

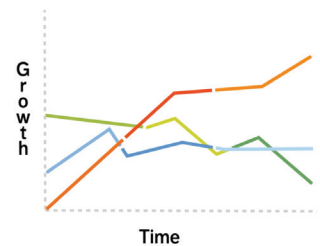
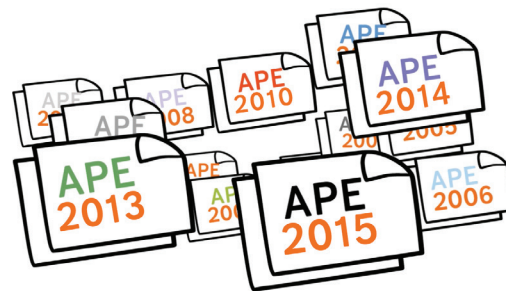
# New sales of life insurance

New Sales Life insurance is measured by using an APE.

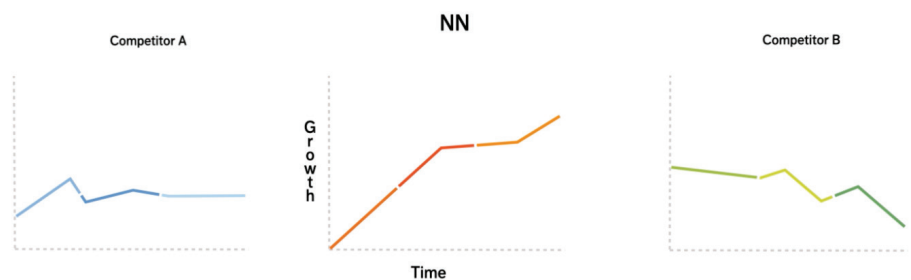
# APE

## Annual Premium Equivalent

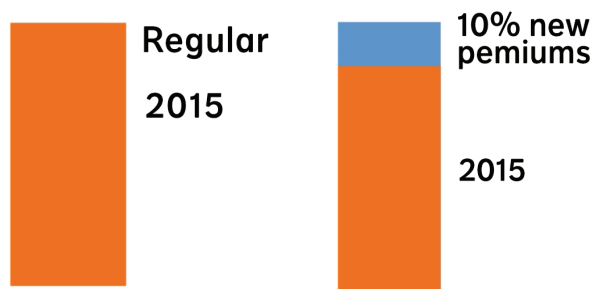
It is used by stakeholders to compare total size of new sales in a specific year.



APE assesses the growth in our life insurance business segments and compares this growth with our competitors.



It takes the value of regular premiums from products sold in that specific year and adds 10% of any new single premiums written.



Explaining our key financial metrics.

