



2026 DISTRIBUTION AND MARKETING CONFERENCE

Agility in Action

**Reframing the Brand:
Building Trust and Relevance
in a Skeptical Market**



Prudential



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ECONOMIC UNCERTAINTY AND GROWING DISTRUST SHAPE CONSUMER OUTLOOK

33%

Of Americans are worried about **TOTAL ECONOMIC COLLAPSE** in the US ([IPSOS Consumer Tracker, 2024](#))

46%

of Americans report **LACK OF TRUST** in companies within the financial advisory/wealth management subsector ([2025 Edelman Trust Barometer](#))

57%

Of Americans say they've made a financial decision they later regretted because of misleading or bad online financial advice – showing **widespread issues with financial misinformation**. ([CFP Board's "Steering Clear of Financial Misinformation: A Survey of Americans, 2025"](#))



CONSUMERS ARE
EAGER FOR
PROOF,
AUTHENTICITY,
AND
TRANSPARENCY

TOP DRIVERS OF CONSIDERATION

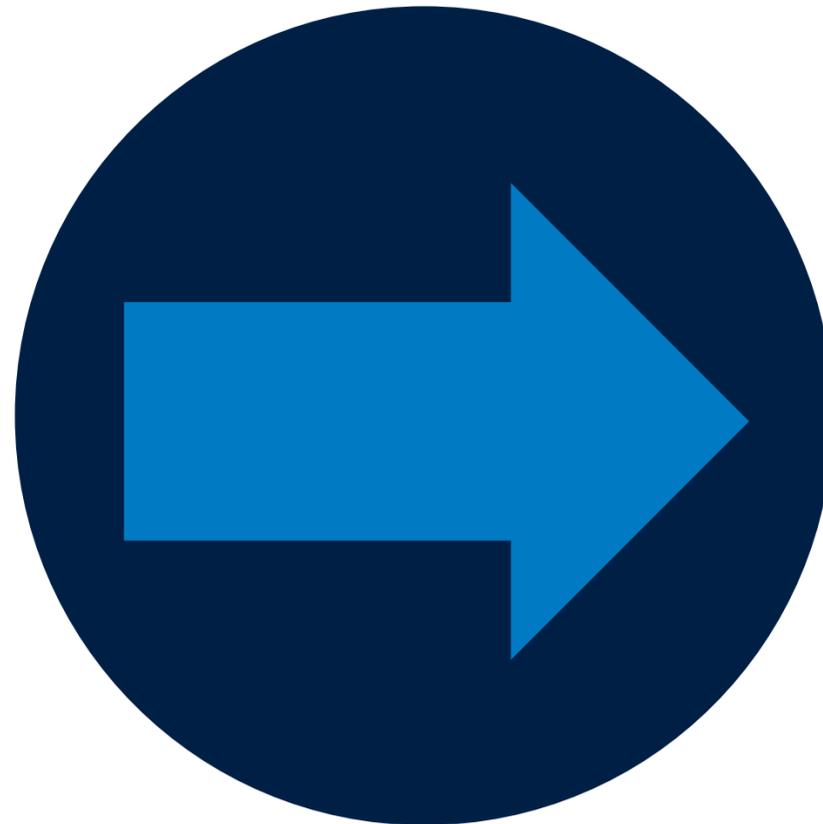
-  GIVES ME CONFIDENCE TO ACHIEVE MY FINANCIAL GOALS
-  ARE LEADERS IN PROVIDING FINANCIAL ADVICE
-  ARE COMPANIES I CAN TRUST



AND EXPECTATIONS HAVE SHIFTED...

FROM

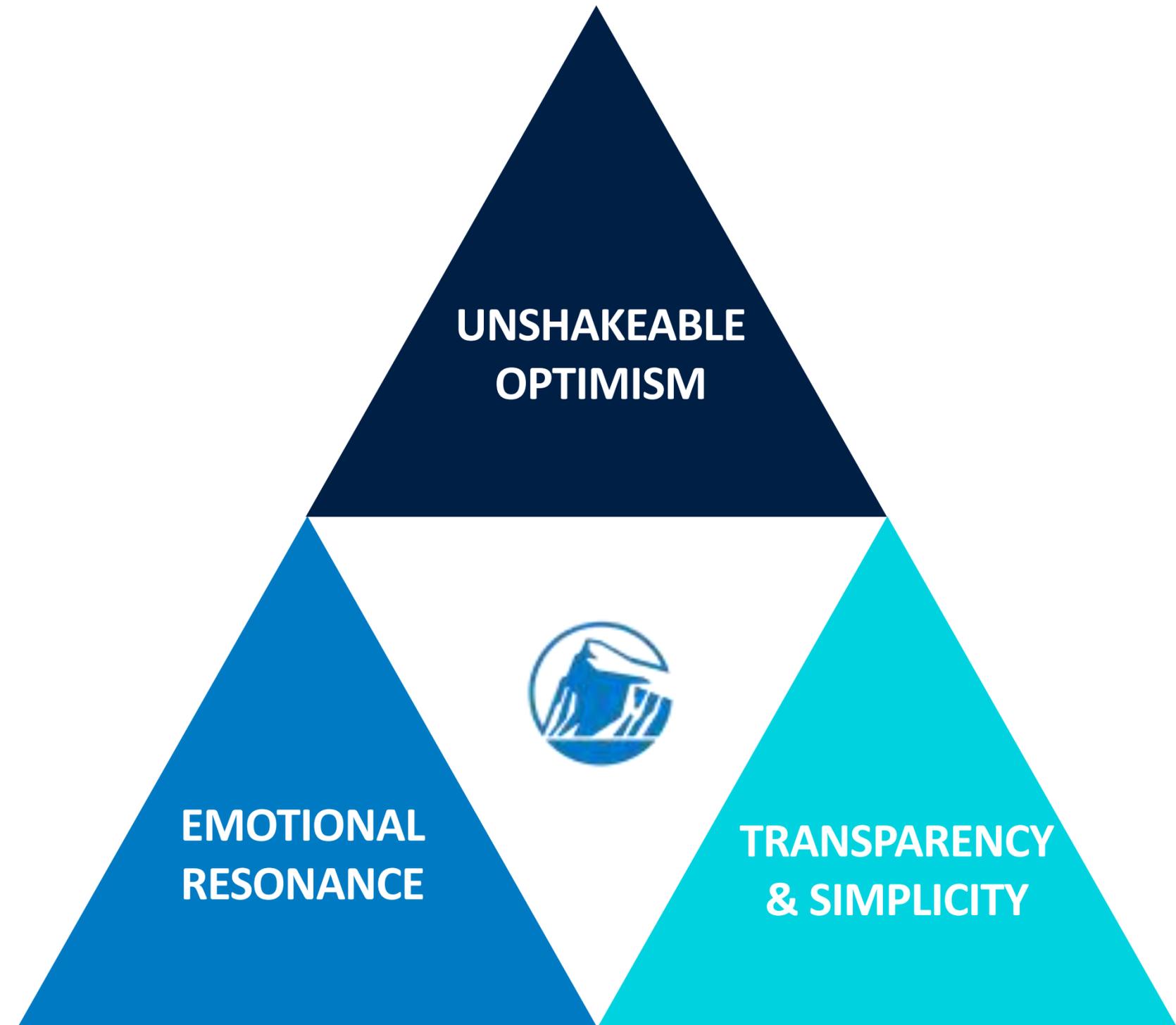
- Institutional authority → “trust us” by default
- Product-first, jargon-heavy messages
- One-way, polished brand speak
- Claims without lived proof



TO

- Human connection → trust is **earned**
- Life-first, purpose-driven story-telling
- Conversational, transparent guidance
- Proof through actions, experiences and outcomes

HOW PRUDENTIAL
IS REFRAMING
FINANCE
TO BUILD TRUST
AND DEEPEN
RELEVANCE



OUR TONE UNSHAKEABLE OPTIMISM

Fear is an anchor that holds people back, and the financial services category has used it for too long. Prudential leads with unshakeable optimism not just as a stylistic choice—it's a science-backed lever. Behavioral science research confirms optimism in financial messaging drives consideration more effectively than fear, which tends to paralyze audiences rather than motivate them.

Optimism is permission to plan. It's a reminder that your dreams are possible.

Optimism positions Prudential as a steady, empowering partner—one who helps people imagine what could be rather than fear what might go wrong. It signals confidence and reliability, which deepens long-term brand trust.



EMOTIONAL CONNECTION

THE CONVERSATION SHIFT FROM MONEY TO MEANING

Prudential's brand platform "Protect Your Life's Work" highlights the notion that everyone, no matter what stage of life they are in, has something in their life worth protecting.

The campaign is about more than money, it's about the humanity.

By reframing how we talk about Prudential's offerings:

- From the money you saved for retirement → the sum of your life's work
- From the money you leave behind → the legacy you leave and the dreams you enable
- From the money you need for the unexpected → the benefits that keep your life's work protected



**EVERY AL
HAS SOMETHING
TO PROTECT**



EVERY PHIL

No matter what your name is,



“PROTECT YOUR LIFE’S WORK” PERFORMANCE

RELEVANCE ISN'T ONE-SIZE-FITS ALL

Across segments, “Protect Your Life’s Work” spots perform strongly—but not for the same reasons. Each story connects with audiences based on what they find relatable, trustworthy and emotionally relevant.

Every AI exceeds category benchmarks in **likeability, emotional impact, and brand perception, particularly among younger audiences (A36–49)**, with humor and storytelling driving effectiveness.

Every Phil breaks through with its portrayal of **intergenerational protection and family bonds**. It delivers high recall and purchase intent among 50+ viewers and **resonates strongly with Black consumers**.



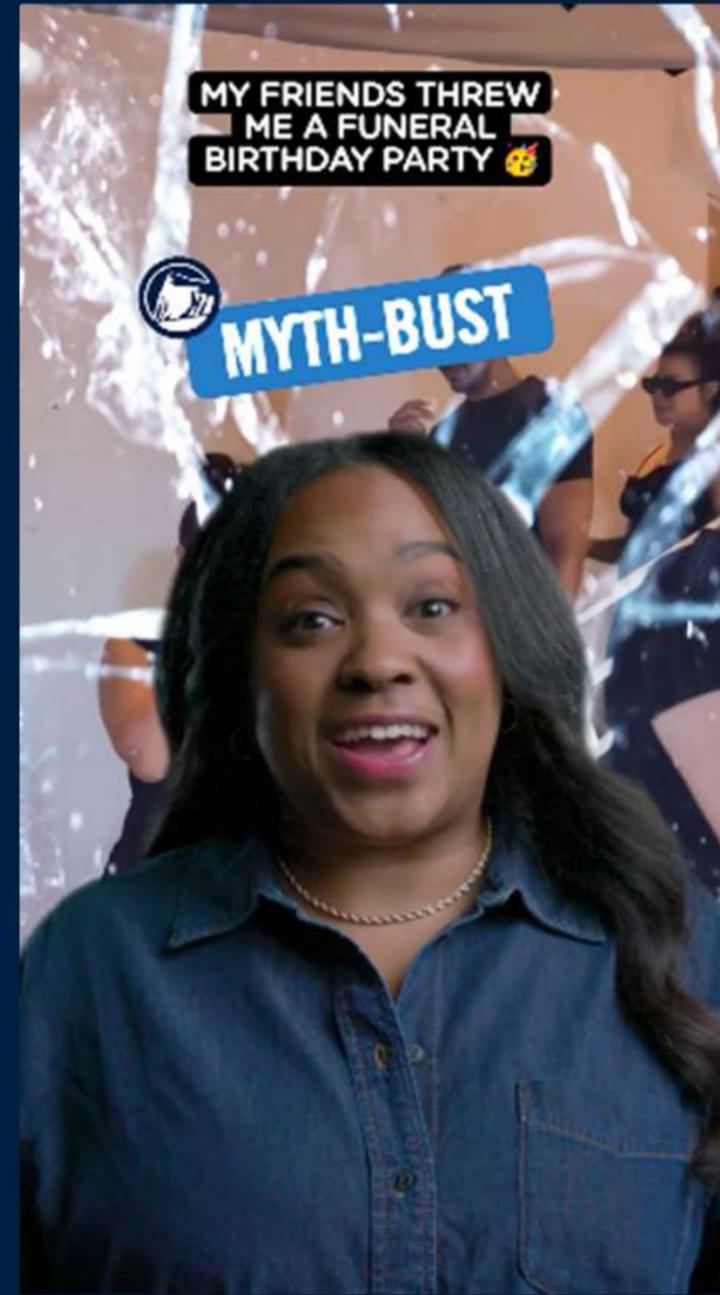
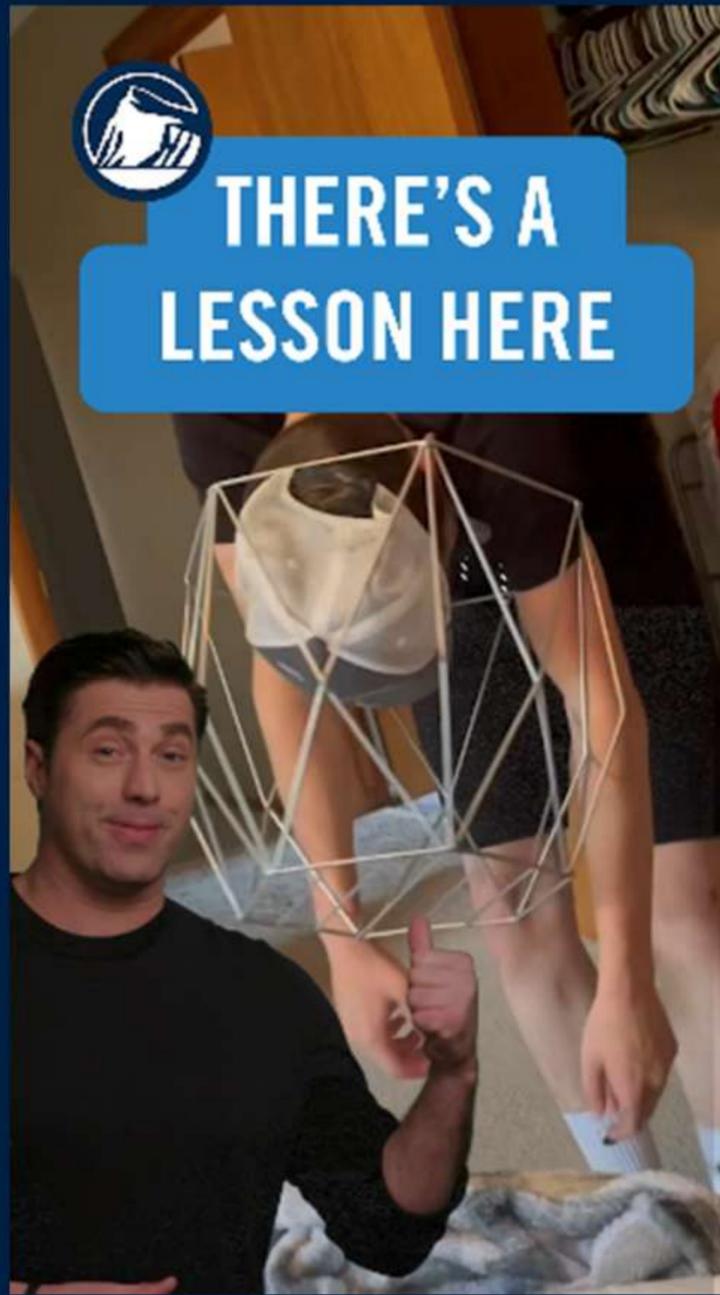
TRANSPARENCY & SIMPLICITY

CLARITY THAT MEETS PEOPLE WHERE THEY SCROLL

Prudential's social "edutainment" campaign starts with a simple truth: people don't open their social apps looking for a finance lesson—they come to be entertained.

So, we meet them there.

By remixing real user-generated videos and pairing them with everyday, culturally relevant humor from rising comedians, we turn trending moments into clear, simple financial takeaways that demystify even the most complex topics. The twist? Our comedians never play the expert. Each piece of content serves as a reminder that when it comes to your money, you should trust the experts, not strangers on the internet.



“SOCIAL EDUTAINMENT”
PERFORMANCE

PEOPLE ENGAGE WHEN
FINANCE FEELS SIMPLE,
HUMAN AND MADE FOR
THEM.



Sources:
Prudential, Edutainment Campaign Reporting, 2024-2025
Prudential, Exposed and Unexposed Survey, n=575, US consumers, 18-64, 95% confidence, 2025



96%

Video view rate on TikTok surpassed the entire financial service benchmark by 96%.



+61%

Boosted Prudential’s relevance among 18-34 year olds by 61%



+7%

Lift in awareness as measured on Meta



+2.5%

Lift in preference as measured on TikTok





Michelle Tanner, *Vice President, Workplace Solutions Marketing*, Lincoln Financial





Lincoln
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Workplace Solutions

- Employee benefits
- Retirement plan services
- Financial wellness solutions



Not at all secure
My financial situation causes me significant stress and worry regularly.

Somewhat secure
I have some stability, but I often think about ways to improve my financial security.

Completely secure
I feel fully confident in my financial situation and future.

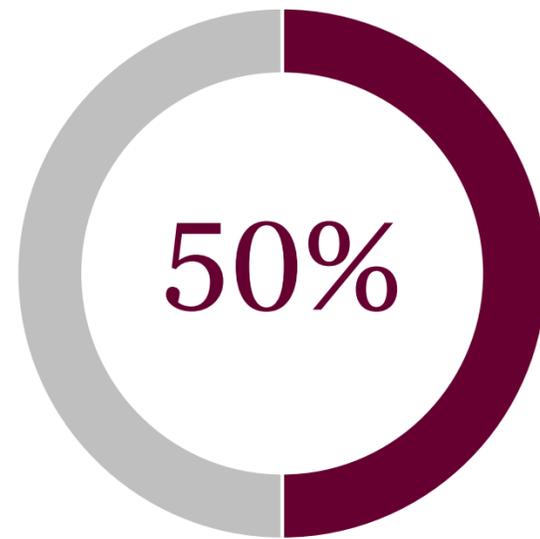


Rarely secure
I frequently worry about my financial situation and feel uncertain about the future.

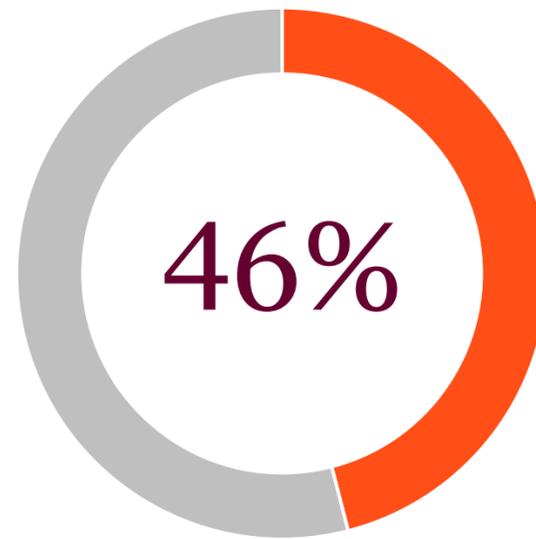
Mostly secure
I feel good about my finances but occasionally worry about unexpected challenges.

Source: Lincoln Financial, Wellness@Work survey, 2025.

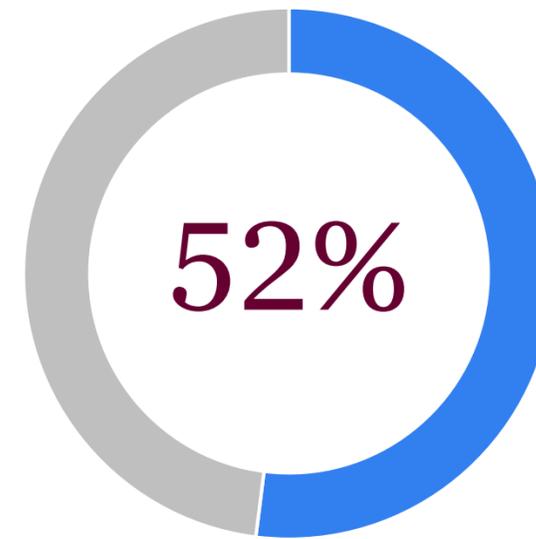




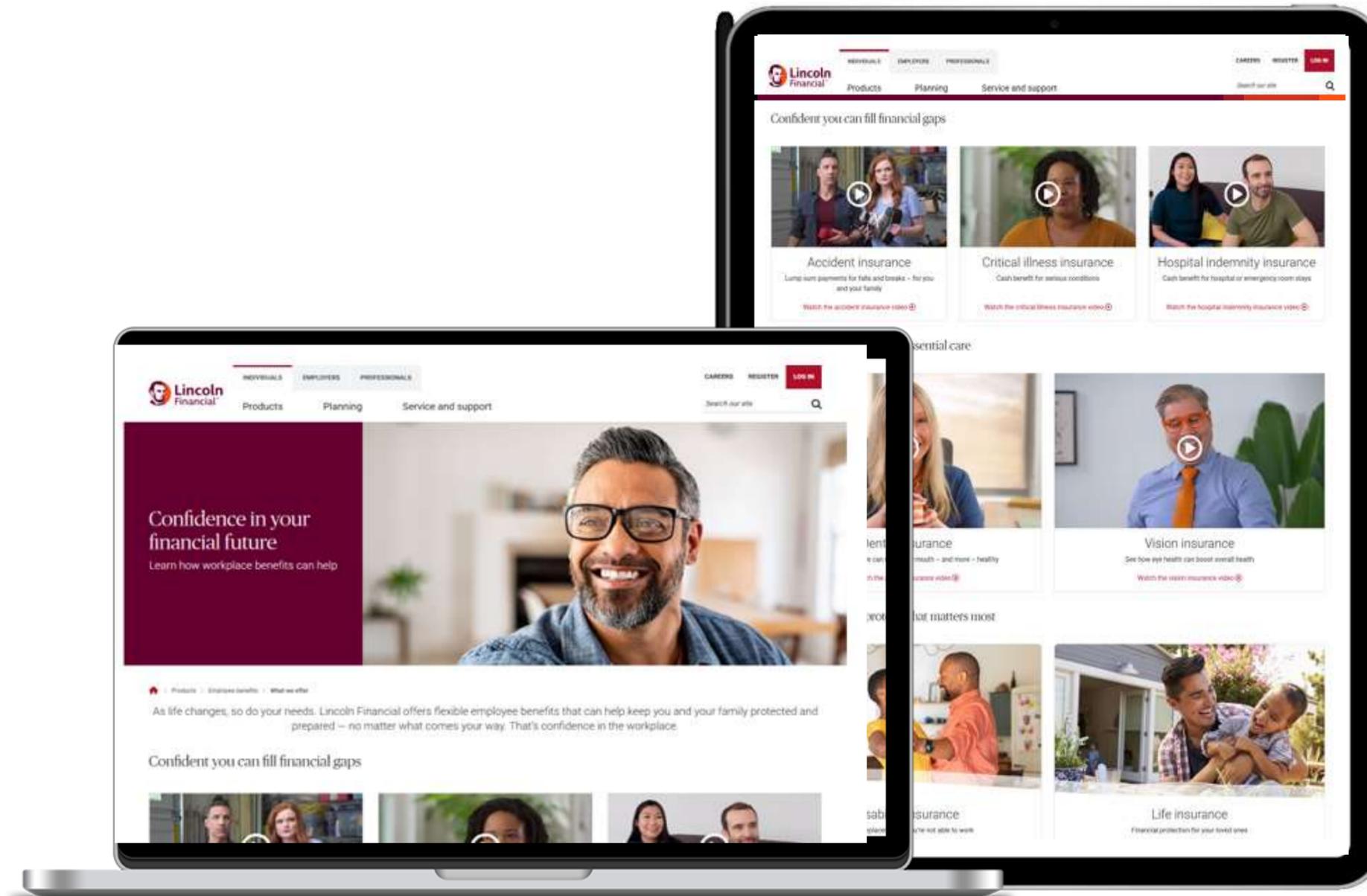
Very familiar with what benefits are available at work



Very familiar with what each benefit is for



Very confident they have the coverage they need for unexpected events



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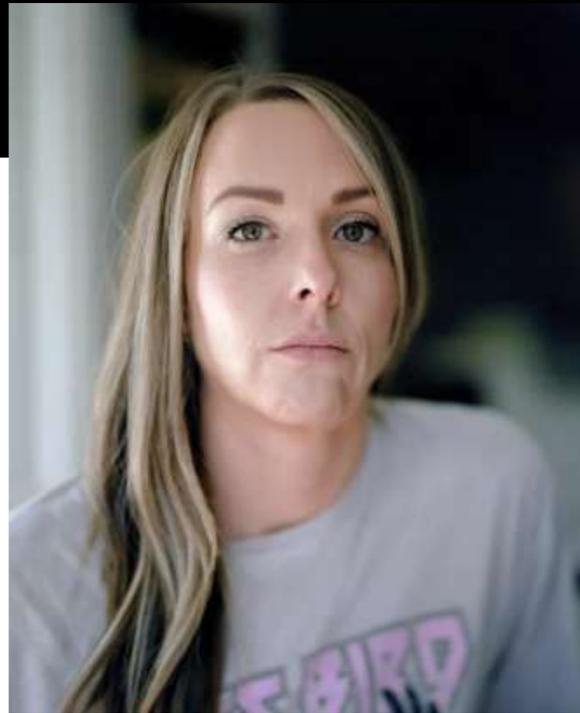




HEALTH CARE

They're middle class and insured. Childbirth still left them with crippling debt.

Some families with private insurance have been left behind by the major health care reforms of the last few years, putting them at risk of high medical bills after having babies.



Bendix, Aria, "[They're Middle Class and Insured. Childbirth Still Left Them With Crippling Debt](#)," NBC News, Oct. 30, 2024.
Vespa, Maggie, "[Cost of Childbirth Leaves Many Families in Debt, Even if They Have Insurance](#)," NBC News, Dec. 2, 2024.









WEBINAR

Confidence is the new currency: Generational demand for workplace well-being

WATCH NOW



Source: Lincoln Financial, Wellness@Work, 2025
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Our suite of workplace solutions brings everything together — retirement, employee benefits, and financial wellness solutions, all in one place. Our job is helping make your life easier, alongside a deep bench of professionals that work to have your back.

**What if complex benefits had a simple solution?
Lincoln Financial helps make it simple.**



Make Lincoln your one workplace solution

[Learn More](#)

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In her own words: The importance of understanding your benefits

Meet Jessica Hurley. A complicated pregnancy and the premature birth of her twins led to weeks in the neonatal intensive care unit (NICU) and overwhelming medical bills. Even with health insurance, Jessica's family was left deep in debt.

While their community rallied to help, many families facing similar situations aren't as fortunate. Childbirth, hospitalizations, unexpected illnesses, and accidents can all result in costly medical bills.

Supplemental health insurance, such as accident, critical illness, and hospital indemnity, can help ease that burden by providing cash benefits for medical or everyday expenses. In Jessica's case, hospital indemnity insurance could've helped offset the costs tied to her hospital stay and NICU care. Disability insurance is another valuable layer of protection, replacing income when an employee can't work due to a covered illness or injury.

Families like the Hurleys are often unprepared. Expanding access to additional coverage and increasing awareness can help employees protect their finances and gain greater financial confidence when life takes an unexpected turn.



1 in 5 employees
report carrying medical debt. **What can employers do to help?**

Benefits education is critical — not just what they are, but how they can offer protection for employees and their families. Jessica now advocates for employee benefits education to help others be prepared and potentially avoid the challenges she faced.

**The benefits your employees want.
The insights your clients need.**



Learn more



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LincolnFinancial.com/WellnessAtWork



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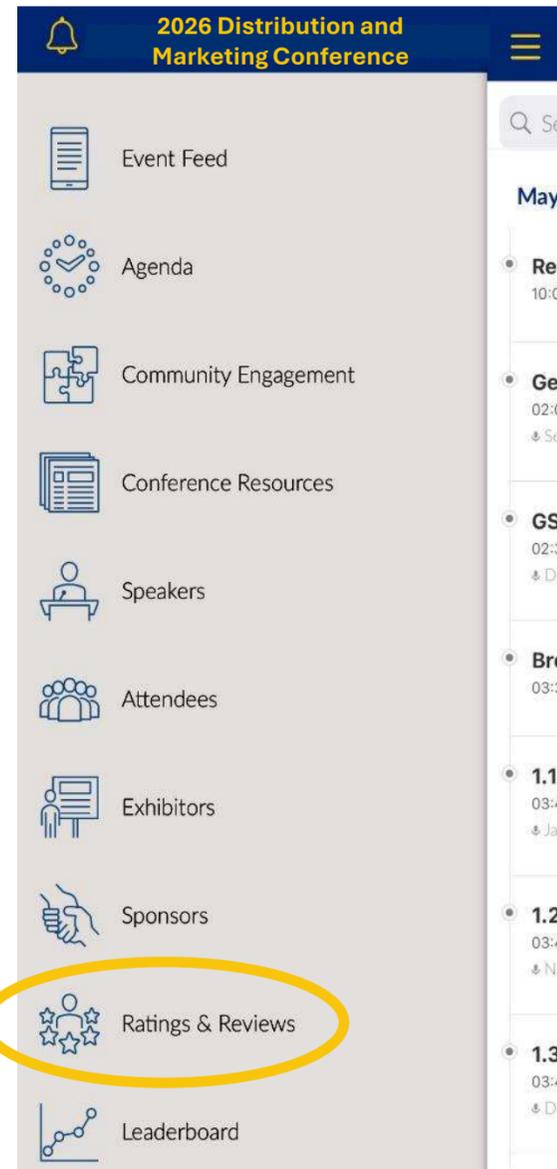


Let's Discuss

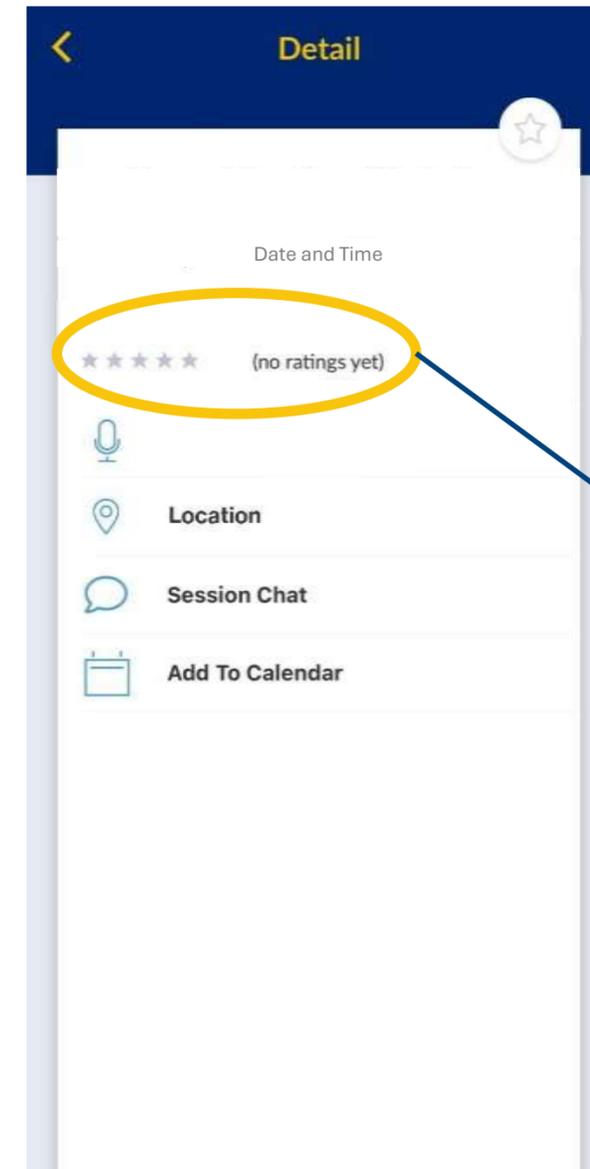


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