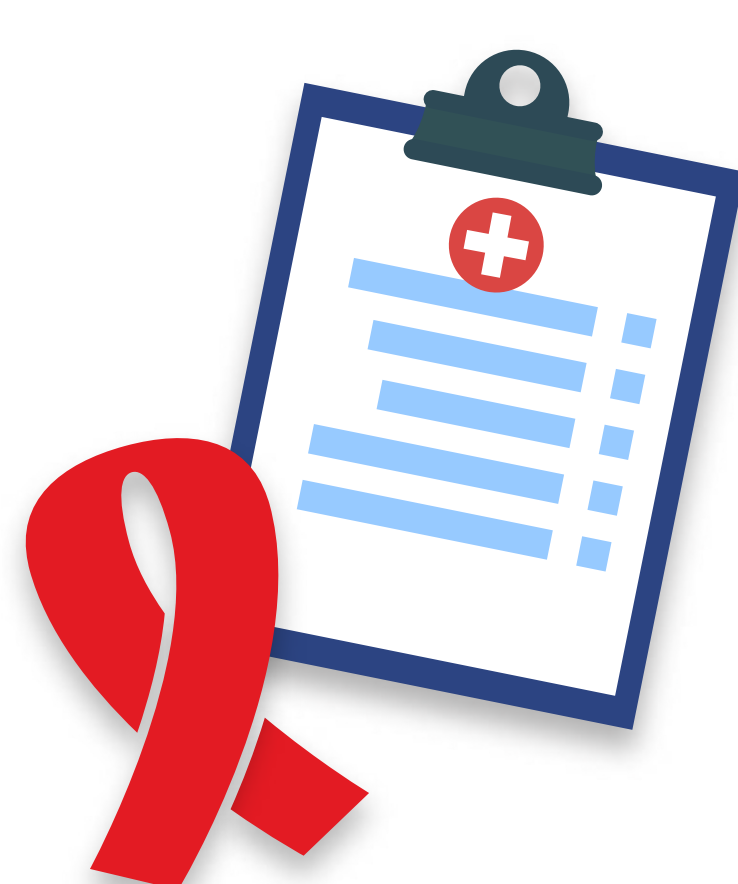


30  
RESPONDENTS

Top Product Choice

**WHOLE  
OF LIFE** **21%**  
[if affordable]Consumers are  
**highly interested**  
in medical and cancer**LIVING BENEFIT  
PRODUCTS**Top Products of Focus  
Over the Next 3 years**MEDICAL**  
including riders**LONG-TERM CARE &  
DISABILITY INCOME**Largest Challenge for  
Implementing New Products**29%**  
weighted**PRODUCT  
DESIGN OR  
IDEATION**

Risk appetite for products

**40%**focus on  
sub-standard  
and currently  
declined risk**40%**focus on the  
standard risk  
segment**20%**focus on the  
preferred  
health risk  
marketTarget segments for benefits  
in the next 3-5 years**MIDDLE/MASS****14%****34%****HNW/AFFLUENT****24%****7%****RETIREE/BOOMERS****20%****10%****YOUNG FAMILY****5%****19%****COLI****6%****5%****MILLENNIALS****4%**

Savings Products

Life and Living Benefits

Majority of companies launch new  
products less than once a year**47%**Risk or non-cash  
value products  
Another 47%  
once a year**40%**Savings or  
cash value  
products**43%**Living benefits/  
morbidity  
products**40%**COLI  
productsKPIs used for product development and  
monitoring are predominantly topline –  
premium, face amount, number of policiesRespondents' Most Important KPIs for PD  
and to Monitor Sales Performance

KPIs most important to PD

