

Are We Really Communicating Effectively?

Industry Terms:	How Consumers Define the Words:
Agent	“Real Estate”
Accelerated Benefit	“High profile” “The Cadillac Plan”
Premium	“The Best”
Cash Value	“Value of an item in cash” “Amount it costs”
Rider	“No idea” “One of the people insured”
Death Benefit	“The benefit of death?” I don’t think death benefits anyone.”
Annuitize	Many consumers could not even guess. “No idea and I own an annuity”