

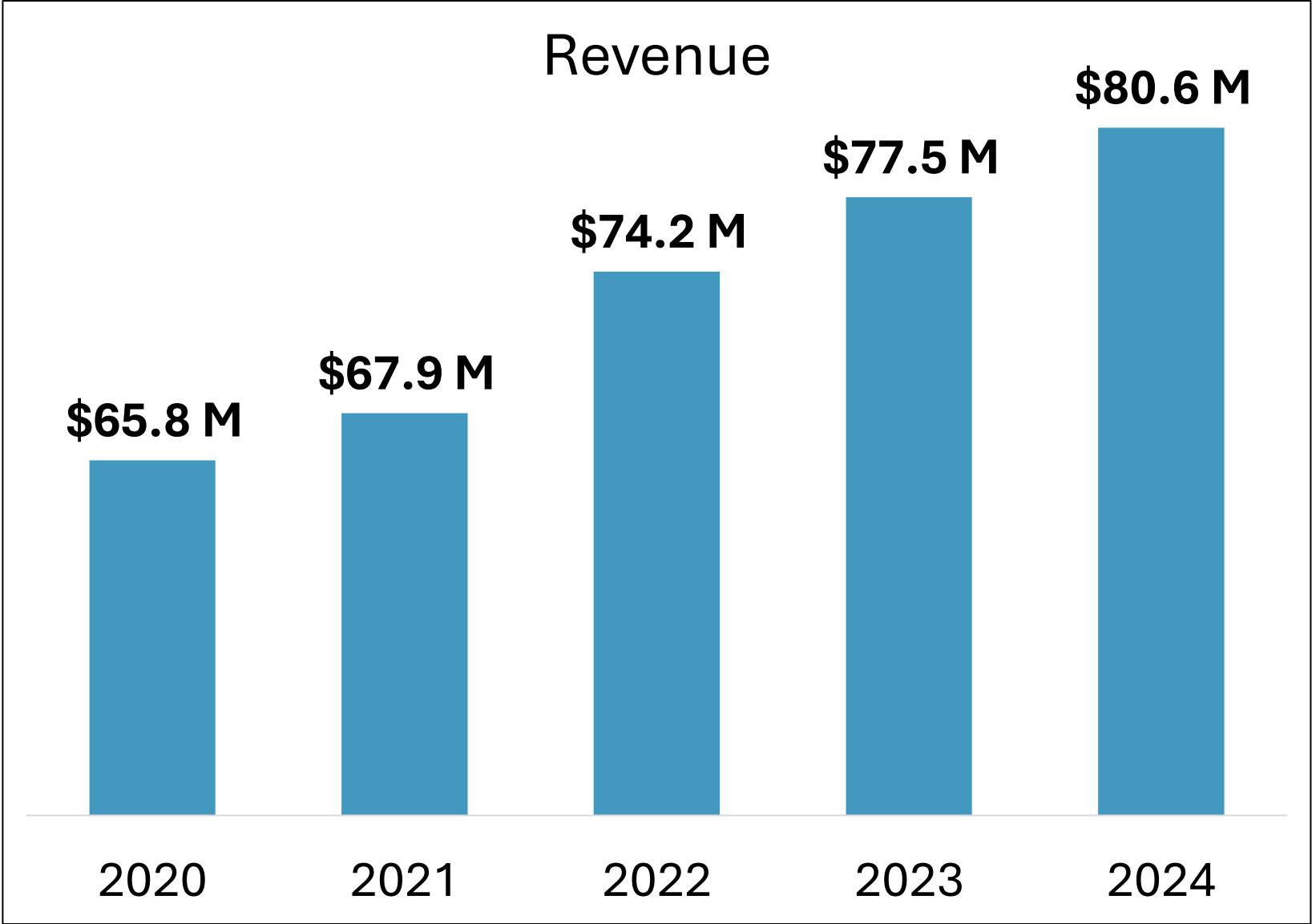
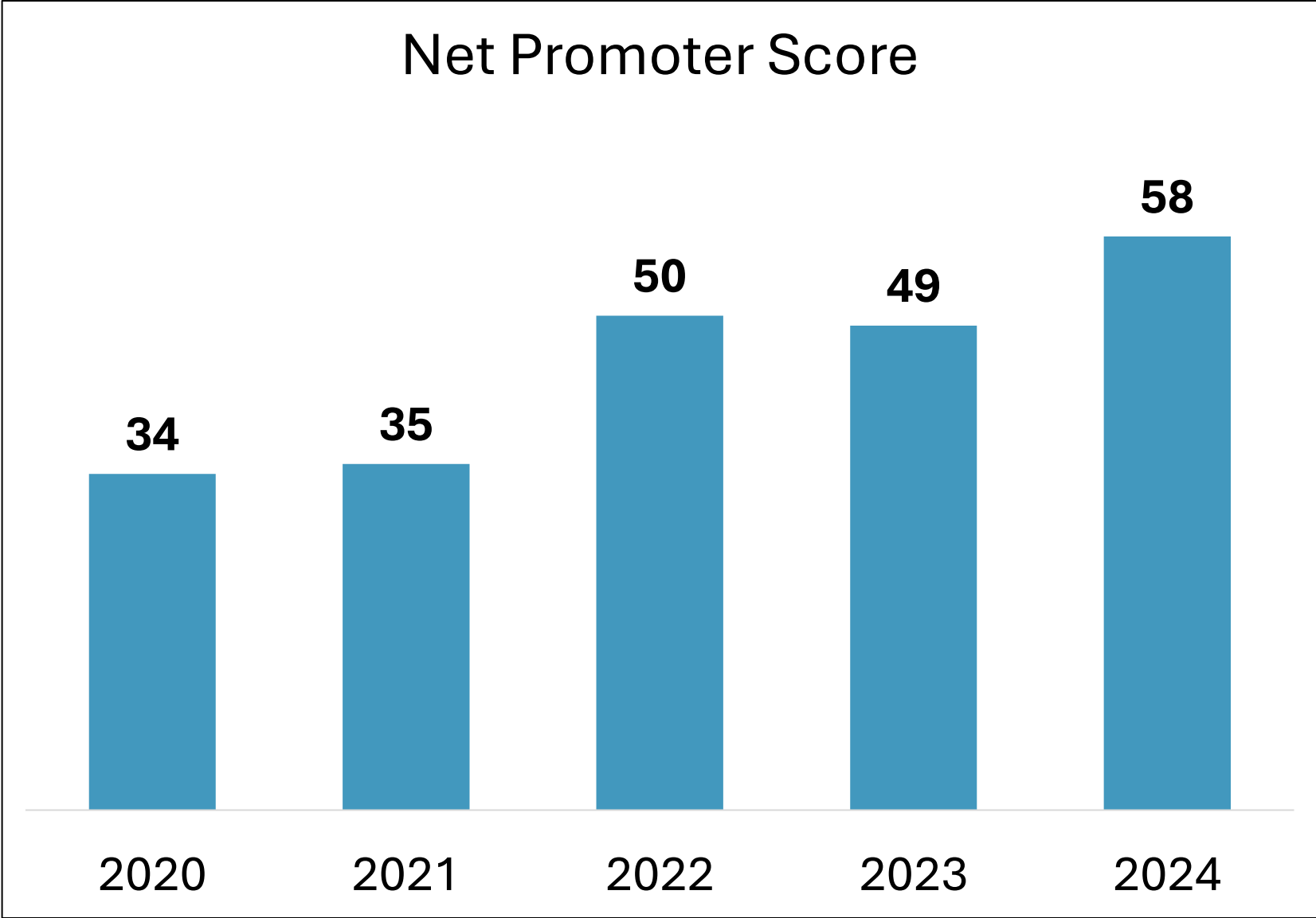
2025 LIMRA Annual Conference

# ELEVATING *tomorrow*

## **Elevating Tomorrow:** Advancing Life Insurance, Annuities, and Workplace Benefits

# Compass 2025 Key Milestones and Achievements

# Success Metrics



# Alliance for Lifetime Income by LIMRA



# Empowering Our Members

**Advancing the  
financial services industry  
by empowering our members with:**

**KNOWLEDGE**



**INSIGHTS**



**CONNECTIONS**



**SOLUTIONS**





# Knowledge: Compass 2025

Finance for Insurance Leaders

Industry Advantage

Insurance Immersion

Strategic Leadership Experience

## Certificate Programs

- Insurance Fundamentals
- Retirement Essentials
- Customer Experience Essentials
- Regulatory Compliance Essentials

## Designations

- Associate, Life Management Institute™, ALMI™
- Fellow, Life Management Institute™, FLMI™
- Associate, Customer Service™, ACS®
- Associate, Insurance Regulatory Compliance®, AIRC™



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# Insights: Compass 2025

Consumer Discovery Research

Distribution Benchmarks and Research

Product Benchmarks and Research

Experience Studies Pro

LifeCompass and AnnuityCompass

McKinsey LIMRA 360 Performance Benchmarking Survey

Thought Leadership





# Insights: Compass 2025

Consumer Discovery Research

Distribution Benchmarks and Research

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**Experience Studies Pro**

**LifeCompass and AnnuityCompass**

**McKinsey LIMRA 360 Performance Benchmarking Survey**

Thought Leadership



# Connections: Compass 2025

Committees

Conferences

CxO Groups

Executive Advisory Boards

LIMRA and LOMA Liaisons

Study Groups

Webinars



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Webinars



# Solutions: Compass 2025

Applied Research Solutions

Compensation Resources

Compliance Education Platform

Customer Assurance Program/Customer Experience

FraudShare

Hiring and Selection Assessments

LIMRA Data Exchange (LDEx)

Trustworthy Selling



# Solutions: Compass 2025

## **Applied Research Solutions**

Compensation Resources

Compliance Education Platform

Customer Assurance Program/Customer Experience

## **FraudShare**

Hiring and Selection Assessments

## **LIMRA Data Exchange (LDEx)**

Trustworthy Selling



# Infrastructure: Compass 2025

Benchmark Data Optimization

Compliance Education Platform Enhancement

Customer Relationship Management

Exam Platform

Human Capital Management Platform

Learning Content Management System

Learning Management Systems

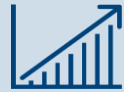
NetSuite

# Vision for the Future

# Life Insurance



**Shrinking Advisor Base**



**Operational Efficiency Gains**



**Simplified Point-of-Sale Experience**



**Strategic In-Force Management for Capital Efficiency**



**Artificial Intelligence**

# Annuities



**Peak65 Demographic Opportunity**



**Greater Integration of Decumulation Strategies Into Financial Planning**



**Growth in Fee-Based Platforms**



**Simplified Point-of-Sale Experience**



**In-Plan Annuities**



**Artificial Intelligence**

# Workplace Benefits



**Continued Pressure on Fiduciaries**



**Growth in Nontraditional Voluntary Benefits for New Customers**



**Increase in Personalized Benefit Solutions**



**Enhanced Absence and Leave Management Programs**



**Artificial Intelligence**



# Artificial Intelligence: Key Industry Insights

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**The life insurance industry is lagging other industries  
in spend and implementation**

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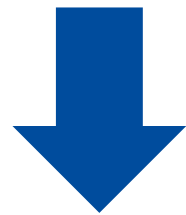
**Carrier spend remains modest: 87% spend under \$10M annually, and 78% are increasing spend by no more than 20% per year**

# Artificial Intelligence: Key Industry Insights

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**Use cases take 1 to 2 ½ years to scale**

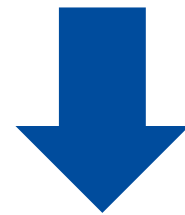


# Artificial Intelligence: Key Industry Insights

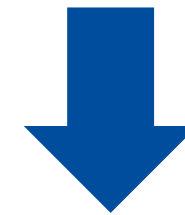
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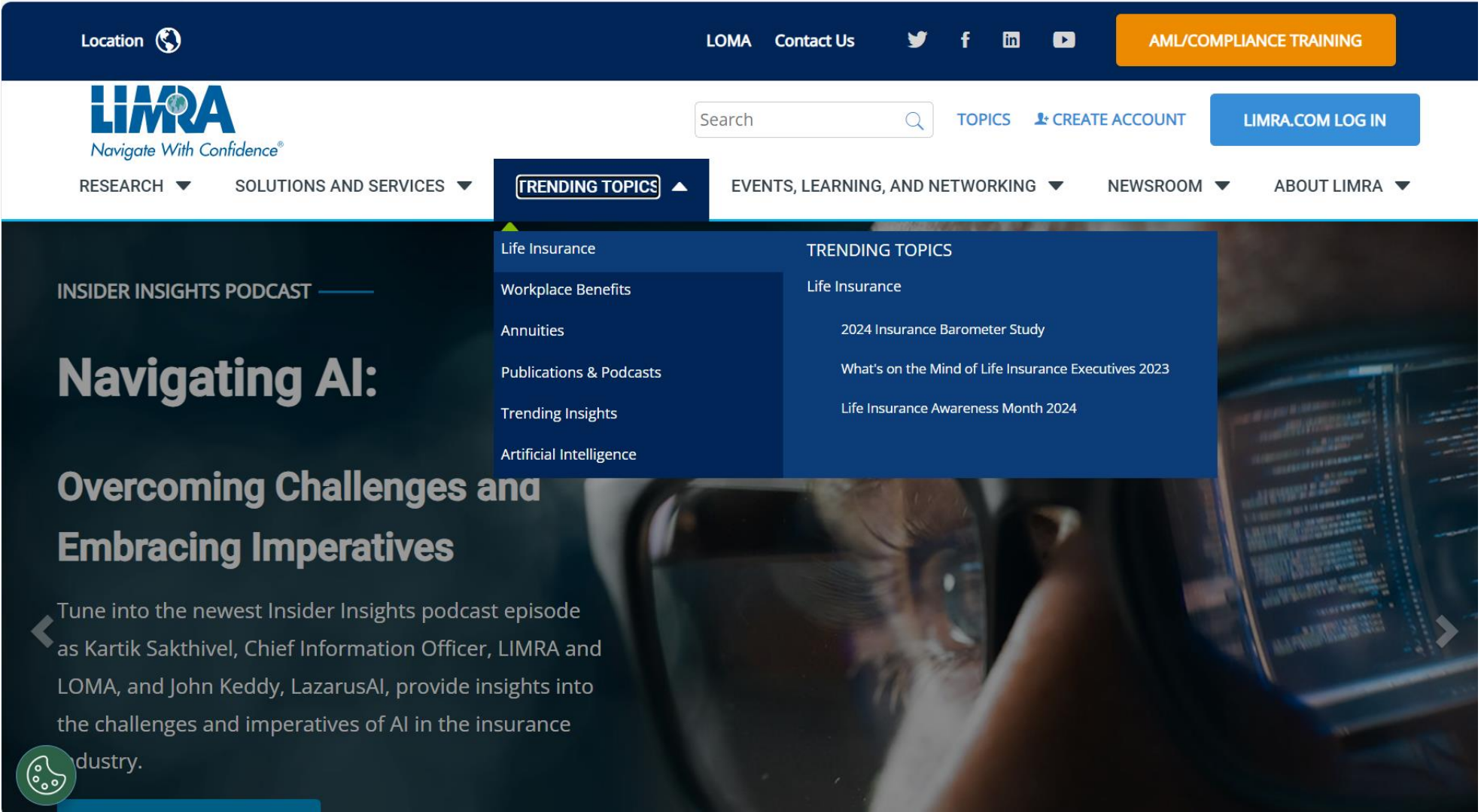


**Use cases take 1 to 2 ½ years to scale**



**Only 5% of use cases are at scale**

# Explore LIMRA and LOMA's AI Resources



# Compass 2030 Strategy: Focus Areas

Expand  
Industry  
Engagement

Empowering  
Members With  
Data and  
Knowledge

Artificial  
Intelligence

Alliance for  
Lifetime Income  
By LIMRA

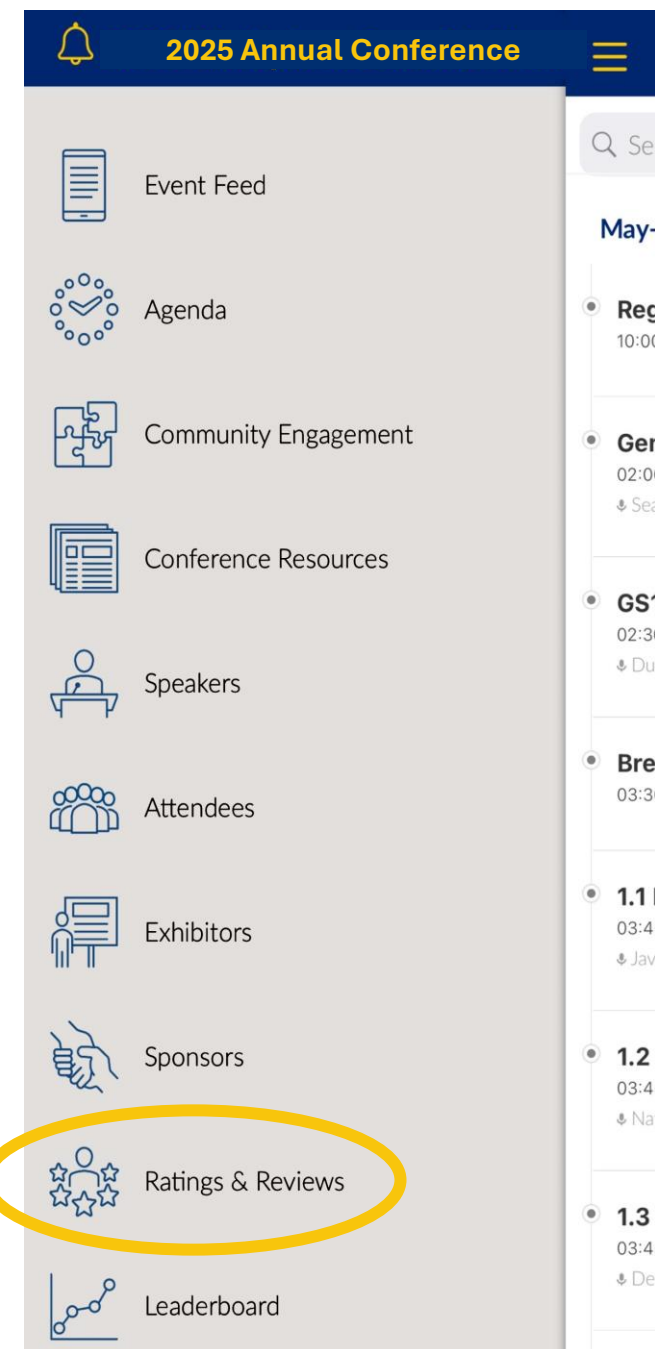


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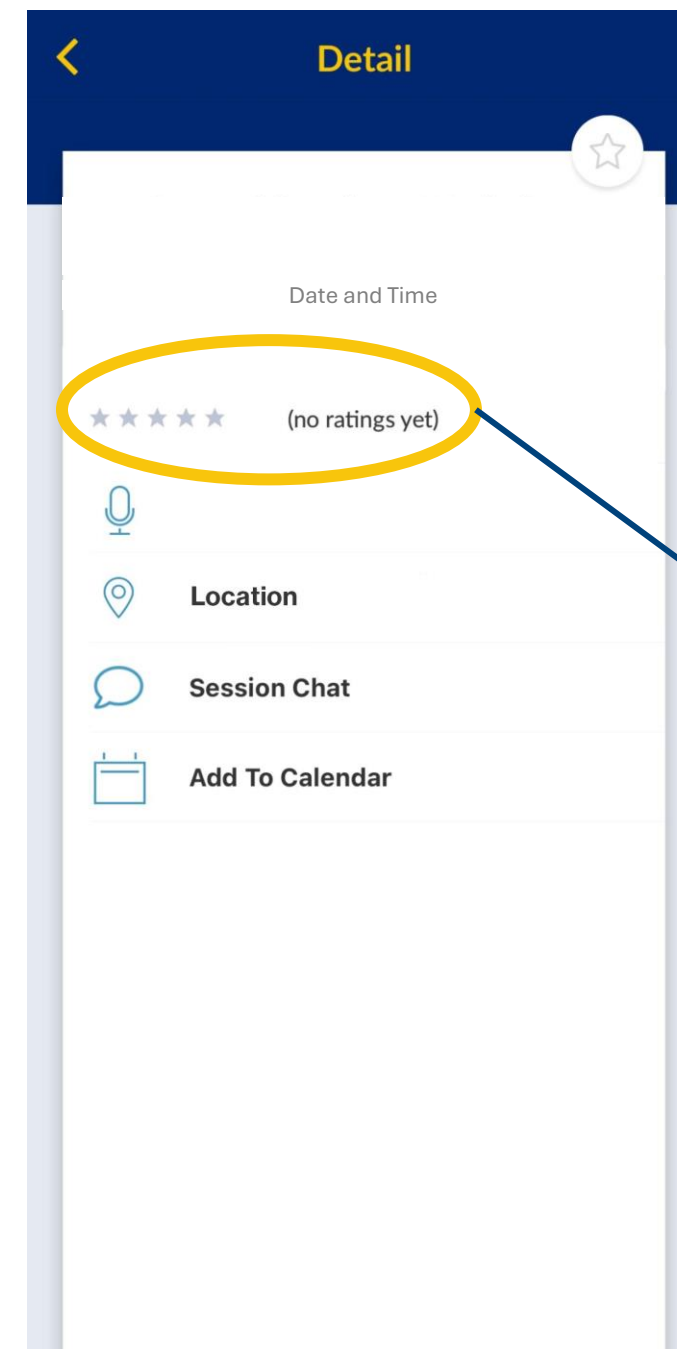
# ELEVATING *tomorrow*

## **Elevating Tomorrow:** Advancing Life Insurance, Annuities, and Workplace Benefits

## Module Option



## Agenda Option





# Thank You



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