Life Insurance? Or Something Else?

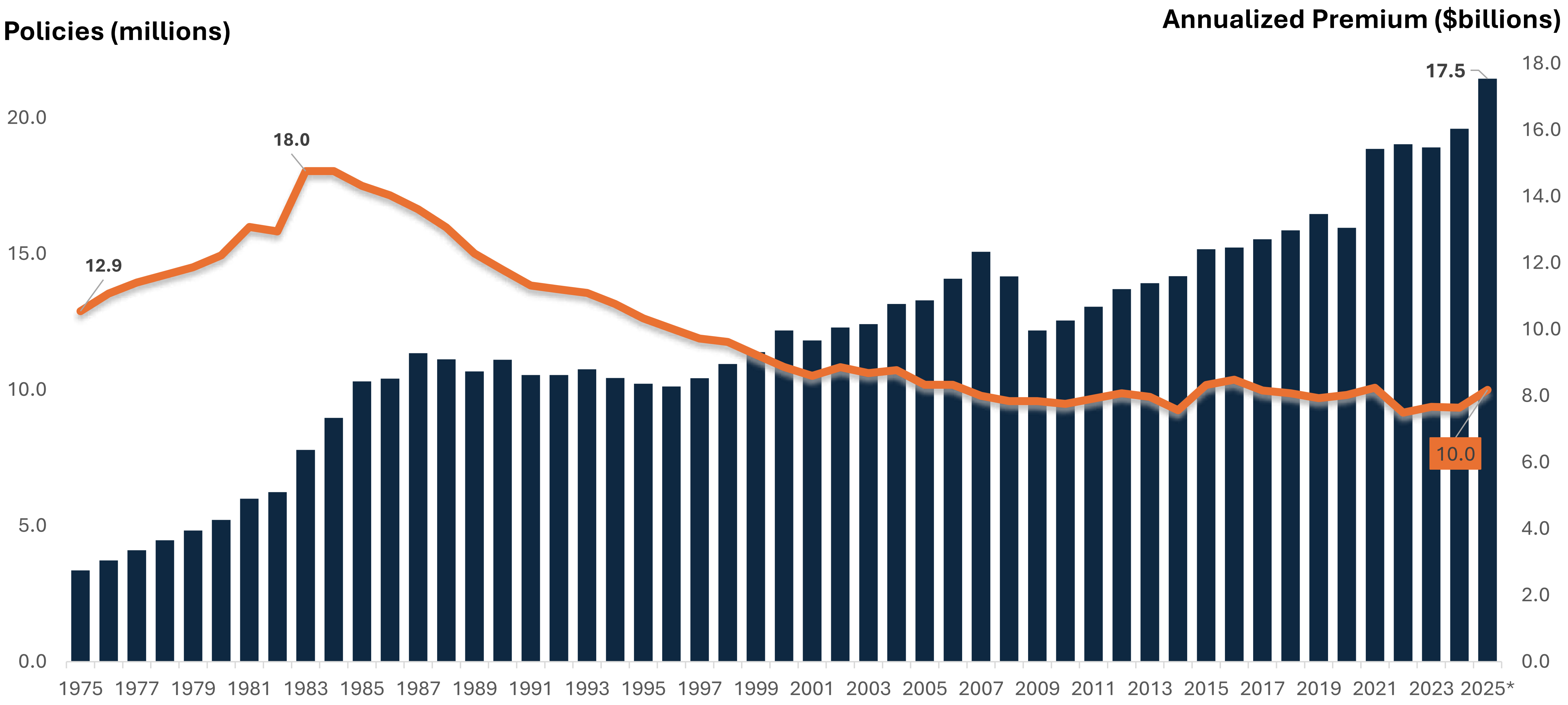
Change Is in the Air

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

— Calum Chace

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

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.**

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

Ideal Policy Features

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

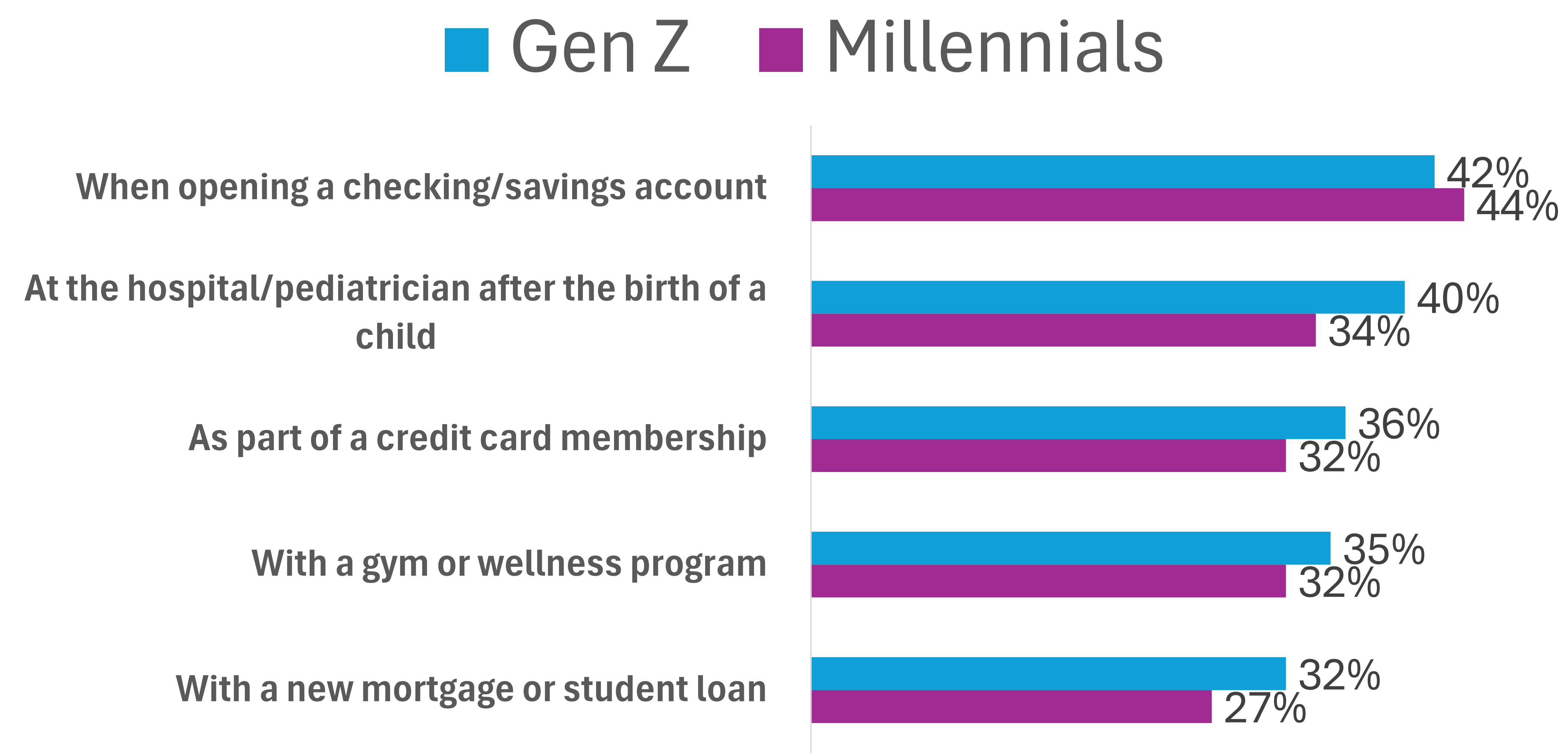
Source: *2026 Insurance Barometer Study*, LIMRA and Life Happens.

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.

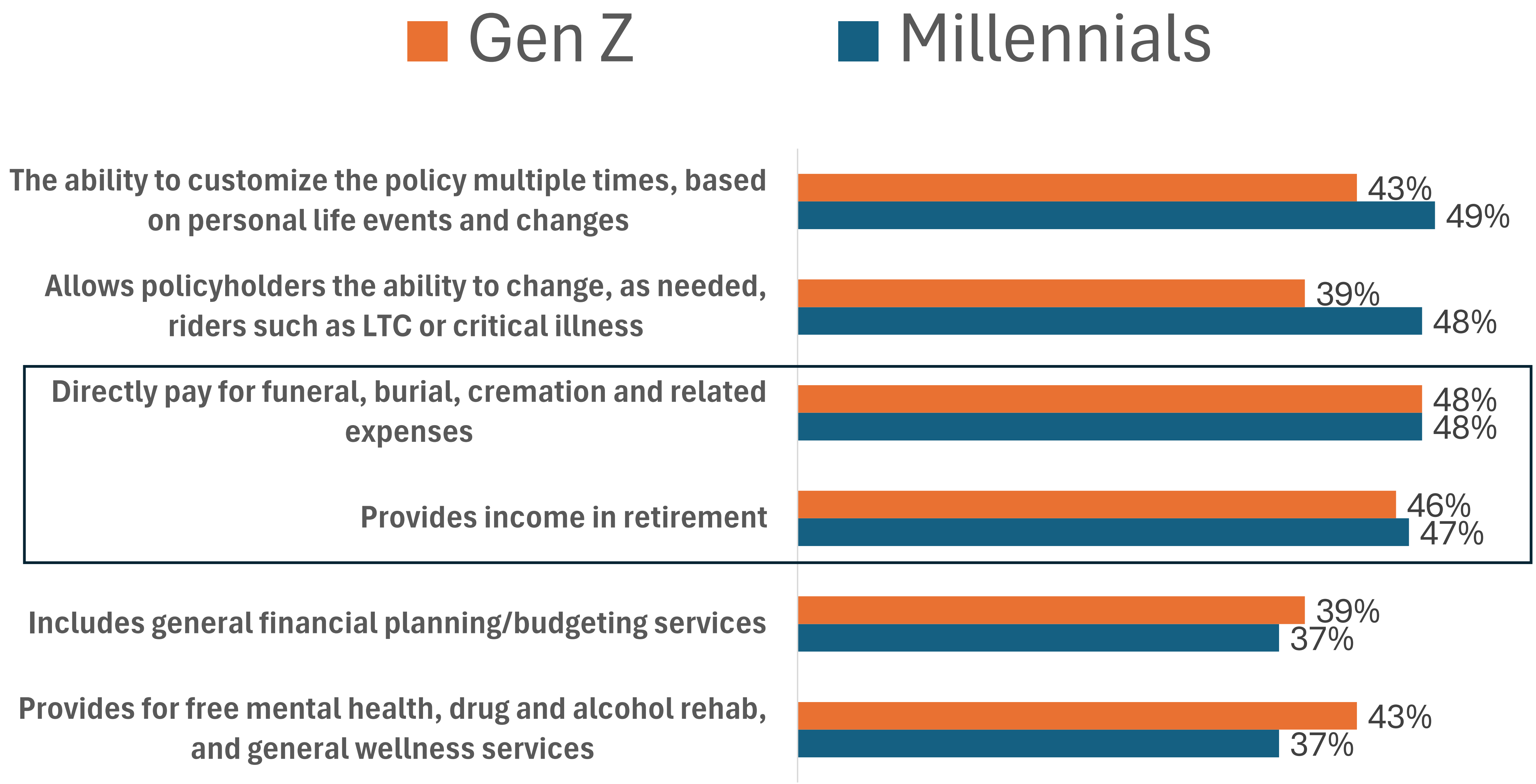
Source: *2026 Insurance Barometer Study*, LIMRA and Life Happens.

“Embedded” Life Insurance



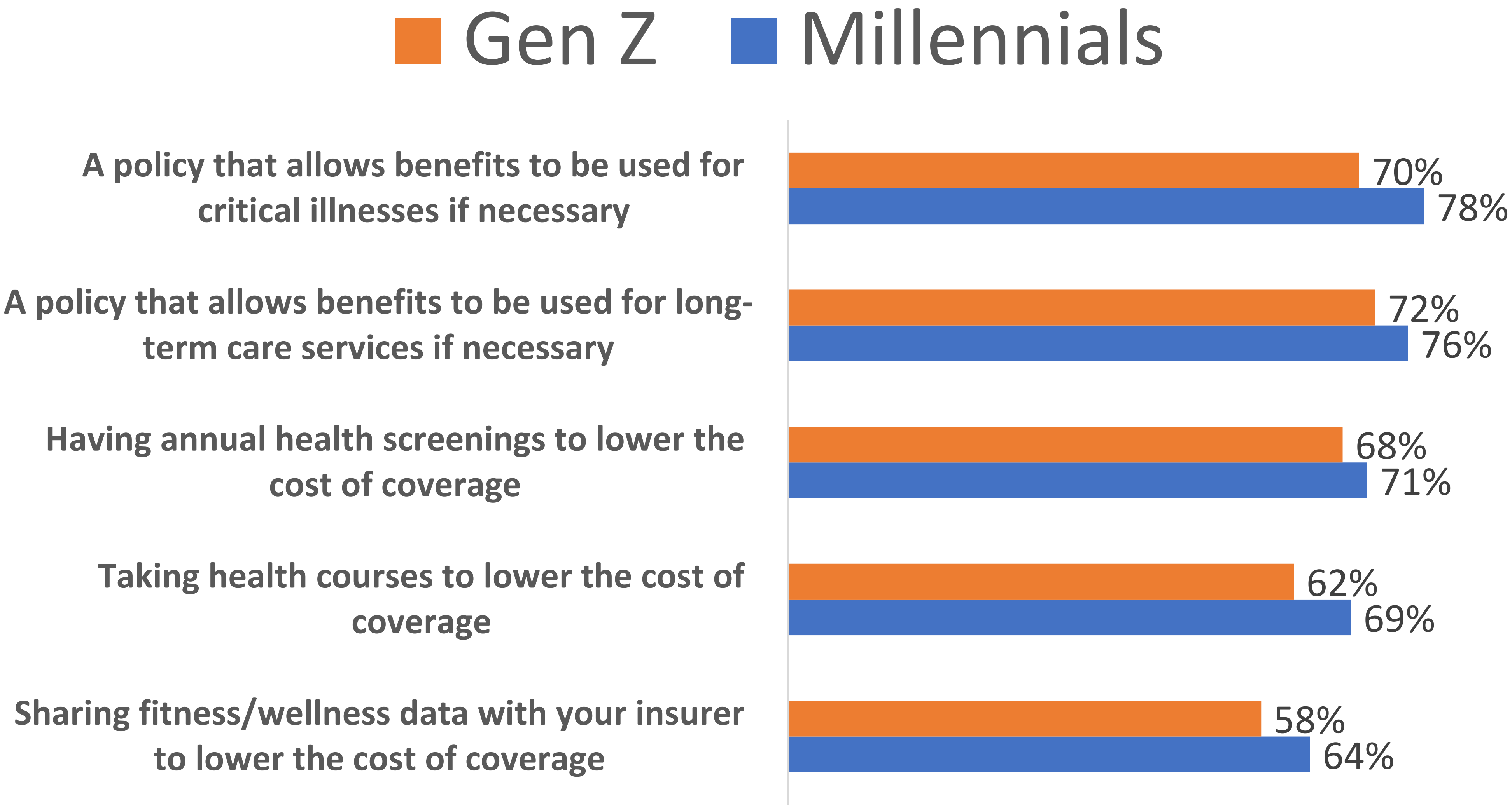
Source: *2026 Insurance Barometer Study*, LIMRA and Life Happens.

Components of a Policy



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

Policy Add-Ons



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