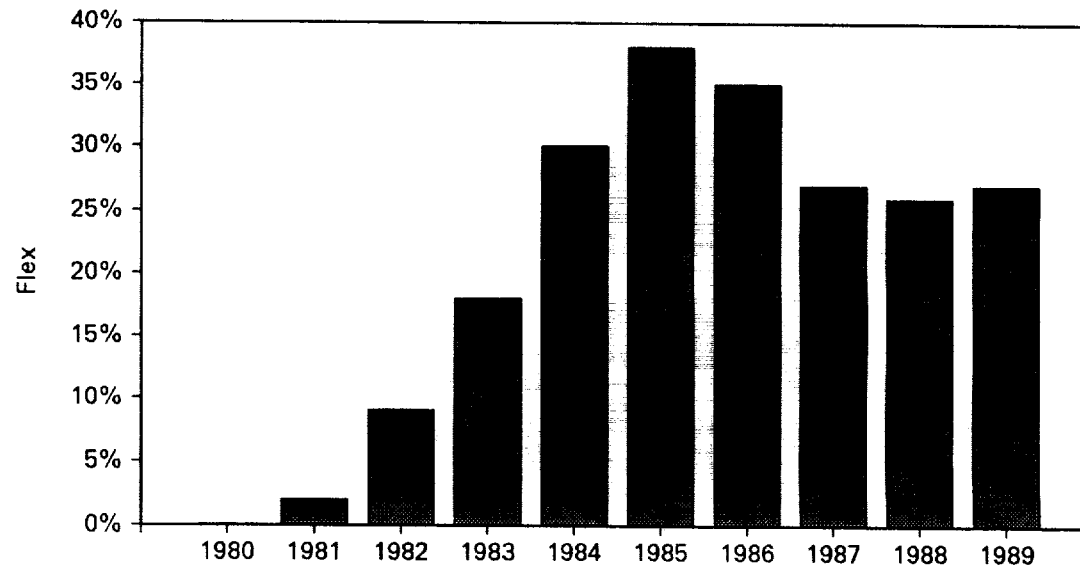


Universal Life Sales Percent of Total Annualized Premiums



1406

PANEL DISCUSSION
CHART 7