



2026 DISTRIBUTION AND MARKETING CONFERENCE

Agility in Action

**Reframing Life Insurance:
Unlocking Generational Wealth
Through Strategic Positioning**



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Session Outline

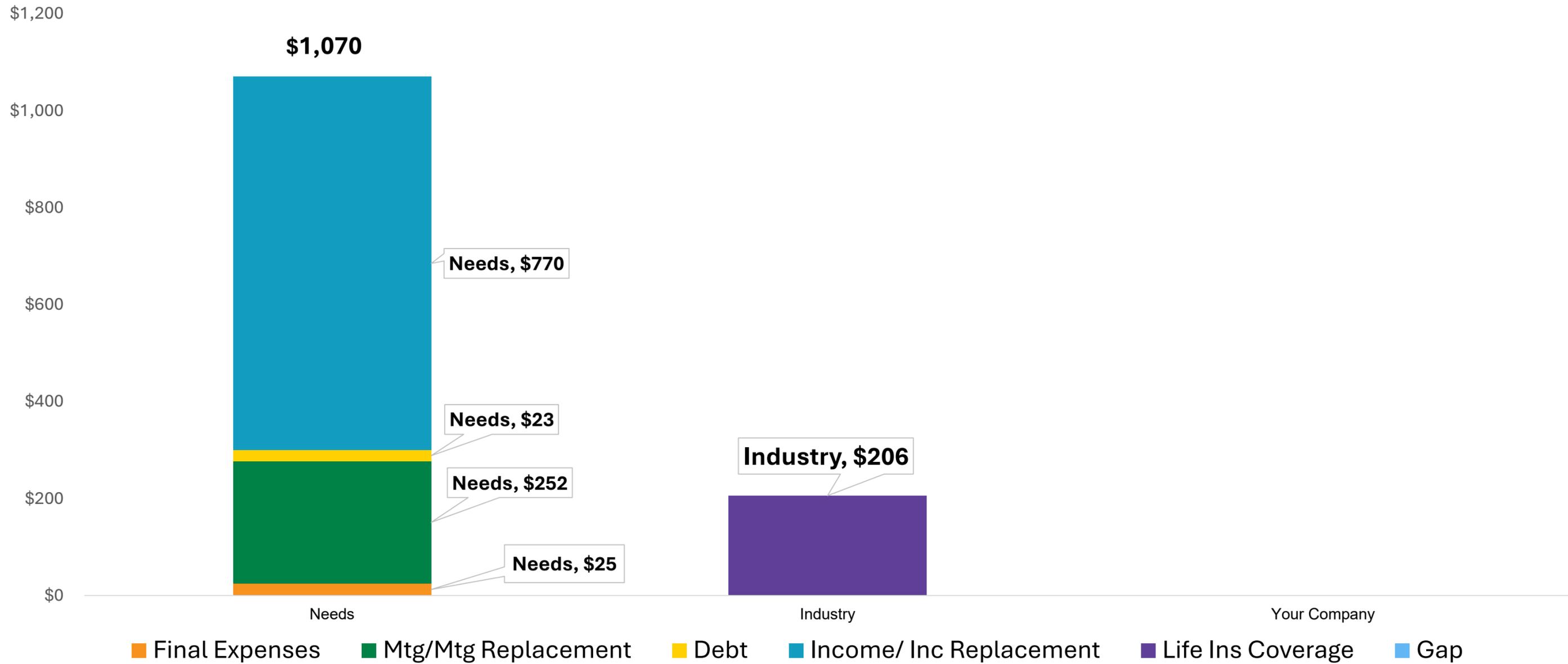
- Welcome
- The Life Insurance Coverage Gap
- How Life Insurance and Financial Products can fill the Gap
- Break out Groups
- Shareout
- Takeaways
- Closing



What the data say

Life Insurance Coverage

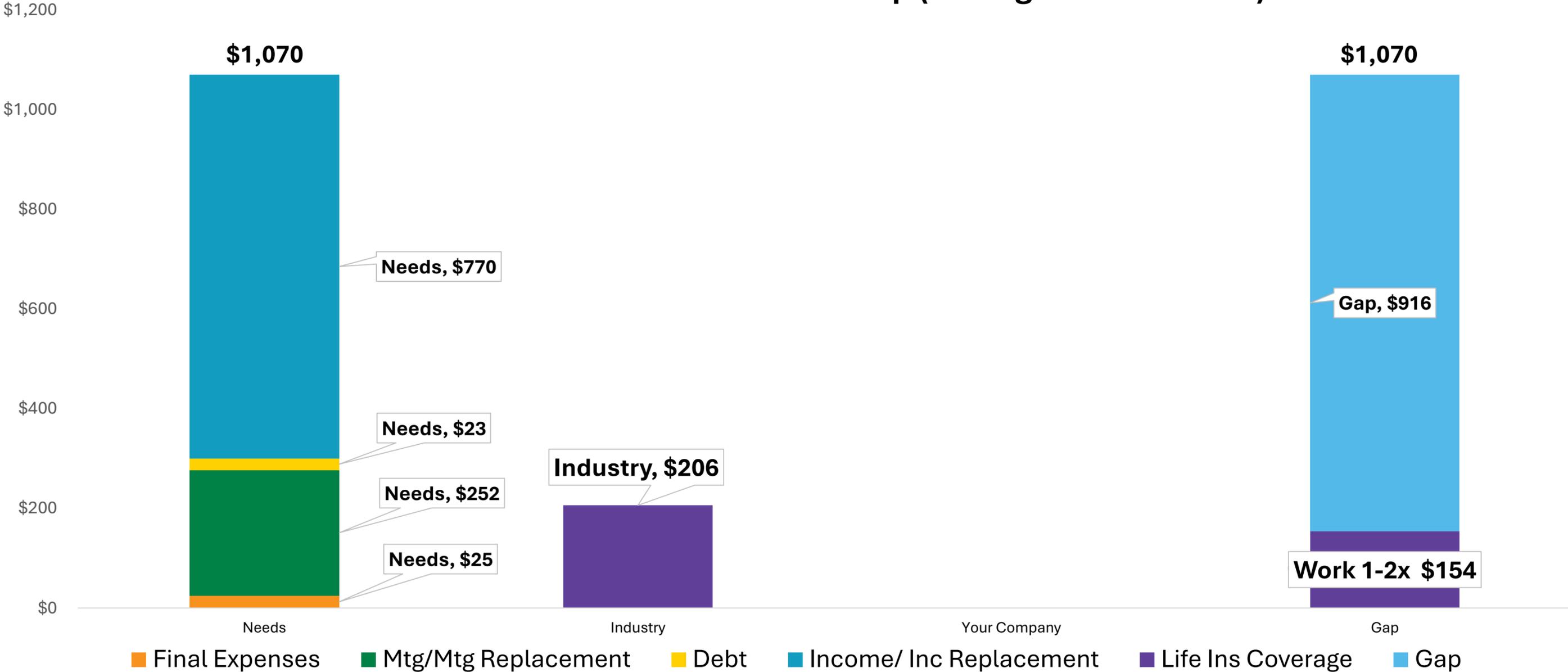
Basic Life Insurance Needs versus Gap (Average in thousands)



[Average face amount of individual life insurance policies purchased in the United States from 1997 to 2023](#)
[What is the income of a US household?](#)
[Average debt](#)

The Life Insurance Coverage Gap

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LIMRA Research and the Gap

- Men have always owned more life insurance than women, around 54% to 47% - are we addressing this gap?
- Since the pandemic, Hispanic Americans have consistently reported owning the least life insurance as compared to other racial and ethnic groups – are we addressing this gap?
- 62% of all consumers use social media when seeking information about insurance and financial products – are we relevant in that space?
- And it's not just young adults – over a third of Boomers (37%) and over a half of Gen X (55%) report using social media in this capacity – are we pivoting quickly enough?



Table Breakouts

- At your table, share your reaction to the data
- As a group, share what your companies are doing to address the coverage gap
- As MLEA companies, what is in the way of closing the gap?
- Summarize 2-3 takeaways to share with the larger group



Shareouts

Take a moment to document 2-3 ideas you've picked up from your peers that you'll take back to your company.

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Agenda Option

Detail

Date and Time

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