



# 2026 LIFE INSURANCE AND ANNUITY CONFERENCE

*The Power of Promise*

**Generations in Sync:  
Building Stronger Teams  
Through Age Diversity**



LIMRA LOMA

Society of  
Actuaries

ACLI



**Jess Choi**

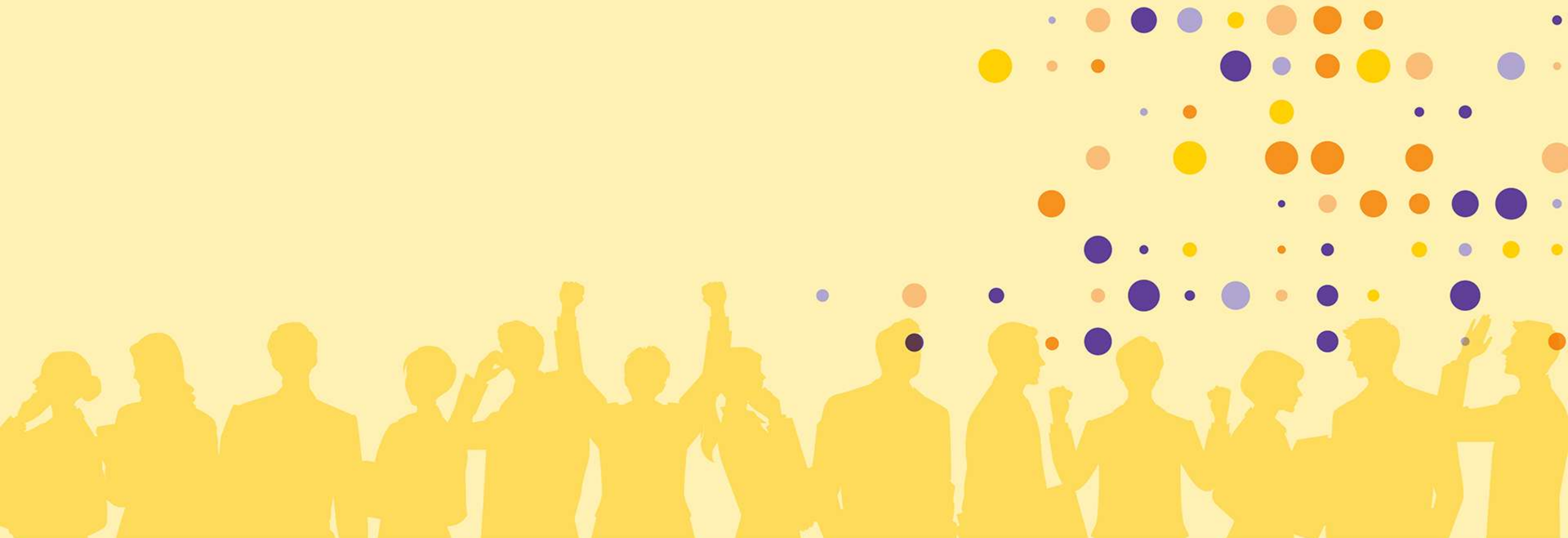
*Human Capital Consultant*

FlexPaths



# What You'll Take Away

- A clearer understanding of **how each generation contributes** to team performance
- Practical ways to **improve communication and reduce friction**
- Ideas to strengthen innovation, collaboration, and **business outcomes**



Let's Make This Interactive

# How the Activity Works

- Move to the corner that best reflects your answer
- Be ready to discuss why you chose it
- You'll have 15 seconds to move

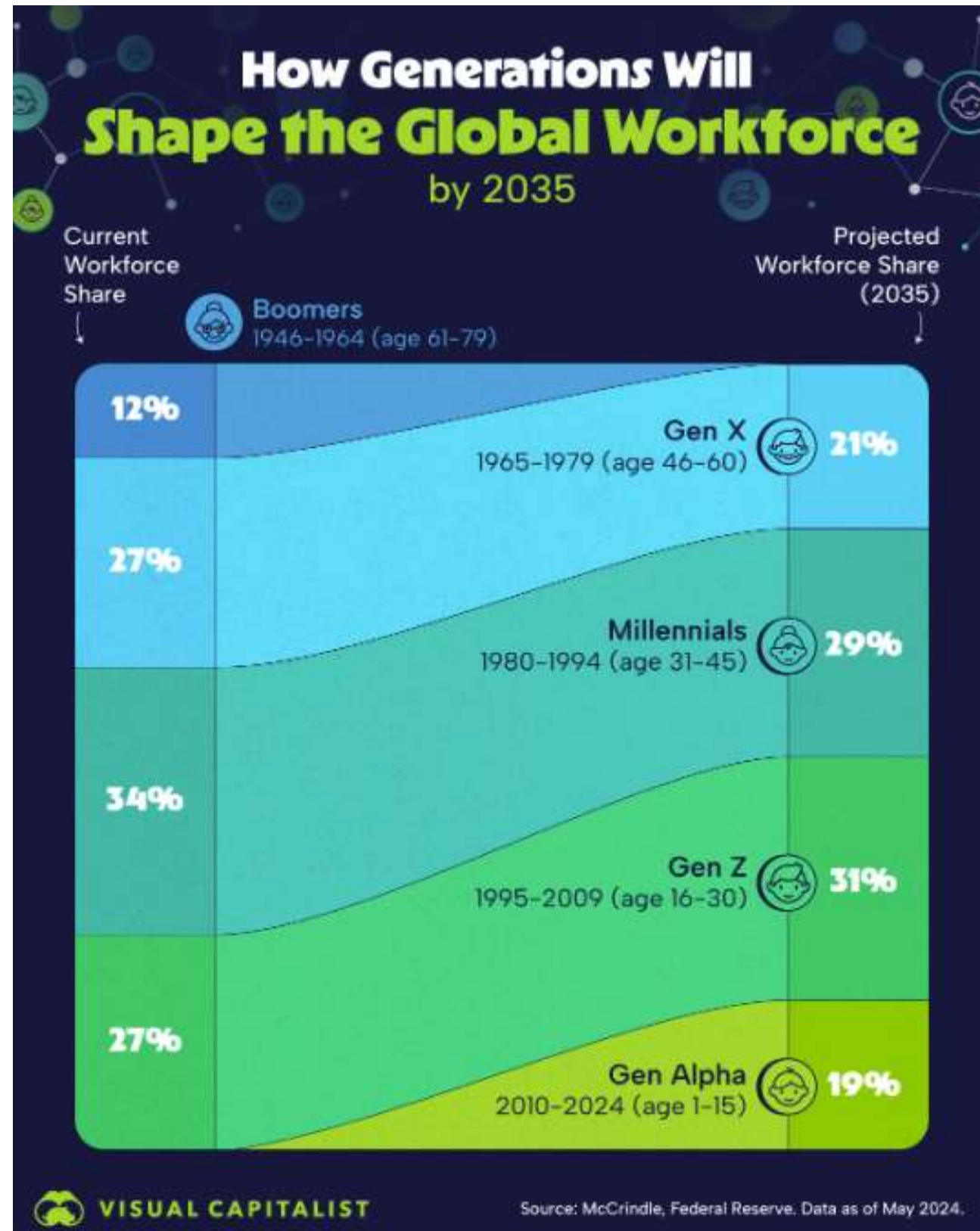
A	B
C	D

# Which Generation Do You Identify With?

- A. Baby Boomers 1946-1964
- B. Generation X 1965-1979
- C. Millennials 1980-1994
- D. Generation Z 1995-2009

Note: Common birth-year ranges shown for context only.

# Today's Workforce Spans Multiple Generations



A dynamic workforce creates both friction and opportunity:

- **Millennials or Gen Y - 34%**
- **Generation X - 27%**
- **Generation Z - 27%**
- **Baby Boomers - 12%**
- **Traditionalists (Silent Generation) - 1%**

**Don't Forget Gen Alpha's and Gen Beta**

# Communicating with a New Gen Z Advisory Class

You are welcoming a new advisor class starting Monday. What is the most effective communication approach?

- A. Leave a voicemail
- B. Send a long email with all details
- C. Send a text with only start time and location
- D. Send a short, structured email with agenda, expectations, and logistics

# Communicating with a New Gen Z Advisory Class

You are welcoming a new advisor class starting Monday. What is the most effective communication approach?

- A. Leave a voicemail
- B. Send a long email with all details
- C. Send a text with only start time and location
- D. Send a short, structured email with agenda, expectations, and logistics**

How much wealth is expected to be transferred through 2048?

A. \$124T

B. \$105T

C. \$62T

D. \$54T

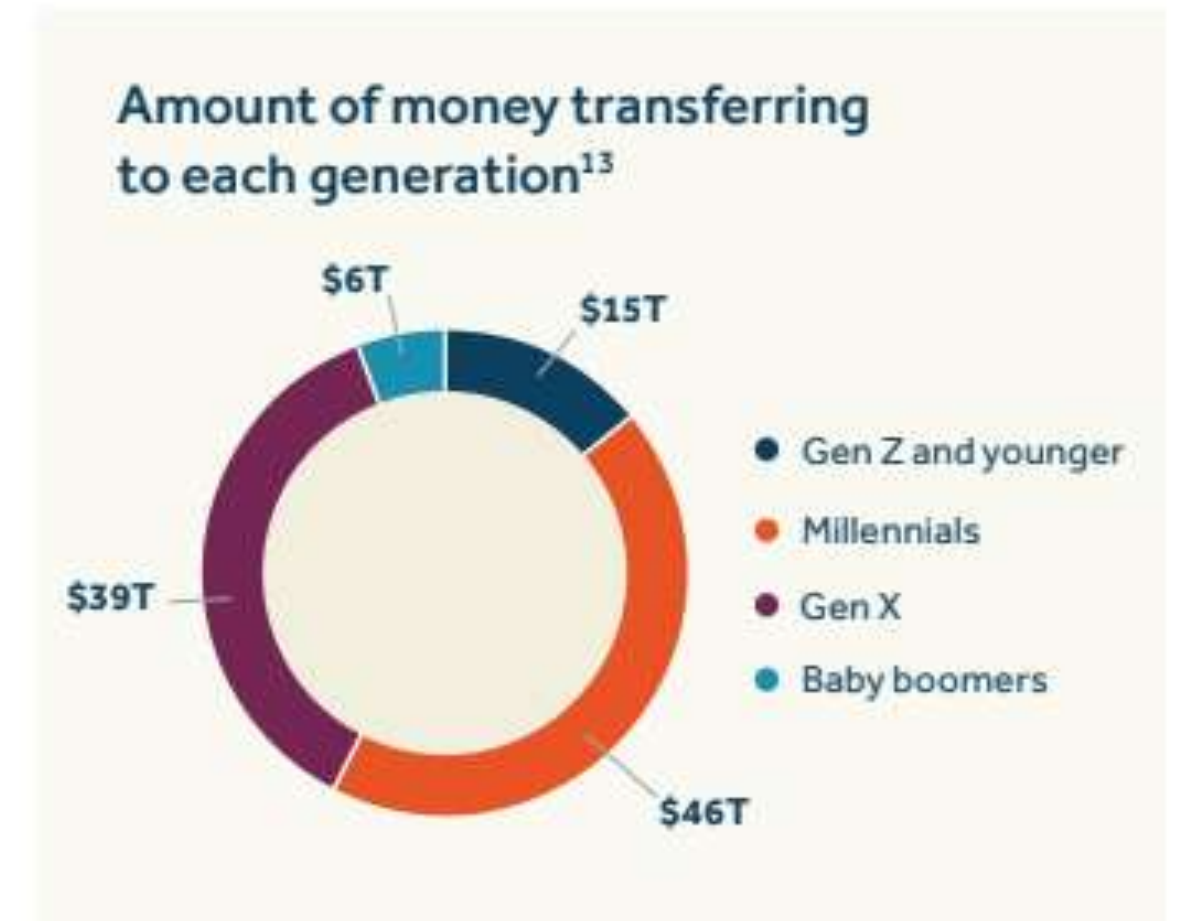
# Growth Opportunity

According to Cerulli, how much wealth is expected to be transferred through 2048?

- A. \$124T
- B. \$105T
- C. \$62T
- D. \$54T



Millennials are projected to receive the most money of any generation in the great wealth transfer.<sup>12</sup>



Which speculative activities are Gen Z and Millennials most likely to be investing in — or considering — this year?

- A. Cryptocurrencies
- B. Sports betting
- C. Event-based prediction markets
- D. Savings bonds

# Financial Security & Investor Behaviors in 2026

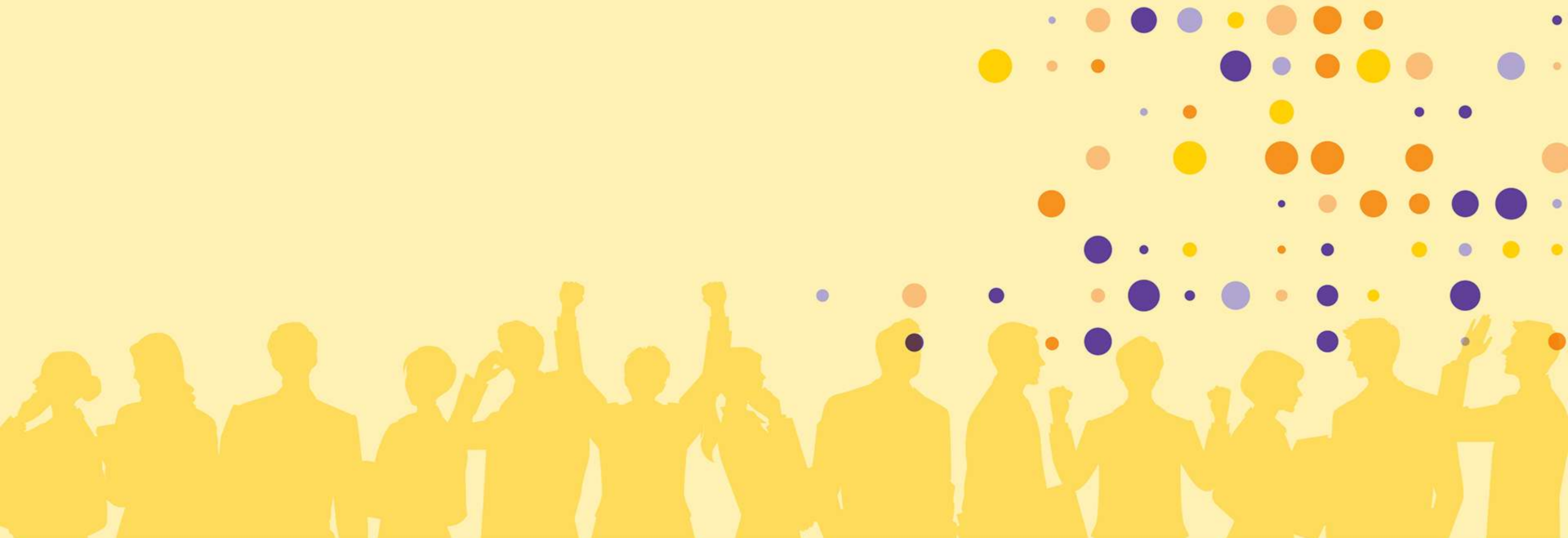
Which speculative activities are Gen Z and Millennials most likely to be investing in — or considering — this year?

- A. Cryptocurrencies
- B. Sports betting
- C. Event-based prediction markets
- D. Savings bonds



# Why This Matters Now

- **Record annuity demand and evolving product mix** require faster cross-functional collaboration.
- Younger consumers are delaying traditional life milestones, **changing how life insurers must engage** them.
- Younger workers want development, transparency, flexibility, and **meaningful work**.
- **AI is changing** how work is learned, executed, and transferred across generations.








## Where Cross-Generational Friction Show Up



# Each Generation Brings Valuable Strengths

These traits are patterns, not rules  
Individual differences matter

	Traditionalists	Baby Boomers	Generation X	Millennials	Generation Z
					
<b>Core Values</b>	Respect for authority, hard work, loyalty, and dedication	Personal fulfillment, optimism, work ethic, and ambition	Independence, work-life balance, and flexibility	Collaboration, purpose, innovation, work-life integration	Inclusion and belonging, digital fluency, social responsibility
<b>Preferred Work Styles</b>	Structured, hierarchical, and prefer clear direction	Team-oriented, competitive, prefer consensus-building	Autonomous, results-driven, and skeptical of authority	Collaborative, multitasking, and prefer flexible work arrangements	Agile, adaptable, and prioritize continuous learning and development
<b>Communication Preferences</b>	Face-to-face or written communication (formal and respectful)	Face-to-face, phone calls, or email (prefer thorough and clear communications)	Email, direct and to-the-point communication, and prefer less frequent check-ins	Texting, instant messaging, social media, and prefer feedback frequently and informally	Prefer digital communications (texts, social media), quick and brief updates, and video calls

Source: FlexPaths, 2024



A photograph of the Swiss national football team posing on a green field. The team consists of eleven players and one referee. The players are arranged in two rows: five standing in the back row and six crouching in the front row. They are all wearing red jerseys with white accents and the Swiss national crest. The referee is wearing a yellow jersey with the number 1. The background shows a large stadium filled with spectators and various banners, including 'CREDIT SUISSE' and 'Goldberg'.

# Communication is a Performance Skill

# Same Message, Different Meaning



- ▶ 🤪 : Boomers=Fun; Gen Z=Cringey
- ▶ 🙏 : Boomers=Prayers; Gen Z=thank you or hope
- ▶ 👍 : Millennials=good job; Gen Z=passive aggressive
- ▶ 🔥 : Millennials=cool, awesome; Gen Z=stylish or hot

**Takeaways:**

- ▶ BTW, emojis are not a universal language
- ▶ IMO, not everyone will LMK if they don't understand
- ▶ Acronyms are not always universally understood
- ▶ EOM (end of message, end of month)
- ▶ Abbreviations may create confusion, not efficiency

# AI is Reshaping Cross-Generational Collaboration

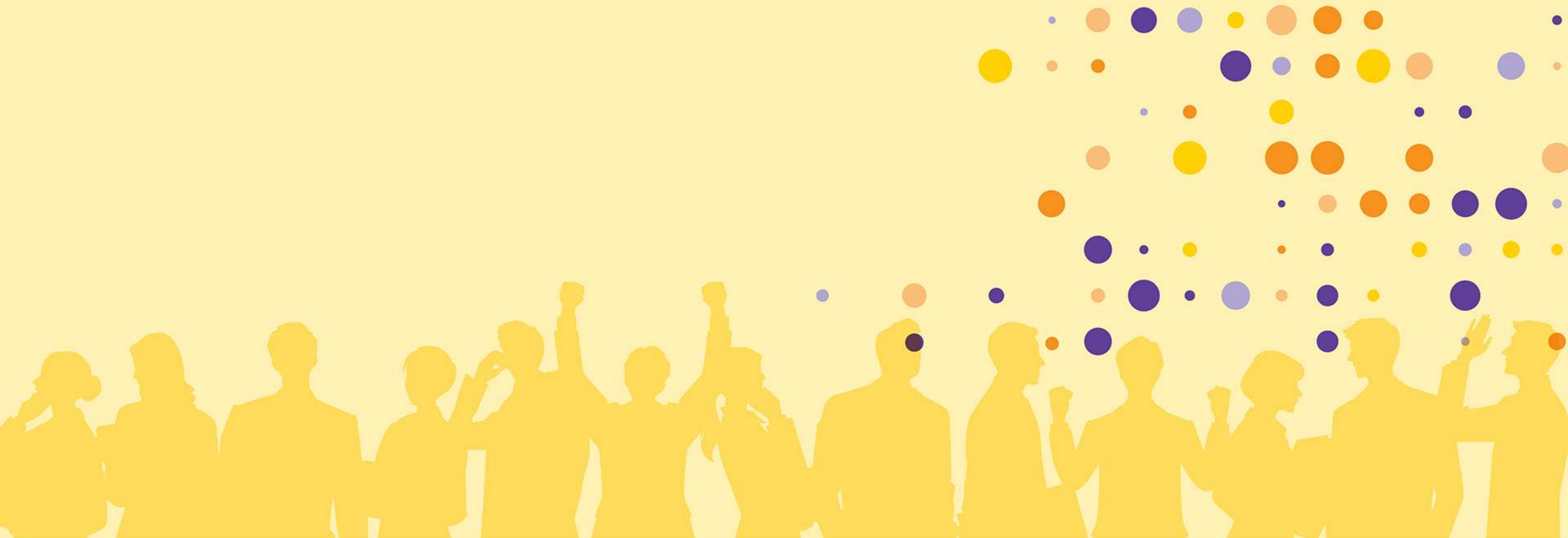
GENERATION	HOW OFTEN THEY USE AI	HOW THEY FEEL ABOUT IT
<b>Baby Boomers</b>	About 1 in 5 Boomers use AI at least once a week	Many are skeptical (49%) or distrustful (45%), but 32% feel hopeful
<b>Gen X</b>	Around 1 in 3 are regular users	55% think AI will improve their lives
<b>Millennials</b>	43% use AI weekly	58% say AI will change their daily lives
<b>Gen Z</b>	A whopping 70% are already using generative AI like ChatGPT	52% trust AI to help them make decisions

# Five Minute Discussion



- Where does cross-generational friction show up?
- What does effective collaboration look like?
- What is one thing you have done or could do differently?

Be prepared to share key points from your discussion with your group.



# Key Takeaways



# Cross-generational Collaboration is a Business Advantage

**Intentionally** harnessing the strengths of multigeneration can accelerate innovation, improve decision making, and **drive stronger business performance.**

What leaders can do next:

- build mixed-generation teams
- create communication norms
- encourage two-way mentoring
- pair digital fluency with institutional knowledge

# Moments that Matter



**Devastating Superstorm**

When a major New York City-based financial services company was forced to temporarily move its operations out of state to do business due to Hurricane Sandy, we helped them optimize their relocation into a catalyst for flexible work, building the business case for embracing it as business as usual.



**Return to Office**

As organizations reimagined workspace and policies, we guided them through stop-and-start transitions and supported culture building, engagement plans, and change management.



**Olympics-Triggered Telework**

When a London-based global consulting firm anticipated a major disruption from the Olympics, we piloted and implemented flexible work to keep business moving and serve as a prototype for other divisions.



**Talent Shortages**

When unexpected leaves took valued talent out of their seats, putting key priorities at risk, we were chosen to provide qualified interim talent – keeping key functions and projects moving to completion.



**Global Pandemic**

As companies faced an unprecedented, sudden, and involuntary shift to remote work, we helped organizations align executives, set up hybrid models, develop guardrails and policies, deliver manager training, create engagement plans, and formulate measurement frameworks.



**Leadership Gaps**

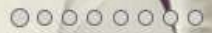
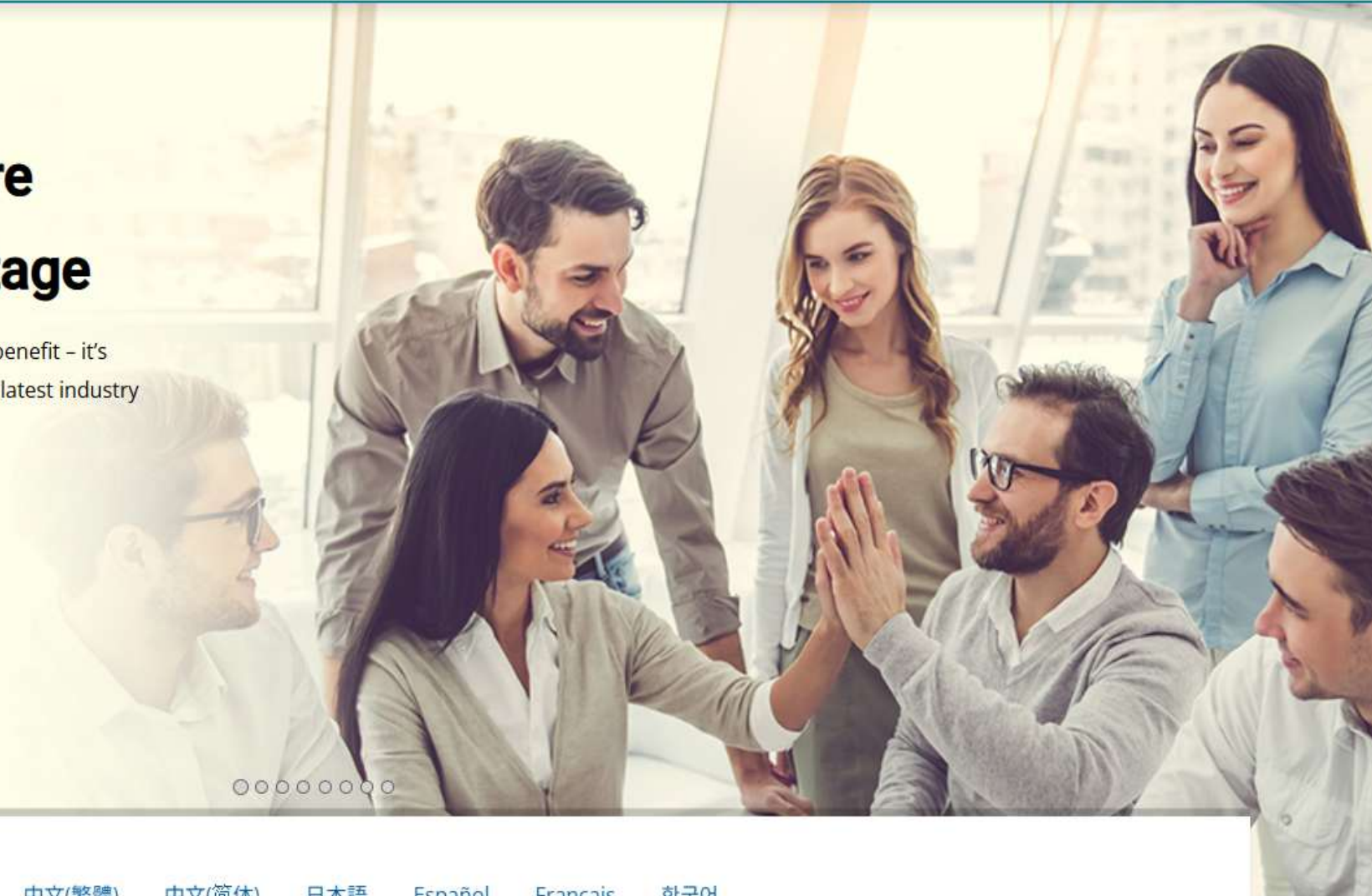
When key players exit, we step in. Recently, a global insurer unexpectedly lost its L&D executive on the cusp of a key initiative. We rapidly built and rolled out a tailored “power skills” curriculum, along with facilitators and training to help internal resources take the reins.

## Your Membership is More Than Access, It's Advantage

As a LIMRA and LOMA member, your membership isn't just a benefit - it's your gateway to indispensable resources. Stay ahead with the latest industry trends, research reports, thought leadership, and more.

Access your curated resources, all in one place.

[UNLOCK YOUR RESOURCES](#)



### Featured Industry Resources

# LIMRA Resources

## **Gen Z**

2023 Insurance Barometer Study – has Gen Z infographics

<https://www.limra.com/en/research/research-abstracts-public/2023/2023-insurance-barometer-study/>

FORECAST 2026: Gen Z Strategies (MarketFacts 2026)

<https://www.limra.com/en/trending-topics/publications/marketfacts/2026/forecast-2026-gen-z-strategies/>

Gen Z Perspective on Life Insurance (MarketFacts 2023)

<https://www.limra.com/en/trending-topics/publications/marketfacts/2023/Gen-Z-Perspective-On-Life-Insurance/>

A New Era of Life Insurance: Generation Z Grows Up (MarketFacts 2023)

<https://www.limra.com/en/trending-topics/publications/marketfacts/2023/a-new-era-of-life-insurance-generation-z-grows-up/>

## **Multigenerational**

Opportunities in Underserved Markets: Young Consumers' Life Insurance Expectations and Experiences

<https://www.limra.com/en/research/research-abstracts-public/2025/opportunities-in-underserved-markets-young-consumers-life-insurance-expectations-and-experiences/>

Insurance Barometer

<https://www.limra.com/en/research/research-abstracts-public/2025/2025-insurance-barometer-study/>

Life Insurance for Living: Global Insights Into Next-Gen Expectations (2026)

<https://www.limra.com/en/research/research-abstracts-public/2026/life-insurance-for-living-global-insights-into-next-gen-expectations/>

## **Annuities**

Emerging Affluent Investors (2025)

<https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/>





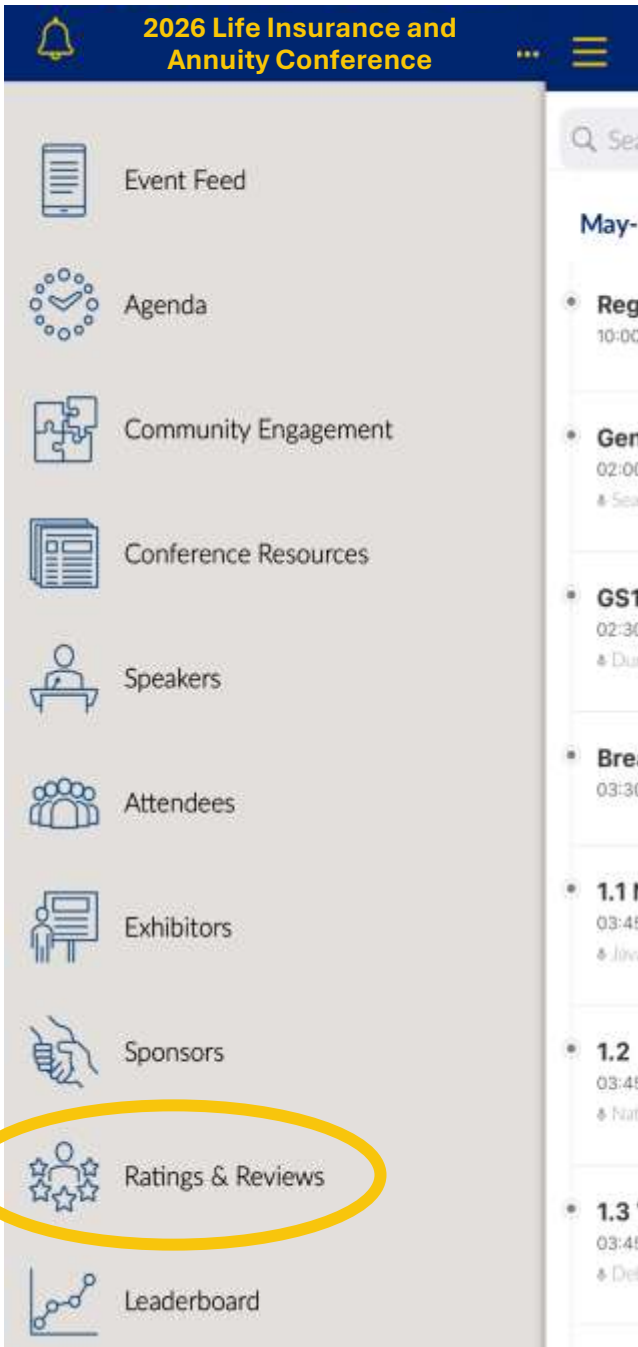
## **Jessica Choi**

Super Connector | Speaker |  
Certified Executive Coach | Hum...

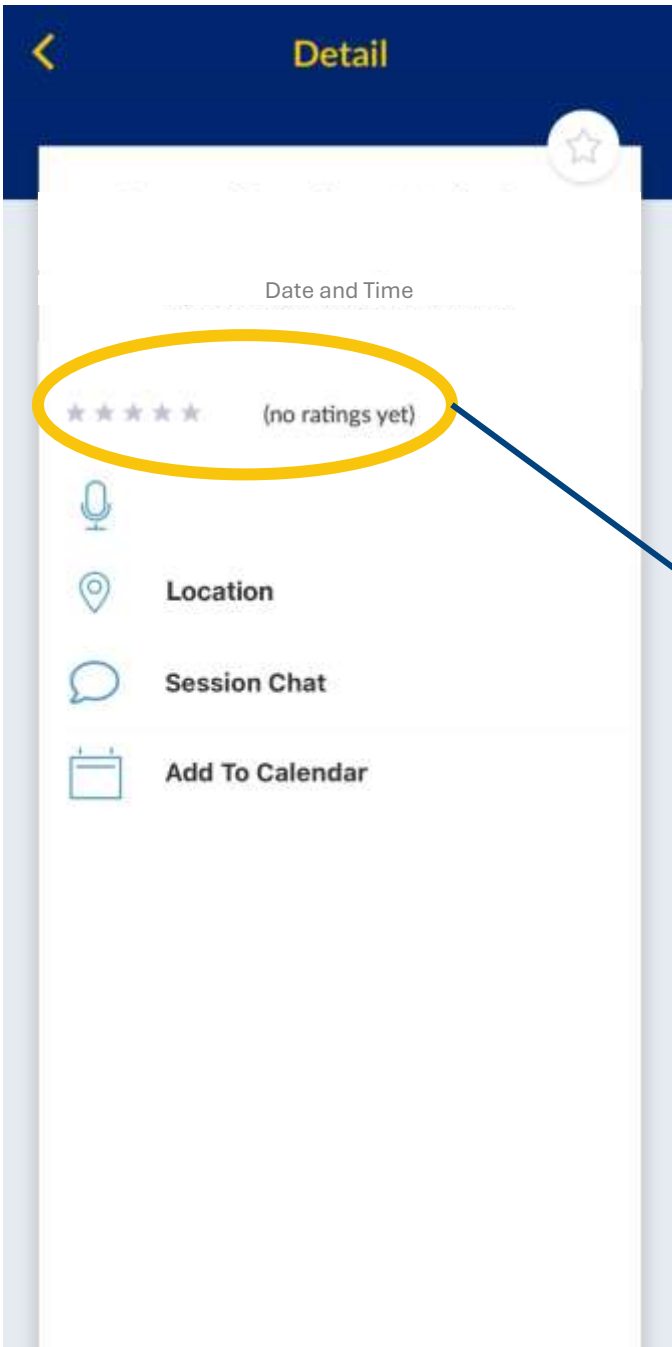


# We Value Your Feedback — Share It in the Conference App

## Module Option



## Agenda Option



# Thank You

