



The TOLI Center

Today's Trust-Owned Life Insurance Management Platform

2025 TOLI Portfolio Statistics

The payment of a Trust Owned Life Insurance (TOLI) policy death benefit is fundamental to wealth management design of every Irrevocable Life Insurance Trust (ILIT). Further, it is usually the primary measure of an ILIT trustee's prudent TOLI policy management practices on behalf of trust beneficiaries.

TOLI policies, both guaranteed and non-guaranteed, require annual/periodic risk management attention to assure guarantees have not been compromised and premium payments will sustain the policy to the insured's estimated life expectancy, as a minimum. The following statistics reinforce the need for corrective action when policy risks and mitigation options have been identified.

Our 2025 statistics confirm the continued trend back to fixed premium guaranteed death benefit products following the trend to flexible premium nonguaranteed products during the 1990s and early 2000s. Guaranteed universal life products remain the 'product of choice' today but 16% need risk mitigation attention compared to 15% in 2017 and 14% in 2020. Nonguaranteed universal products have declined to 15% of total portfolio products compared to 30% in 2006 and in 2002, 48% are classified as underperforming.

The TOLI Center has maintained TOLI portfolio statistics since 1991 from our database of TOLI policies outsourced by professional (skilled) and personal (unskilled) trustees.

Total Portfolio Performance Summary

Policy Classification Code	2006	2013	2017	2020	2022
Performing Policies					
<i>Current inforce illustration projects the policy to sustain at least six years beyond the insured's assumed mortality.</i>	82%	83%	83%	85%	83%
Under-performing Policies					
<i>Current inforce illustration projects the policy to lapse without value prior to or within five years after the insured's assumed mortality.</i>	18%	17%	17%	15%	17%

Product Summary

Product Type	2006	2013	2017	2020	2022		2025	Perf	UPerf
Guaranteed Products									
Term	12%	10%	11%	16%	14%		0%	0%	0%
Whole Life	46%	32%	31%	28%	28%		0%	0%	0%
Gty Universal Life		27%	27%	31%	31%		0%	0%	0%
	58%	69%	69%	75%	73%		0%		
NonGuaranteed Products									
Universal Life	30%	19%	20%	13%	15%		0%	0%	0%
Indexed Universal Life					2%		2%	0%	0%
Variable Universal Life	12%	12%	11%	10%	10%		0%	0%	0%
	42%	31%	31%	25%	27%		0%		

Total Portfolio Death Benefit Summary

	1999	2006	2013	2017	2020	2022
Avg Death Ben/ Policy	\$797,730	\$1,710,923	\$2,787,019	\$2,812,386	\$3,096,777	\$3,027,992