




2026 LIFE INSURANCE AND ANNUITY CONFERENCE

The Power of Promise

**The Empowered
Consumer: Redefining
Expectations for Life
Insurance and Annuities**



LIMA LOMA

 Society of
Actuaries®

 ACLI



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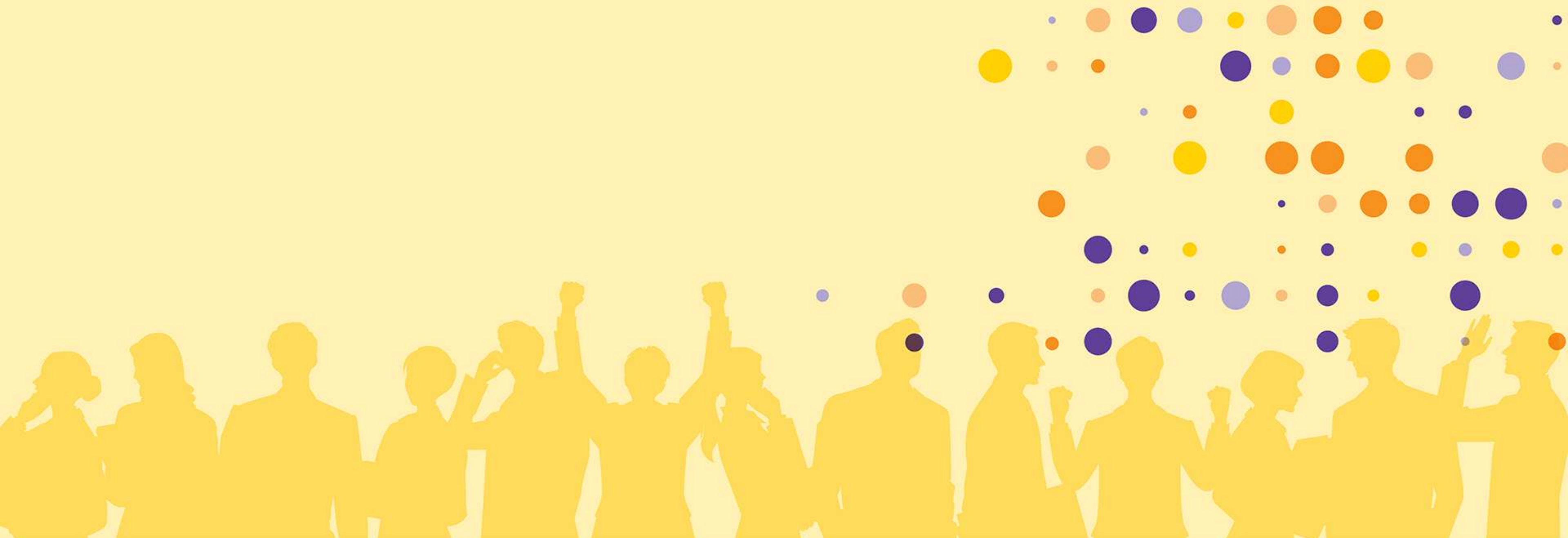
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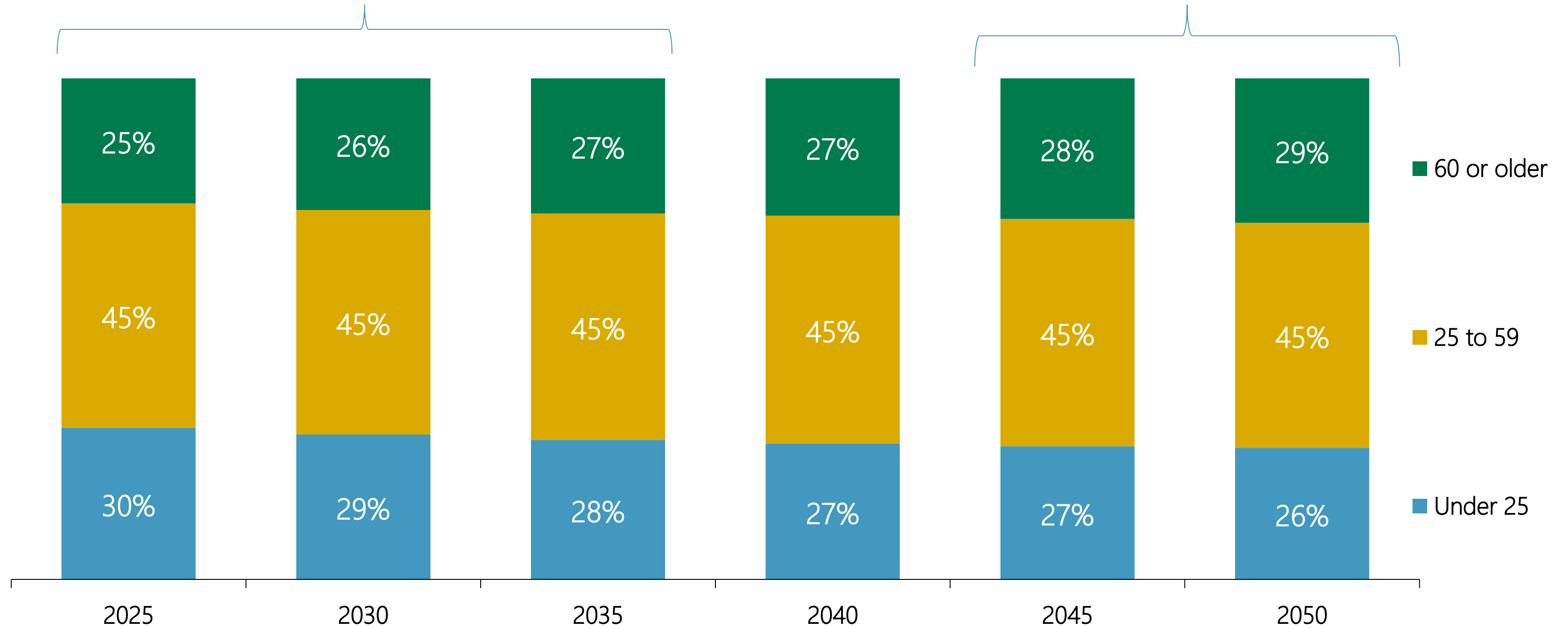


Annuity and Life Insurance Trends

U.S. Demographics Are Shifting

More people under age 25 than aged 60+

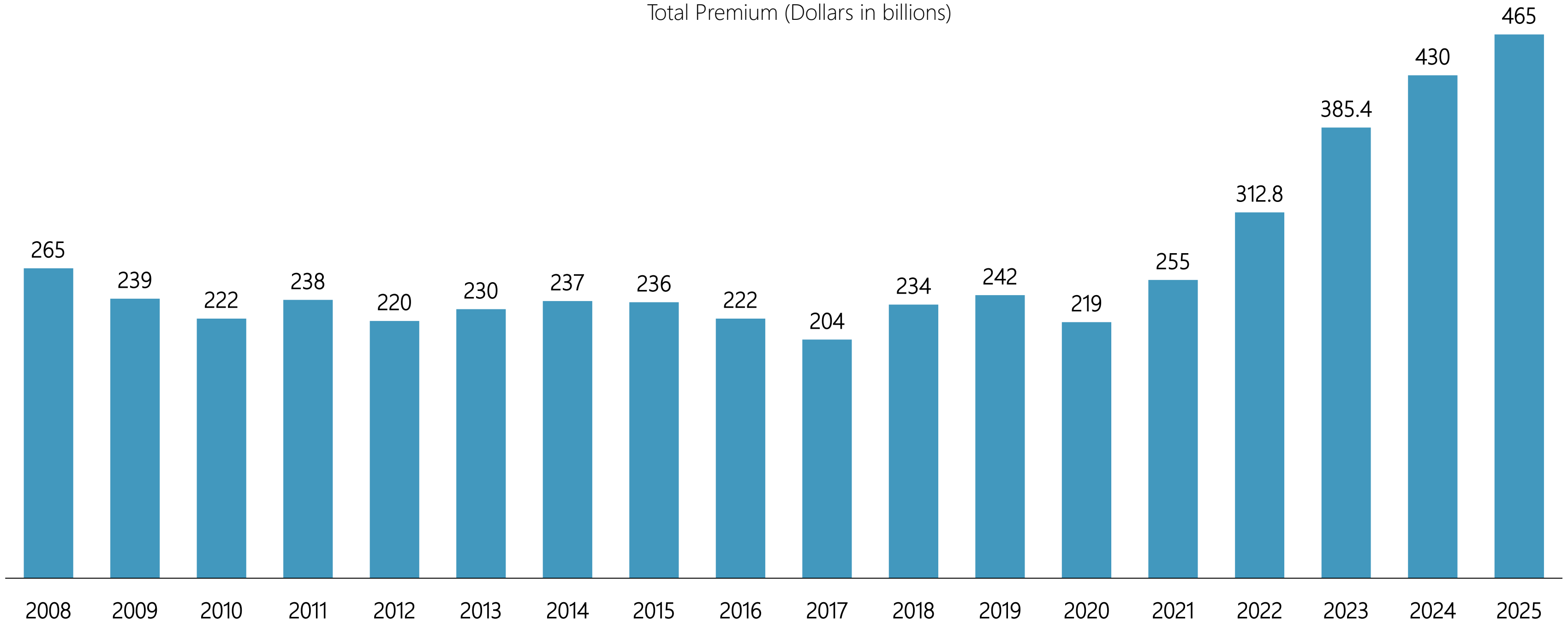
More people aged 60+ than under age 25



Source: U.S. Census Bureau, Projected Population by Five-Year Age Group and Sex for the United States, Main Series: 2022-2100, 2023 National Population Projections, 2023.

Individual Annuity Sales Have Doubled Since 2020

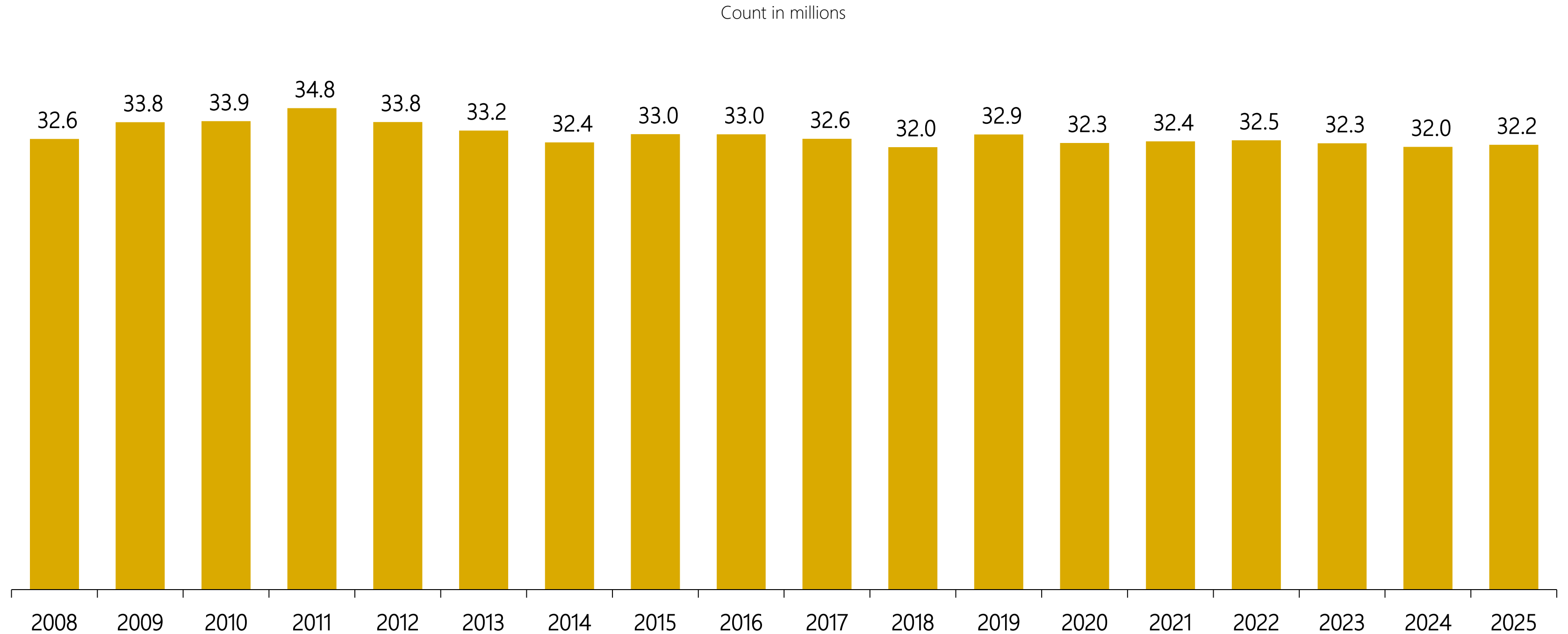
Total Premium (Dollars in billions)



Source: U.S. Individual Annuities, LIMRA, 2026.



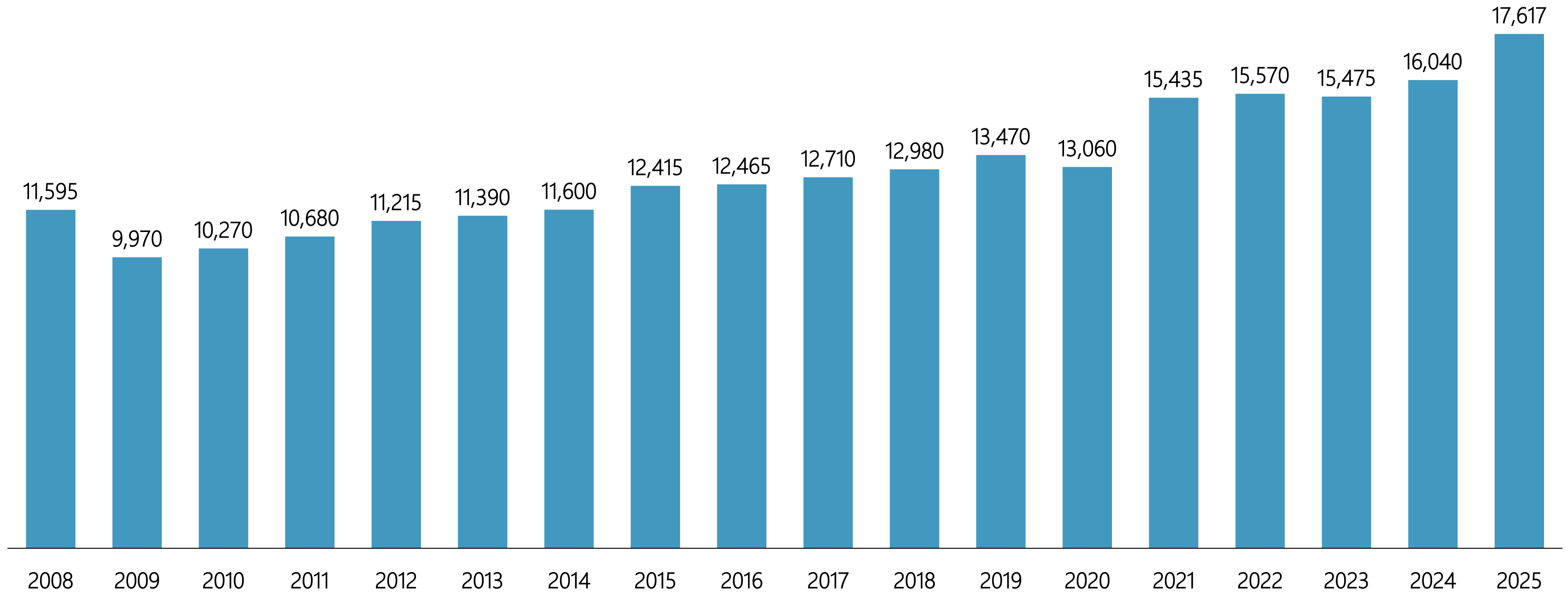
Individual Annuity Contracts in Force Have Not Increased



Source: Analysis of annual statement filings, S&P Capital IQ Pro, 2026.

Individual Life Insurance Sales Up 34% Since 2020

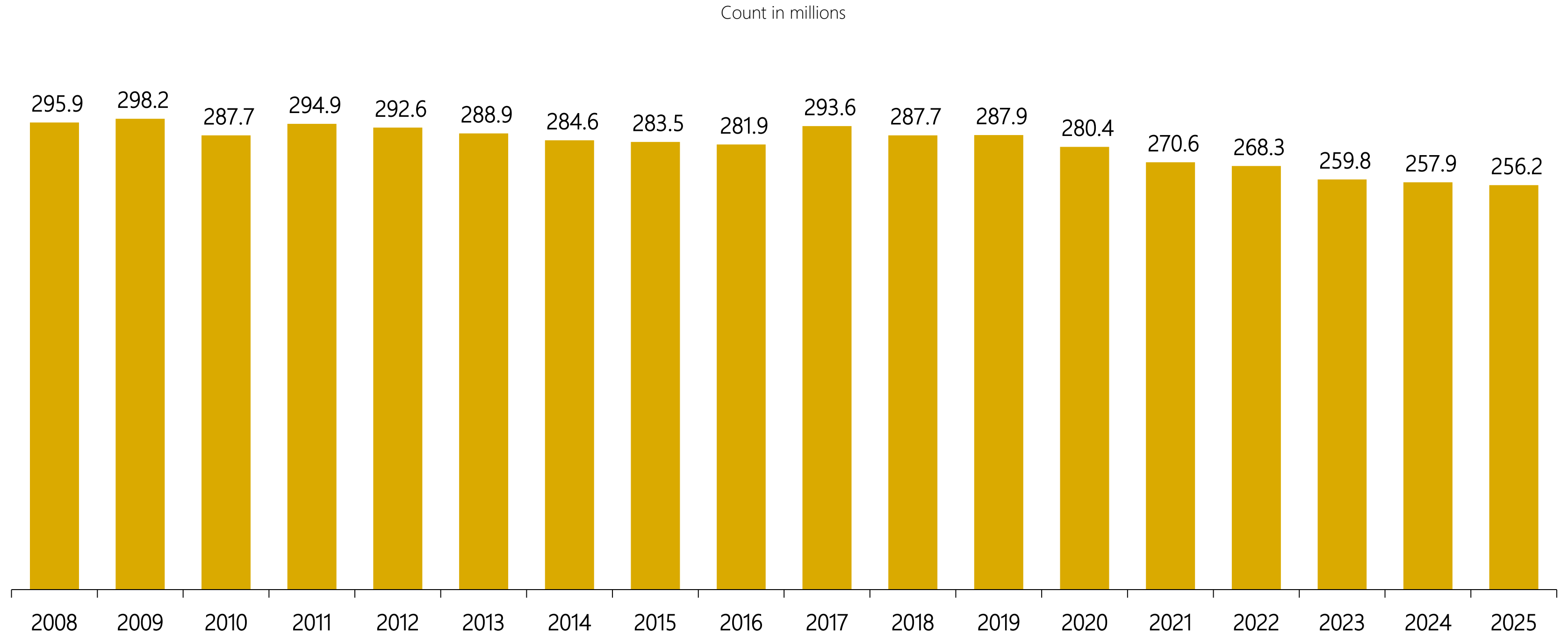
New Annualized Premium (\$ in millions)



Sources: U.S. Individual Life Insurance Yearbook 2024 Data, LIMRA, 2025; U.S. Retail Individual Life Insurance Sales Survey - Summary Report. Annualized premium = recurring premium plus 10 percent of single premium.



Individual Life Insurance Policies in Force in Decline



Source: Analysis of annual statement filings, S&P Capital IQ Pro, 2026.





Panel Discussion



Panel Discussion

- Empowerment – Concept and scoping
- Digital Discover, Misinformation, and Trust
- Under-40 Consumers: Opportunity or Warning Sign?
- Confidence vs. Readiness: The Behavioral Gap
- Role of Financial Professionals / Hybrid Models
- Simplicity = Strategy
- Protected Income and Demand for Security

Takeaways

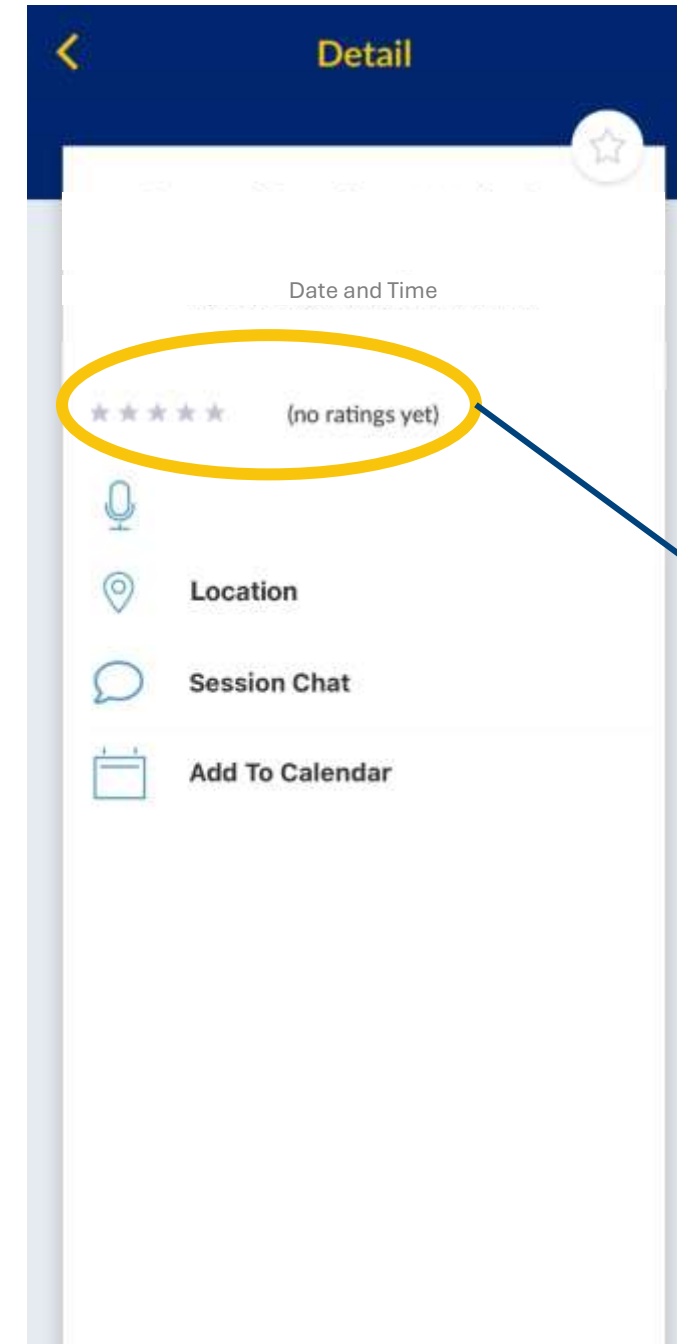
- Consumer empowerment is growing, but it is not evenly distributed.
- Simplicity is now a growth lever.
- Digital access does not reduce the value of human guidance — it changes when and how guidance must appear — and FPs who embrace digital tools will have an edge over those who do not.
- Protection and lifetime income remain deeply relevant when framed around security, confidence, and real-life outcomes.

We Value Your Feedback — Share It in the Conference App

Module Option



Agenda Option



Thank You

