance Co. of the SW FlexLife

## PRIMARY PRICING OBJECTIVE:

74.7% of sales were through products with a primary pricing objective of Cash Accumulation.

## AVERAGE TARGET PREMIUM:

The average target premium reported for the quarter was $12,922, a decline of nearly 3% from the prior quarter.

# Variable Universal Life

Sales for the first quarter of 2026 were $316 million, compared with sales of $274 million for the first quarter of 2025. First quarter variable universal life sales were down more than 19% when compared with the previous quarter and up more than 15% as compared to the same period last year.

Total 1Q2026 variable universal life sales were $316,139,717.

# Variable Universal Life

## THE TOP CARRIERS FOR THE QUARTER:

1. Prudential
2. Pacific Life Companies
3. Nationwide
4. RiverSource Life
5. John Hancock
6. Lincoln National Life
7. Penn Mutual
8. Securian Financial
9. Protective Life Companies
10. Thrivent Financial

## TOP SELLING PRODUCTS BY CHANNEL:

Overall- Pruco Life PruLife Custom Premier II
Bank- Pacific Life Pacific Admiral VUL
Registered Investment Advisor- Nationwide Nationwide Advisory VUL
National Broker Dealer- Nationwide VUL Accumulator
Independent Broker Dealer- Symetra Life Accumulator VUL
Career- Pruco Life PruLife Custom Premier II
Independent- Pruco Life PruLife Custom Premier II

## LEADERS BY CHANNEL:

Bank- Pacific Life Companies
Registered Investment Advisor- Nationwide
National Broker Dealer- Nationwide
Independent Broker Dealer- Symetra Financial
Career- Prudential
Independent- Prudential

## PRIMARY PRICING OBJECTIVE:

63.4% of sales were through products with a primary pricing objective of Cash Accumulation.

## AVERAGE TARGET PREMIUM:

The average target premium reported for the quarter $23,416, a decline of nearly 10% from the prior quarter.

# *Whole Life*

Sales for the first quarter of 2026 were $1,248 million, compared with sales of $1,013 million for the first quarter of 2025. First quarter whole life sales were down 3% when compared with the previous quarter, and up 23% as compared to the same period last year.

Total 1Q2026 whole life sales were $1,248,248,800.

*Wink's Sales & Market Report*, 1st Quarter, 2026,
Includes restated whole life sales, as of 6/11/2026

# *Whole Life*

## THE TOP CARRIERS FOR THE QUARTER:

1. Massachusetts Mutual Life Companies
2. Mutual of Omaha
3. Americo
4. Corebridge Financial
5. Royal Neighbors
6. Penn Mutual
7. CNO Companies
8. Lafayette Life
9. Securian Financial
10. OneAmerica

## PRIMARY PRICING OBJECTIVE:

72.4% percent of sales were through products with a primary pricing objective of Final Expense.

## AVERAGE ANNUAL PREMIUM:

The average annual premium per policy reported for the quarter was $3,860, a decline of more than 19% from the prior quarter.

# *Term Life*

Sales for the first quarter of 2026 were $521 million, compared with sales of $577 million for the first quarter of 2025. First quarter term life sales were down nearly 8% when compared with the previous quarter, and down nearly 10% as compared to the same period last year.

Total 1Q2026 term life sales were $521,845,269.

*Wink's Sales & Market Report*, 1st Quarter, 2026

# Term Life

## THE TOP CARRIERS FOR THE QUARTER:

1. Prudential
2. Pacific Life Companies
3. Protective Life Companies
4. Corebridge Financial
5. National Life Group
6. Massachusetts Mutual Life Companies
7. Lincoln National Life
8. Penn Mutual
9. Sammons Financial Companies
10. Mutual of Omaha

## AVERAGE ANNUAL PREMIUM:

The average annual premium per policy reported for the quarter was $1,905, a decline of nearly 29% from the previous quarter.

Wink anticipates compiling second quarter 2026's sales with a release date of August 2026.
-sjm