



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 the estate liquidity and wealth management planning of every Irrevocable Life Insurance Trust (ILIT). Further, it is usually the primary measure of an ILIT trustee's prudent policy management on behalf of trust beneficiaries.

TOLI policies, both guaranteed and non-guaranteed, require annual/periodic monitoring 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 performance risks and mitigation options have been identified.

Our 2025 statistics confirm the continued preference for fixed premium guaranteed death benefit products. Guaranteed universal life products remain the 'product of choice' today but 14% need risk mitigation attention compared to 16% in 2022. Nonguaranteed universal products have declined to 12% of total portfolio products compared to 30% in 2006 and 15% in 2022. In 2022 and 2025, 48% of traditional Universal Life policies are classified as underperforming. In 2025, the average death benefit per TOLI policy increased to \$3,867,980

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	2020	2022	2025
Performing Policies					
<i>Current inforce illustration projects the policy to sustain at least six years beyond the insured's assumed mortality.</i>	82%	83%	85%	83%	85%
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%	15%	17%	15%

Product Summary

Product Type	1999	2006	2013	2020	2022		2025	Perf	UPerf
Guaranteed Products									
Term	11%	12%	10%	16%	14%		13%	90%	10%
Whole Life	68%	46%	32%	28%	28%		28%	99%	1%
Gty Universal Life			27%	31%	31%		30%	86%	14%
	79%	58%	69%	75%	73%		71%		
NonGuaranteed Products									
Universal Life	17%	30%	19%	13%	15%		12%	52%	48%
Indexed Universal Life				2%	2%		5%	81%	19%
Variable Universal Life	4%	12%	12%	10%	10%		12%	82%	18%
	21%	42%	31%	25%	27%		29%		

Total Portfolio Death Benefit Summary

	1999	2006	2013	2020	2022	2025
Avg Death Ben/ Policy	\$797,730	\$1,710,923	\$2,787,019	\$3,096,777	\$3,027,992	\$3,867,980