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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

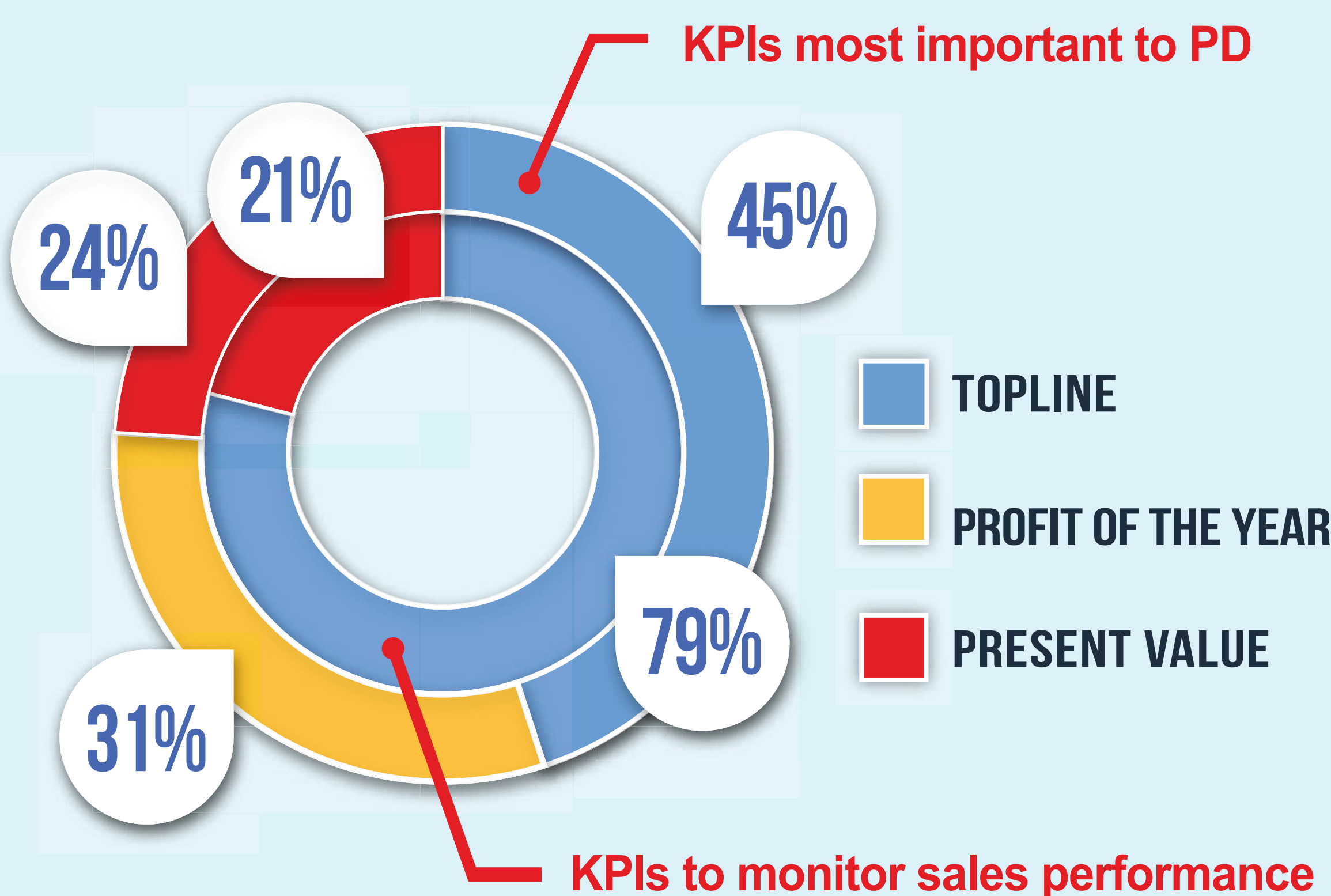
40%focus on
sub-standard
and currently
declined risk**40%**focus on the
standard risk
segment**20%**focus on the
preferred
health risk
marketTarget segments for benefits
in the next 3-5 years**MIDDLE/MASS****14%****34%****HNW/AFFLUENT****24%****7%****RETIREE/BOOMERS****20%****10%****YOUNG FAMILY****5%****19%****COLI****6%****5%****MILLENNIALS****4%**

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



KPIs to monitor sales performance