

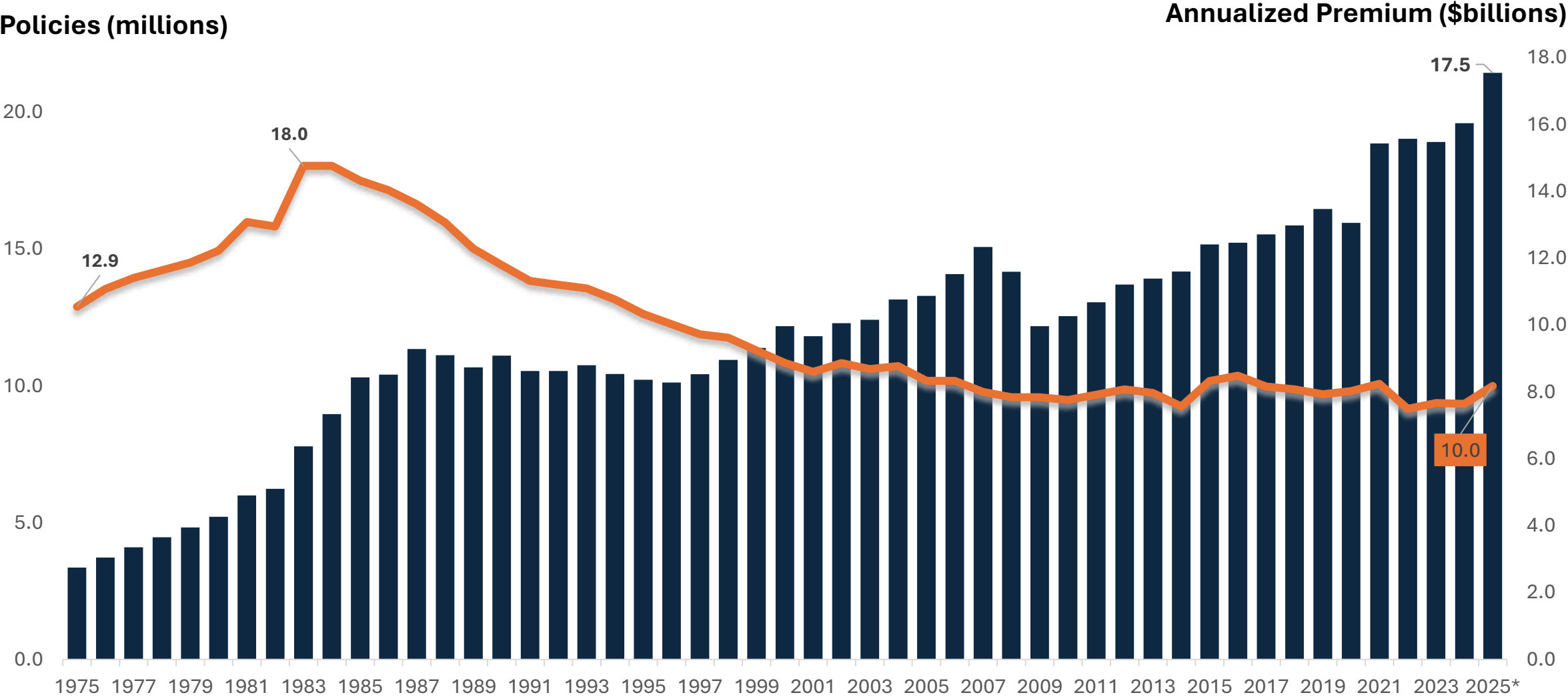
Life Insurance? Or Something Else?



**“Change has never been this fast.
It will never be this slow again.”**

— Calum Chace

U.S. Retail Individual Life Sales Trends



- Source: LIMRA's U.S. Retail Life Insurance Sales Survey and LIMRA estimates
- *Preliminary estimates

Financial Professionals

29% of Gen Z and millennials
prefer **in-person** conversations.*



*Those who have or want an advisor.

Source: 2026 *Insurance Barometer Study*, LIMRA and Life Happens.

How Influencers Shape Financial Engagement



47% of adults leverage ... trust ...
use ... view **influencers**.

Ideal Policy Features

>40% of consumers want final expense, retirement income, self-directed policy changes, and customization.



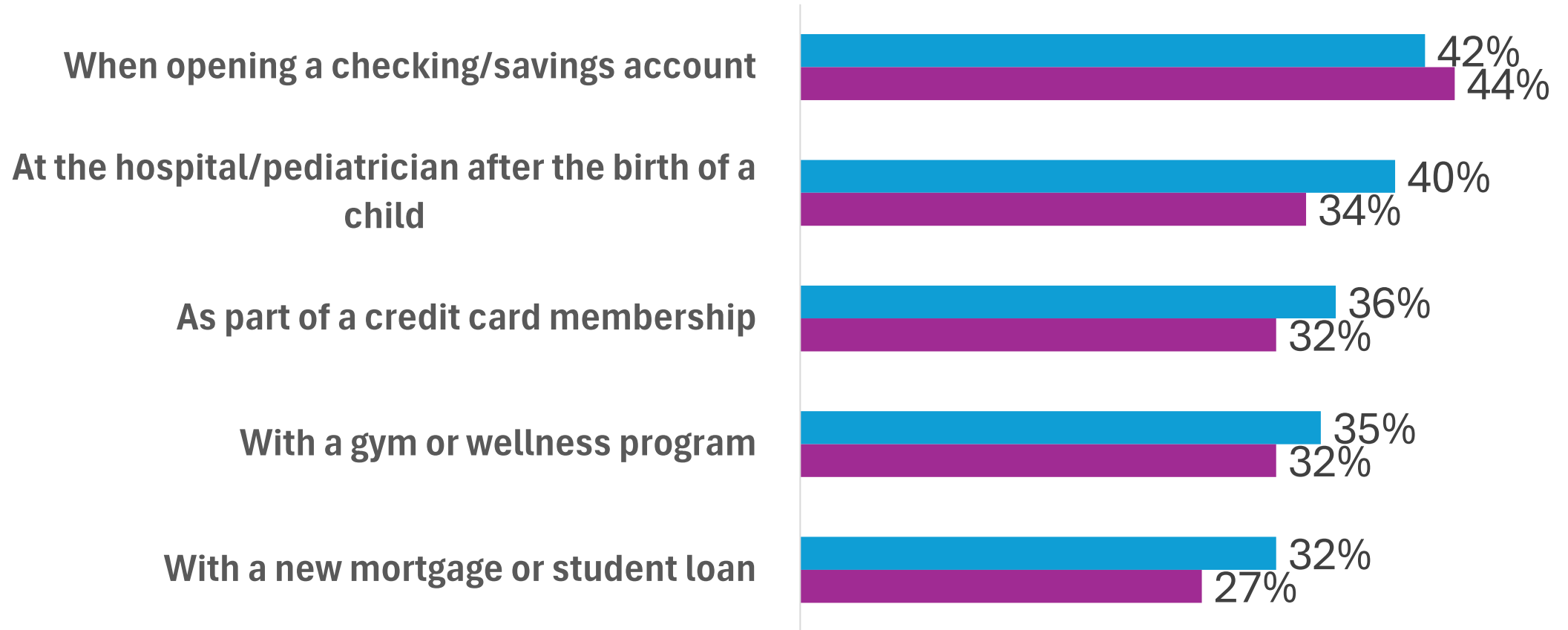
Limited Demand for Value-Add Policy Benefits



<40% of consumers want free planning/budgeting or estate planning services, rehab, house downpayment/improvements, and gym membership.

“Embedded” Life Insurance

■ Gen Z ■ Millennials



Components of a Policy

■ Gen Z

■ Millennials

The ability to customize the policy multiple times, based on personal life events and changes



Allows policyholders the ability to change, as needed, riders such as LTC or critical illness



Includes general financial planning/budgeting services



Provides for free mental health, drug and alcohol rehab, and general wellness services



Policy Add-Ons

■ Gen Z ■ Millennials

