**May 2025**

[**Member Collaboration Groups & Member Relations Content Feeder**](https://llglobal.lightning.force.com/lightning/r/CollaborationGroup/0F93x000000UAF1CAO/view?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Stay well-informed with timely, relevant content — new research, current campaigns, events, media coverage, and more.

# Content Highlights

**2025 LIMRA Annual Conference – Registration Now Open!**

***Get ready for an unforgettable experience at the*** [***2025 LIMRA Annual Conference***](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email)***!*** Join us September 14-17, 2025, at the stunning Gaylord Palms Resort & Convention Center in Kissimmee, Florida. Immerse yourself in a world of innovation and inspiration, just moments away from the magic of Walt Disney World, Universal Studios, and the Kennedy Space Center. Connect with industry leaders, gain exclusive insights, and elevate your career at this prestigious event. Don't miss this opportunity to be part of a distinguished tradition of leadership. Save your spot – [registration](https://na.eventscloud.com/ereg/index.php?eventid=817354&) is now open!

**Dave’s Life Insurance and Annuity Conference presentation:**

If you’d like to view and download Dave’s Life and Annuity conference presentation, it can be found in the saleshub, or can be downloaded [here](https://www.limra.com/siteassets/about/sales-repository/member-presentations/daves-la-conference-presentation_limra-brand.pptx).

**Just Released!**

**Interactive Infographics combining 2024 sales and forecasts for Life and Annuity**

**Annuity**: [Annuity Sales: Strategic Insights and Future Market Trends](https://www.limra.com/en/research/research-abstracts-public/2025/annuity-sales-strategic-insights-and-future-market-trends/?utm_source=web&utm_medium=vev&utm_campaign=2024_annuity_sales_+_forecast)

**Life:** [Life Insurance Sales: Trends and Future Outlook](https://www.limra.com/en/research/research-abstracts-public/2025/life-insurance-sales-trends-and-future-outlook/?utm_source=web&utm_medium=vev&utm_campaign=2024_life_sales_%2b_forecast)

**NEW** [**Future Focused Investing: Financial Goals and Preferences of Emerging Affluent Investors**](https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Find out what motivates younger investors as they balance competing needs while building their early wealth.

**NEW Artificial Intelligence Tools and Resources:**

* [AI Impact Assessment Framework (Executive Summary)](https://www.limra.com/en/trending-topics/artificial-intelligence/ai-impact-assessment-framework-executive-summary/?utm_source=cxocommitteestudygroupemail&utm_medium=email): Identify which tasks and roles are most likely to be impacted as an AI initiative is launched.
* [AI Code Generation Tools — Value Drivers](https://www.limra.com/en/trending-topics/artificial-intelligence/artificial-intelligence-ai-tools-and-resources?utm_source=cxocommitteestudygroupemail&utm_medium=email/#additional_templates_and_resources): AI-based code generation tools (AICGTs) are transforming IT within the insurance industry. This whitepaper discusses how these tools provide a solid starting point and can integrate seamlessly with existing development practices.
* View research, whitepapers, infographics, podcasts, webinars and other thought leadership resources on the dedicated [Artificial Intelligence (AI) webpage](https://www.loma.org/en/trending-topics/artificial-intelligence/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Upcoming Webinar**

**5/15/2025, 1 - 2 p.m. ET**

**[Unlocking the Young Consumer Market: How to Engage and Convert the Next Generation of Life Insurance Buyers](https://www.limra.com/en/events/webinars/2025/unlocking-the-young-consumer-market-how-to-engage-and-convert-the-next-generation-of-life-insurance-buyers/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**

Young consumers present a major opportunity for the life insurance industry, but they require a new approach. This webinar will explore insights from LIMRA’s latest research on young consumers' attitudes, motivations, and barriers to purchasing life insurance. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/unlocking-the-young-consumer-market-how-to-engage-and-convert-the-next-generation-of-life-insurance-buyers/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

# Knowledge

**PROFESSIONAL DEVELOPMENT**

**Build an Advantage Across Your Organization**

Meet the distinct, industry-specific needs of your entire workforce with [*Industry Advantage*](https://www.loma.org/en/professional-development/talent-mobility-suite/industry-advantage/?utm_source=cxocommitteestudygroupemail&utm_medium=email) — an award-winning, just-in-time learning subscription program. This cost-effective program features a broad and deep library of courses on beginner, intermediate, and trending topics across life insurance, annuities, and workplace benefits. [View the demo](https://www.loma.org/en/professional-development/talent-mobility-suite/industry-advantage/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and a [short video](https://www.loma.org/en/professional-development/talent-mobility-suite/industry-advantage/?utm_source=cxocommitteestudygroupemail&utm_medium=email&wvideo=vl8ce6dg6r).

**Strategic Leadership Experience**

**A few seats are open** for the new Class of 2027 for the LIMRA and LOMA [Strategic Leadership Experience](https://www.loma.org/en/professional-development/facilitated-learning/strategic-leadership-experience-learnmore/?utm_source=cxocommitteestudygroupemail&utm_medium=email) executive development program, in partnership with Wharton Executive Education. This nomination-only program enables future industry leaders to adapt business strategies to leverage market opportunities, manage risk, and develop talent. The program continues to earn high marks with an overall program score of 4.8 / 5.0. Participants would recommend the program to others with a score of 4.8 / 5.0. Check out [program](https://www.loma.org/en/professional-development/facilitated-learning/strategic-leadership-experience-learnmore/?utm_source=cxocommitteestudygroupemail&utm_medium=email&wvideo=tfebbq65sx) and [leader](https://www.loma.org/en/professional-development/facilitated-learning/strategic-leadership-experience-learnmore/?utm_source=cxocommitteestudygroupemail&utm_medium=email&wvideo=68rebaa3x7) perspective videos to hear more. The Class of 2027 will begin their new 24-month journey July 14-18, 2025. If you or your company are interested in learning more, please contact Lisa Stevens, Director of Executive Development, at lstevens@loma.org.

**Bring Your Interns Together for an Inspiring Introduction to the Industry**

Give your interns a solid foundation and boost business acumen with [Learning Live: Life Insurance Industry Overview](https://www.loma.org/en/professional-development/accelerate-impact-suite/learning-live-life-insurance-industry-overview/?utm_source=cxocommitteestudygroupemail&utm_medium=email). This two-hour, live educational session provides an overview of the insurers’ role in the financial services industry, the regulatory environment they operate in, and forces that shape how they do business. We provide the content, instructor, and platform — you simply provide the participants. [Learn more](https://www.loma.org/en/professional-development/accelerate-impact-suite/learning-live-life-insurance-industry-overview/?utm_source=cxocommitteestudygroupemail&utm_medium=email) or contact Barbara Brown, Program Director, to schedule a session for your internship program.

**Expand Top Performers’ Industry Acumen in a Live, Instructor-Led Program**
Designed for top performers who need to quickly expand their understanding of the life insurance business, [*Insurance Immersion*](https://www.loma.org/en/professional-development/accelerate-impact-suite/insurance-immersion/?utm_source=cxocommitteestudygroupemail&utm_medium=email) offers a clear and concise overview of industry trends, products, operations, and how insurers make money, while addressing new and evolving influences. Make plans to join us September 30-October 3 for this concentrated learning experience. [View more details](https://www.loma.org/en/professional-development/accelerate-impact-suite/insurance-immersion/?utm_source=cxocommitteestudygroupemail&utm_medium=email/#upcoming_sessions).

**Industry-Specific Finance Training for Operations Leaders**

The unique elements of a life insurer's financial operations and strategy are complex and difficult to understand, even for successful leaders. [*Finance for Insurance Leaders*](https://www.loma.org/en/professional-development/talent-mobility-suite/finance-for-insurance-leaders/?utm_source=cxocommitteestudygroupemail&utm_medium=email) strengthens leaders’ grasp of financial management at life insurance companies so they can make even better strategic decisions. Plan now to join us for this two-day, in-person program [October 14-15](https://www.loma.org/en/events/facilitated-learning-events/2025/finance-for-insurance-leaders-oct-2025/?utm_source=cxocommitteestudygroupemail&utm_medium=email) at the LIMRA office in Windsor, CT. [View more details](https://www.loma.org/en/professional-development/talent-mobility-suite/finance-for-insurance-leaders/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

# Insights

## Current Campaigns Running

[**Future Focused Investing: Financial Goals and Preferences of Emerging Affluent Investors**](https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Find out what motivates younger investors as they balance competing needs while building their early wealth.

**Related Resources:**

* **Report:** [**Emerging Affluent Investors**](https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**Financial Wellness Series**](https://www.limra.com/en/trending-topics/financial-wellness/?utm_source=cxocommitteestudygroupemail&utm_medium=email):

Explore critical insights on improving consumer financial health and the importance of comprehensive wellness programs that address multiple aspects of consumers’ lives.

**Related Resources:**

* **Report:** [**Wellness at Work: Financial, Emotional, and Physical Wellness Programs in the Workplace**](https://www.limra.com/en/research/research-abstracts-public/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ **Infographic:** [Wellness Works…in the Workplace](https://www.limra.com/siteassets/research/research-abstracts/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/wellness-works-in-the-workplace-infographic.pdf)
* **Report:** [**LIMRA Financial Wellness Index® — Quantifying Financial Wellness as a Basis for Improving It: 2024 Update**](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ **Infographic:** [Key Insights from the LIMRA Financial Wellness Index®](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/limra-financial-wellness-index-key-insights-infographic/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Infographic:** [Financial Wellness: Vulnerable Populations Show Resilience Amid Challenges](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/financial-wellness-vulnerable-populations-show-resilience-amid-challenges/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Podcasts:**
	+ [Meeting the Demand for Financial Wellness in the Workplace](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d&wmediaid=79vhfowsx6?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ [Enhancing Financial Wellness Across Populations](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d&wmediaid=79vhfowsx6?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Benchmarks:**

[**Credible Benchmarks: Lighting the Path to Industry Growth**](https://www.limra.com/en/research/credible-benchmarks-lighting-the-path-to-industry-growth/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Find the Latest Data and Trends You Need to Plan for Success**

*Our benchmarks light the path to growth, delivering industry-driven insights with unmatched credibility and a visionary outlook*.

[Explore our **NEW** All Benchmarks Page](https://www.limra.com/en/research/credible-benchmarks-lighting-the-path-to-industry-growth/?utm_source=cxocommitteestudygroupemail&utm_medium=email) to find the newest industry benchmark updates, all benchmarks organized by line of business, yearbooks, and forecasts.

## MarketFacts

**NEW This Month**

[**AI Agents and Agentic AI: Demystifying the New Frontier**](https://www.limra.com/en/trending-topics/publications/marketfacts/2025/ai-agents-and-agentic-ai-demystifying-the-new-frontier/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Learn how agents and agentic AI are transforming our industry. Explore how this new wave is driving industry innovation and impacting the insurance value chain.

[**Balancing Leave and Absence Trends in the Workplace**](https://www.limra.com/en/trending-topics/publications/marketfacts/2025/balancing-leave-and-absence-trends-in-the-workplace/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Understand how workforce priorities are reshaping leave benefits. See how companies are adapting to changing priorities and what carriers can do to assist them.

[**Unlocking Opportunities: Young Investors on the Rise**](https://www.limra.com/en/trending-topics/publications/marketfacts/2025/unlocking-opportunities-young-investors-on-the-rise/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Tap into the future of wealth management by understanding emerging affluent investors and gain a competitive advantage by learning how to attract and retain this group.

## Retirement

**Research**

**NEW** [**Future Focused Investing: Financial Goals and Preferences of Emerging Affluent Investors**](https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Find out what motivates younger investors as they balance competing needs while building their early wealth.

**Related Resources:**

* **Report:** [**Emerging Affluent Investors**](https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**The Modern Retiree: Embracing the Future of Retirement**](https://www.limra.com/en/research/research-abstracts-public/2024/2024-retirement-investors-behaviors-attitudes-and-financial-situations/the-modern-retiree-embracing-the-future-of-retirement/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Retirement is evolving as retirees find value in working and seek financial advice to protect their assets. Despite limited traditional pension income, their savings behavior and confidence remain steady.

**Related Resources:**

* **Full Report:** [2024 Retirement Investors: Behaviors, Attitudes, and Financial Situations](https://www.limra.com/en/research/research-abstracts-public/2024/2024-retirement-investors-behaviors-attitudes-and-financial-situations/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

LIMRA’s Retirement Investors Survey tracks the perceptions, attitudes, behaviors, and financial condition of retirees and non-retired workers in the United States.

* Infographic: [The Modern Retiree: Embracing the Future of Retirement](https://www.limra.com/siteassets/research/research-abstracts/2024/2024-retirement-investors/the-modern-retiree-embracing-the-future-of-retirement/the-modern-retiree---embracing-the-future-of-retirement-infographic.pdf)

[**Impact of Financial Professionals on Retirement Security – Second Edition**](https://www.limra.com/en/research/research-abstracts-public/2024/impact-of-financial-professionals-on-retirement-security--second-edition/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This edition examinesretirement investors who work with financial professionals (FPs) to help make financial and investment-related decisions and investors who do not work with FPs. Learn how advisors are providing retirement income planning, and the role annuities play in their practices.

**Fact Book** [**Fact Book on Retirement Income**](https://www.limra.com/en/research/benchmarks/fact-book-on-retirement-income/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This book provides an analysis of the retirement income market by different segments, demographics, or retirement status. The information can help advisors and institutions recognize investor trends and target the segments of greatest opportunity.

**Reference Guide** [**The Retail Retirement Reference Guide – Sixth**](https://www.limra.com/en/research/research-abstracts-public/2024/the-retail-retirement-reference-guide--sixth-edition/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **Edition**

The Retail Retirement Reference Guide (Sixth Edition) provides a wealth of facts and insights at your fingertips. Unlock a comprehensive view of the changing dynamics of the individual retirement market.

**Related Resources:**

* [**Share-A-Chapter:**](https://www.limra.com/en/research/research-abstracts-public/2024/the-retail-retirement-reference-guide--sixth-edition/share-a-chapter-retail-retirement-reference-guide/?utm_source=cxocommitteestudygroupemail&utm_medium=email)Use these PowerPoint documents to bring images from the Retail Retirement Reference Guide into your own presentations.

## Life Insurance

**NEW March Individual Life Insurance Sales**

March was a very strong month, with an overall premium increase of 10%. Similar to the last few months, Variable Universal Life (VUL) continued its momentum, with 43% premium growth. VUL sales were driven by 5 participating writers having premium growth in the triple digits. It is worth noting this strong growth is driven by private placement sales and traditional VUL sales. Expanded distribution was the top reason cited by companies for increases in sales this month. New or more competitive products, and increased agent productivity came in second and third place. For those who experienced declines, market volatility and inflationary impacts on consumer spending were the top reasons for lower sales.

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Annualized Premium Growth | Policy Growth |
| Total  | March | 10% | 2% |
|  | March YTD | 8% | -1% |
| Fixed Universal Life  | March | + | -18% |
|  | March YTD | -7% | -21% |
| Indexed Universal Life | March | 7% | 7% |
|  | March YTD | 10% | 8% |
| Variable Universal Life | March | 43% | 7% |
|  | March YTD | 43% | 5% |
| Term | March | 2% | -3% |
|  | March YTD | -4% | -4% |
| Whole Life | March | 2% | 5% |
|  | March YTD | -1% | 1% |
| \* Based on LIMRA’s First and Second Quarterly Retail Individual Life Insurance Sales Survey Results Plus member companies who have submitted monthly results for July and August and September |

[**U.S. Individual Life Insurance Premium Sets New Sales Record in 2024**](https://www.limra.com/en/newsroom/news-releases/2025/limra-u.s.-individual-life-insurance-premium-sets-new-sales-record-in-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Total new annualized premium to increase 3 percent in 2024 to $15.9 billion, according to LIMRA’s retail life insurance sales survey results. This is the fourth consecutive year of record-high premium.

Download the Q4 and FY 2024 sales enablement deck [here](https://llglobal.lightning.force.com/lightning/r/CollaborationGroup/0F93x0000002Gy2CAE/view).

**Dave’s Life Insurance and Annuity Conference presentation:**

If you’d like to view and download Dave’s Life and Annuity conference presentation, it is available [here](https://www.limra.com/siteassets/about/sales-repository/member-presentations/daves-la-conference-presentation_limra-brand.pptx).

**NEW 2024 Full Year Life Sales & Forecast Animated Infographic:**

[**Life Insurance Sales: Trends and Future Outlook**](https://www.limra.com/en/research/research-abstracts-public/2025/life-insurance-sales-trends-and-future-outlook/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Life insurance premiums reached $15.9 billion in 2024, up 3 percent from 2023. Growth was driven by strong equity markets and innovative product designs. LIMRA’s exclusive forecast anticipates stable sales and no recession; premium growth is expected to stay around 3 percent.

**Research**

**NEW** [**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/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This study offers insights to provide direction for carriers looking to successfully connect with young consumers and assist in fulfilling their insurance coverage needs.

[**Insights on the Consumer Decision-Making Process for Life Insurance: What Matters Most (for Whom)?**](https://www.limra.com/en/research/research-abstracts/2025/insights-on-the-consumer-decision-making-process-for-life-insurance-what-matters-most-for-whom/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Learn what consumers value most, and the tradeoffs they are willing to make, when choosing a life insurance product.

[**U.S. Consumer Sentiment (January 2025)**](https://www.limra.com/en/research/research-abstracts/2025/u.s.-consumer-sentiment-january-2025/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

In early 2025, political shifts and recent developments appear to be influencing consumer sentiment in various, albeit foreseeable, ways.

[**Consumer Perspectives on Long-Term Care and Insurance Update**](https://www.limra.com/en/research/research-abstracts/2025/consumer-perspectives-on-long-term-care-and-insurance-update/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

LIMRA checked in with consumers on their interest in life long-term care combination products and how they would prefer to receive care when it is their turn.

[**U.S. Individual Life Insurance Forecast**](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-forecast/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

What are the expectations for life sales over the next few years? Our life insurance forecast offers a thorough analysis of sales trends and a comprehensive outlook on the future, empowering strategic decisions with confidence.

**Related Resources:**

* **On-Demand Webinar:** [**U.S. Individual Life Insurance Sales Forecast 2024-2027**](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Webinar Presentation:** Download the presentation [here](https://www.limra.com/siteassets/about/sales-repository/life/2025-individual-life-sales--forecast-webinar.pptx).
* **Industry Trends:** [**What’s Ahead for the U.S. Individual Life Insurance Market in 2025?**](https://www.limra.com/en/newsroom/industry-trends/2025/whats-ahead-for-the-u.s.-individual-life-insurance-market-in-2025/)

[**The Changing Family: A New Reality for Life Insurance**](https://www.limra.com/en/research/research-abstracts-public/2025/the-changing-family-a-new-reality-for-life-insurance/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Over recent decades, numerous fundamental shifts have influenced the structure of the American family. Within the life insurance landscape specifically, these changes present modern and meaningful implications for consumer needs and expectations.

[**The Facts of Life and Annuities: 2024 Update**](https://www.limra.com/en/research/research-abstracts/2024/the-facts-of-life-and-annuities-2024-update/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This compilation of key facts from LIMRA and other sources can be used to educate people about the value of life insurance and annuities.

[**Individual Life Combination Products**](https://www.limra.com/en/research/benchmarks/individual-life-combination-products/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This report provides detailed information on the current state of the combination product market, including sales growth, market share, premium type, sales distribution, and in-force demographics.

**Updated Presentation**

[**Turning the Ownership Ceiling Into the Floor**](https://www.limra.com/siteassets/about/sales-repository/life/turning-the-ownership-ceiling-into-the-floor_2025-update.pptx)

Utilizing data from the most recent Barometer Study, this presentation is a great resource to share with members on life insurance growth opportunities.

**Yearbook** [**U.S. Individual Life Insurance Yearbook**](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-yearbook/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Each year, LIMRA publishes a comprehensive overview of the U.S. individual life insurance market. We report premium, coverage, and policy sales for the industry overall, as well as by product and distribution group. The report also covers consumer sentiment toward life insurance.

**Benchmarks** [**U.S. Individual Life Insurance Sales**](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Your one-stop-shop for U.S. life insurance data. These reports reveal the current state of the industry, based on growth, market share, and average policy size purchased by product and distribution. Results are meant to provide companies with competitive intelligence and to assist with marketing strategies, product development, and distribution planning. Download the quarterly [reports](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

## Annuities

**NEW March Sales Survey Results**

March sales totaled $41.7 billion, the highest monthly sales since December 2023 (second highest of all time). Month over month sales were up 20 percent driven by a boost from most products including fixed rate deferred (FRD) and Index-based products. With March sales, we expect Q1 sales to surpass $100b in sales –sixth straight quarter of $100b+ in sales.

|  |  |
| --- | --- |
| **March YOY** | Total Sales Growth Rate YOY (Same Month Prev. Yr.) |
| Total  | 11% |
| Traditional Variable | 6% |
| RILA | 26% |
| Fixed Indexed | -2% |
| Fixed-Rate Deferred | 20% |
| SPIA | -18% |
| DIA | -2% |

[**2024 Retail Annuity Sales Grow 13% to a Record $434.1 Billion**](https://www.limra.com/en/newsroom/news-releases/2025/limra-2024-retail-annuity-sales-grow-12-to-a-record-%24434.1-billion/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

For the first time, total quarterly annuity sales surpassed $100 billion in all four quarters of the year. In 2024, annuity sales were $434.1 billion, up 13 percent year over year, according to LIMRA’s U.S. Individual Annuity Sales Survey.

Download the Q4 and FY 2024 sales enablement deck [here](https://llglobal.lightning.force.com/lightning/r/CollaborationGroup/0F93x0000002Gy2CAE/view).

**Dave’s Life Insurance and Annuity Conference presentation:**

If you’d like to view and download Dave’s Life and Annuity conference presentation, it is available [here](https://www.limra.com/siteassets/about/sales-repository/member-presentations/daves-la-conference-presentation_limra-brand.pptx).

**NEW 2024 Full Year Annuity Sales & Forecast Animated Infographic:**

[**Annuity Sales: Strategic Insights and Future Market Trends**](https://www.limra.com/en/research/research-abstracts-public/2025/annuity-sales-strategic-insights-and-future-market-trends/?utm_source=web&utm_medium=vev&utm_campaign=2024_annuity_sales_+_forecast)

In 2024, annuity sales hit $434.1B, up 13 percent from 2023. The change is being driven by economic conditions, interest rates, and an aging population, along with high demand for protected growth and guaranteed income.

**Research**

**NEW** [**Future Focused Investing: Financial Goals and Preferences of Emerging Affluent Investors**](https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/?utm_source=website&utm_medium=carousel&utm_campaign=emerging-affluent-investors-2025)

Find out what motivates younger investors as they balance competing needs while building their early wealth.

**Related Resources:**

* **Report:** [**Emerging Affluent Investors**](https://www.limra.com/en/research/research-abstracts-public/2025/emerging-affluent-investors/?utm_source=website&utm_medium=carousel&utm_campaign=emerging-affluent-investors-2025)

[**A Deeper Dive: 2023 Fixed-Rate Deferred Annuities**](https://www.limra.com/en/research/research-abstracts/2025/a-deeper-dive-2023-fixed-rate-deferred-annuities/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Fixed-rate deferred annuity (FRD) products offer the benefits of principal protection with interest credited in an annuity wrapper.

[**A Deeper Dive: 2023 Registered Index-Linked Annuity Sales**](https://www.limra.com/en/research/research-abstracts/2025/a-deeper-dive-2023-registered-index-linked-annuity-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Registered indexed-linked annuity products offer the benefits of enhanced downside protection with upside growth potential in an annuity wrapper. Take a deeper dive into the features selected in registered index-linked annuity products in 2023.

[**A Deeper Dive: 2023 Fixed Indexed Annuity Sales**](https://www.limra.com/en/research/research-abstracts/2025/a-deeper-dive-2023-fixed-indexed-annuity-sales-and-assets/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Fixed indexed annuity products offer the benefits of principal protection with upside growth potential in an annuity wrapper. Take a deeper dive into which features were selected in fixed indexed annuity products in 2023.

[**U.S. Individual Annuity Market Forecast 2024-2027**](https://www.limra.com/en/research/benchmarks/u.s.-individual-annuity-market-forecast/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

What are the expectations for annuity sales over the next few years? Our annuity forecast offers a thorough analysis of sales trends and a comprehensive outlook on the future, empowering strategic decisions with confidence.

**Related Resources:**

* **On-Demand Webinar:** [**U.S. Individual Annuity Market Forecast 2025-2027**](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Webinar Presentation:** Download the presentation [here](https://www.limra.com/siteassets/about/sales-repository/annuity/2024-fy-annuity-sales--forecast-webinar-presentation---copy.pptx).
* **Industry Trends:** [**A Mixed Bag Likely for the U.S. Retail Annuity Market in 2025**](https://www.limra.com/en/newsroom/industry-trends/2025/a-mixed-bag-likely-for-the-u.s.-retail-annuity-market-in-2025/)

[**AI and Annuities: In Brief**](https://www.limra.com/en/research/research-abstracts-public/2024/ai-and-annuities-in-brief/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

How are insurers using generative artificial intelligence to improve the effectiveness of their annuity marketing and distribution?

[**Retail Advisors Series**](https://www.limra.com/en/research/research-series/retail-advisors-series/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Highlighting the practices, activities, and attitudes of advisors across affiliation and other characteristics, this series explores key findings on how advisors position annuities and provide retirement income planning to their clients. Unlock insights within the featured research including:

* [Annuities and Advisor Practices](https://www.limra.com/en/research/research-abstracts/2024/annuities-and-advisors-practices/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Client Profiles of Registered Representatives of Broker/Dealers](https://www.limra.com/siteassets/research/research-abstracts/2024/annuities-and-advisors-practices/client-profiles-registered-reps-technical-supplement.pdf)
* [Advisors and Retirement – Income Planning and the Role of Annuities](https://www.limra.com/en/research/research-abstracts/2024/advisors-and-retirement--income-planning-and-the-role-of-annuities/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Navigating Financial Futures: Advisors and Retirement Income Planning](https://www.limra.com/en/research/research-abstracts-public/2024/navigating-financial-futures-advisors-and-retirement-income-planning/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Retail Advisors Technical Supplement: Client Profiles](https://www.limra.com/siteassets/research/research-abstracts/2024/advisors-and-retirement--income-planning-and-the-role-of-annuities/retail-advisors-technical-supplement---client-profiles.pdf/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**Powering Forward: In-Plan Annuities Gain Momentum**](https://www.limra.com/en/research/research-abstracts/2024/powering-forward---in-plan-annuities-gain-momentum/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

In-plan annuities are seeing an uptick in adoption as a growing number of workers have limited access to traditional defined benefit (DB) pensions.

**Related Resources:**

* [Defined Contribution Industry Professionals — Perspectives on Retirement Income](https://www.limra.com/en/research/research-abstracts-public/2024/defined-contribution-industry-professionals--perspectives-on-retirement-income-summary-report/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [In-Plan Annuities: The Plan Sponsor Perspective](https://www.limra.com/en/research/research-abstracts-public/2023/in-plan-annuities-the-plan-sponsor-perspective/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Retirement Investors: Behaviors, Attitudes, and Financial Situations](https://www.limra.com/en/research/research-abstracts-public/2023/2023-retirement-investors-behaviors-attitudes-and-financial-situations/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **LinkedIn Live:** [Industry Insights with Bryan Hodgens — Are In-Plan Annuities at a Tipping Point?](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens--are-in-plan-annuities-at-a-tipping-points-at-a-tipping-point/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Podcast:** [Powering Forward: In-Plan Annuities Are Gaining Momentum](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Yearbook** [**U.S. Individual Annuity Yearbook**](https://www.limra.com/en/research/benchmarks/us-individual-annuity-yearbook/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This yearbook provides benchmarking for sales of variable, traditional fixed, indexed, immediate, and deferred annuity products, as well as unique annual industry estimates.Gain insights into the key factors that impacted the individual annuity market.

**Benchmarks** [**U.S. Individual Annuity Market**](https://www.limra.com/en/research/benchmarks/u.s.-individual-annuity-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Your one-stop shop for U.S. annuity sales data. Benchmark sales for a range of annuity products such as variable, indexed, market value adjusted, book value, immediate, and structured settlement annuities. In addition to product types, distribution channels, and market types report sales are available. Industry estimates for deferred annuity assets and net flows are provided in these quarterly [reports](https://www.limra.com/en/research/benchmarks/u.s.-individual-annuity-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

## Workplace Benefits

**Research**

[**The Future Is Now: Workplace Benefits Distribution Amid a Changing Landscape**](https://www.limra.com/en/research/research-abstracts/2025/the-future-is-now-workplace-benefits-distribution-amid-a-changing-landscape/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This whitepaper explores the current state and future direction of workplace distribution through the perspectives of multiple stakeholders (carriers, brokers, and technology providers).

[**Workplace Life and Disability Benefits Forecasts for 2024 – 2027: Success Depends on Navigating New Headwinds**](https://www.limra.com/en/research/research-abstracts/2024/workplace-life-and-disability-benefits-forecasts-for-2024--2027-success-depends-on-navigating-new-headwinds/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Explore what is behind the numbers driving LIMRA’s forecast for the workplace life and disability benefits markets.

[**Financial Wellness Series**](https://www.limra.com/en/trending-topics/financial-wellness/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Explore critical insights on improving consumer financial health and the importance of comprehensive wellness programs that address multiple aspects of consumers’ lives.

**Related Resources:**

* **Report:** [**Wellness at Work: Financial, Emotional, and Physical Wellness Programs in the Workplace**](https://www.limra.com/en/research/research-abstracts-public/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ **Infographic:** [Wellness Works…in the Workplace](https://www.limra.com/siteassets/research/research-abstracts/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/wellness-works-in-the-workplace-infographic.pdf)
* **Report:** [**LIMRA Financial Wellness Index® — Quantifying Financial Wellness as a Basis for Improving It: 2024 Update**](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ **Infographic:** [Key Insights from the LIMRA Financial Wellness Index®](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/limra-financial-wellness-index-key-insights-infographic/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Trending Insight:** [**Financial Wellness: A Key Driver of Workplace Productivity**](https://www.limra.com/en/trending-topics/trending-insights/financial-wellness-a-key-driver-of-workplace-productivity/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Infographic:** [Financial Wellness: Vulnerable Populations Show Resilience Amid Challenges](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/financial-wellness-vulnerable-populations-show-resilience-amid-challenges/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Podcasts:**
	+ [Meeting the Demand for Financial Wellness in the Workplace](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d&wmediaid=79vhfowsx6?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ [Enhancing Financial Wellness Across Populations](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d&wmediaid=79vhfowsx6?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**2024 Workplace Benefits Participation**](https://www.limra.com/en/research/research-abstracts-public/2025/2024-workplace-benefits-participation/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

With increasing inflation and decreasing room for employee wallet share in mind, LIMRA conducted a brief survey that reviewed the types of voluntary products offered and participation rates for those products.

[**Strong Supplemental Health Sales Drive 2024 Third Quarter Workplace Benefits Results**](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-infographic.pdf)

U.S. workplace supplemental health product sales totaled $543 million in the third quarter.​ View the [press release](https://www.limra.com/en/newsroom/news-releases/2024/limra-workplace-life-insurance-and-supplemental-health-product-sales-continue-to-rise-in-third-quarter-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email) or download the [infographic](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-infographic.pdf).

The Q2 2024 [sales enablement deck](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-presentation.pptx) and [infographic](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-infographic.pdf) are now available.

[**2024 BEAT: Benefits and Employee Attitudes Tracker Series**](https://www.limra.com/en/research/research-series/employee-insights-series/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

The workplace benefits industry is rapidly changing. To succeed in this dynamic environment, benefit providers must understand their customers’ challenges and offer effective solutions. Learn about employee attitudes and opinions toward workplace benefits and overall employment issues.

**Related Resources:**

* **Full Report:** [**2024 BEAT Study: Benefits and Employee Attitude Tracker**](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Infographics:**
	+ [How Benefits Are Shaping Attitudes Toward Employment](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/how-benefits-are-shaping-attitudes-toward-employment/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ [Improving Benefit Decision-Making and Enrollment Through Effective Communication](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/improving-benefit-decision-making-and-enrollment-through-effective-communication/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
	+ [An Increasing Demand for Mental Health Benefits](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/an-increasing-demand-for-mental-health-benefits/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Executive Briefing:** [Exploring Employee Perspectives on Benefits and the Workplace](https://www.limra.com/en/research/research-series/employee-insights-series/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Webinar:** [Opportunities Unfold: Exploring Perspectives on Benefits and the Workplace](https://www.limra.com/en/events/webinars/2024/opportunities-unfold-exploring-employee-perspectives-on-benefits-and-the-workplace/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Podcast:** [Mental Health Benefits and Employee Well-Being](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/mental-health-benefits-and-employee-well-being/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Yearbook [U.S. Workplace Benefits Yearbook](https://www.limra.com/en/research/benchmarks/u.s.-workplace-benefits-yearbook/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**

This yearly report presents a comprehensive overview of the U.S. non-medical workplace benefits market. Understand sales and in-force results and trends over time for workplace life, AD&D, disability, dental, vision, and supplemental health products, including data on employer groups, employees, and premiums. Gain insights into key factors influencing the workplace benefits industry.

**Benchmarks** [**Workplace Benefits**](https://www.limra.com/en/research/workplace-benefits/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Your one-stop shop for workplace benefits sales data. Benchmarks range from the latest market results for life insurance sold at the workplace to dental and vision products. Sales data is updated quarterly.

## Distribution

[**Inside the Intermediary 4.0: A LIMRA-NAILBA Study – BGA and IMO Survey Results**](https://www.limra.com/en/research/research-abstracts-public/2025/inside-the-intermediary-4.0-a-limra-nailba-study--bga-and-imo-survey-results/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

LIMRA and NAILBA collaborated for a fourth consecutive year to learn more about brokerage general agencies (BGAs) and independent marketing organizations (IMOs) in the United States.

[**FP (Agent) Production and Retention**](https://www.limra.com/en/research/benchmarks/agent-production-and-retention/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This annual summary examines Financial Professional (FP/agent) retention, production, and total earnings.

[**The Making of a Sturdy Hull – Advanced Sales Unit Organization**](https://www.limra.com/en/research/research-abstracts/2024/the-making-of-a-sturdy-hull--advanced-sales-unit-organization-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Advanced sales units provide invaluable service to advisors and their clients for some of the industry’s most complex sales. Learn how advanced sales units have changed post-pandemic and what has stayed the same.

## Canada

**2025 Conferences**

[**2025 LIMRA and LOMA Canada Annual Conference**](https://www.limra.com/en/events/conferences/2025/2025-limra-and-loma-canada-annual-conference/) **| May 7, 2025**

BMO – First Canadian Place, Toronto, ON

With unprecedented change happening all around us, what’s the new normal and next normal? The LIMRA and LOMA Canada Annual Conference offers fresh perspectives, inspiring ideas and actionable insights on strategic topics presented by visionary thought leaders and pundits. Come away with knowledge on how to thrive in disruption, differentiate from the crowd, and win with your customers — all presented from a distinctly Canadian perspective. Learn more or register [here](https://www.limra.com/en/events/conferences/2025/2025-limra-and-loma-canada-annual-conference/).

[**Digital Transformation in Canadian Workplace Benefits**](https://www.limra.com/en/research/research-abstracts-public/2025/digital-transformation-in-canadian-workplace-benefits/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

How are Canadian workplace benefits carriers investing in digital transformation?

[**2023 Canadian Life Insurance Barometer**](https://www.limra.com/en/research/research-abstracts-public/2024/canadian-life-insurance-barometer/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This study tracks the perceptions, attitudes, and behaviors of consumers in Canada, with a particular focus on life insurance. The debut release of the Canadian Insurance Barometer finds that 57 percent of Canadians self-reported owning some type of life insurance coverage.

**Related Resources:**

* [**Securing Tomorrow: Life Insurance and the Connected Consumer**](https://www.limra.com/en/research/research-abstracts-public/2024/canadian-life-insurance-barometer/securing-tomorrow-life-insurance-and-the-connected-consumer/)
* **Webinar:** [**Canadian Insurance Barometer Webinar**](https://www.limra.com/en/events/webinars/2024/canadian-insurance-barometer-webinar?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**2023 Retirement Investors in Canada**](https://www.limra.com/en/research/research-abstracts/2024/2023-retirement-investors-in-canada/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This edition of LIMRA’s Retirement Investors Survey is designed to address business issues relevant to our membership. Learn about the perceptions, attitudes, behaviors, and financial conditions of retirees and non-retired workers in Canada.

**[Canadian Sales Force and Retention](https://www.limra.com/en/research/benchmarks/canadian-sales-force-and-retention/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**

This annual survey tracks the number of career agents and retention by gender and agent experience at time of hire. Some of the key metrics include agent retention, turnover rate, and distribution of agents by tenure.

**Benchmarks** **Canadian Market**

View the latest market trends, insurance sales, annuity market sales, and more by visiting the benchmark pages below. Reports are updated quarterly and can be used as a resource with members to inform and guide strategic business decisions.

* [Canadian Group Life and Health Insurance Sales](https://www.limra.com/en/research/benchmarks/canadian-group-life-and-health-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Canadian Individual Critical Illness Insurance Sales](https://www.limra.com/en/research/benchmarks/Canadian-Individual-Critical-Illness-Insurance-Sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Canadian Individual Life Insurance Sales](https://www.limra.com/en/research/benchmarks/canadian-individual-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Canadian Individual Annuities](https://www.limra.com/en/research/benchmarks/canadian-individual-annuity-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [The Canadian Pension Market](https://www.limra.com/en/research/benchmarks/the-canadian-pension-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

## Artificial Intelligence

**Artificial Intelligence Tools and Resources**

The LIMRA and LOMA AI Governance Group (AIGG) continues to lead efforts to help life insurance companies safely and effectively implement AI into their business. Tools and resources recently created include:

* [AI Impact Assessment Framework (Executive Summary)](https://www.limra.com/en/trending-topics/artificial-intelligence/ai-impact-assessment-framework-executive-summary/?utm_source=cxocommitteestudygroupemail&utm_medium=email): Identify which tasks and roles are most likely to be impacted as an AI initiative is launched.
* [AI-Driven Jobs Transformation Template](https://www.limra.com/en/trending-topics/artificial-intelligence/artificial-intelligence-ai-tools-and-resources?utm_source=cxocommitteestudygroupemail&utm_medium=email/#additional_templates_and_resources): Identify roles most likely to be transformed by AI and GenAI.
* [Corporate AI Governance Policy](https://www.limra.com/en/trending-topics/artificial-intelligence/artificial-intelligence-ai-tools-and-resources?utm_source=cxocommitteestudygroupemail&utm_medium=email/#additional_templates_and_resources): Establish ethical and secure standards for the adoption, use, and management of AI technologies within your organization.
* [AI Code Generation Tools — Value Drivers](https://www.limra.com/en/trending-topics/artificial-intelligence/artificial-intelligence-ai-tools-and-resources?utm_source=cxocommitteestudygroupemail&utm_medium=email/#additional_templates_and_resources): AI-based code generation tools (AICGTs) are transforming IT within the insurance industry. This whitepaper discusses how these tools provide a solid starting point and can integrate seamlessly with existing development practices.
* [GenAI Use Policy](https://www.limra.com/en/trending-topics/artificial-intelligence/artificial-intelligence-ai-tools-and-resources?utm_source=cxocommitteestudygroupemail&utm_medium=email/#genai_use_policy): Set clear guidelines for ethical and lawful use of GenAI tools by employees, contractors, and third parties.
* [Cost Benefit Analysis: Turnkey Templates and Strategic Guides](https://www.limra.com/en/trending-topics/artificial-intelligence/artificial-intelligence-ai-tools-and-resources/?utm_source=cxocommitteestudygroupemail&utm_medium=email/#cost_benefit_analysis:_turnkey_templates_&_strategic_guides): Build your cost benefits analyses on GenAI, traditional AI built in-house, and traditional AI with a third-party vendor.

View research, whitepapers, infographics, podcasts, webinars and other thought leadership resources on the dedicated [Artificial Intelligence (AI) webpage](https://www.loma.org/en/trending-topics/artificial-intelligence/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Research**

[**AI and Annuities: In Brief**](https://www.limra.com/en/research/research-abstracts-public/2024/ai-and-annuities-in-brief/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

How are insurers using generative artificial intelligence to improve the effectiveness of their annuity marketing and distribution?

[**2024 GenAI Insurance Trends**](https://www.limra.com/en/research/research-abstracts-public/2024/genai-insurance-trends-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Learn about five key GenAI trends influencing the financial services industry. View or download the [Whitepaper](https://www.limra.com/siteassets/research/research-abstracts-shared/2024/genai-insurance-trends/genaiinsurancetrendswhitepaper.pdf).

**Thought Leadership:**

* [**The AI Industry Today – Understanding the Current State of Play**](https://www.limra.com/siteassets/trending-topics/ai-governance-group/the-ai-industry-today---understanding-the-current-state-of-play.pdf?utm_source=web&utm_medium=recent_insights&utm_campaign=ai_thought_leadershiphttps://www.limra.com/siteassets/trending-topics/ai-governance-group/the-ai-industry-today---understanding-the-current-state-of-play.pdf?utm_source=web&utm_medium=recent_insights&utm_campaign=ai_thought_leadership)
* [**AI Industry Insights: Business Value and Governance Strategies Whitepaper**](https://www.limra.com/siteassets/trending-topics/ai-governance-group/ai-industry-insights-business-value-and-governance-strategies-whitepaper.pdf)
* [**Navigating the AI Landscape: The Current State of the Industry**](https://www.limra.com/en/trending-topics/navigating-the-ai-landscape-the-current-state-of-the-industry/?utm_source=web&utm_medium=recent_insights&utm_campaign=ai_thought_leadership)
* [**From Vision to Value: C-Suite Engagement in AI Spending**](https://www.limra.com/en/trending-topics/trending-insights/from-vision-to-value-c-suite-engagement-in-ai-spending/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Building an Effective Budget for AI Success**](https://www.limra.com/en/trending-topics/trending-insights/building-an-effective-budget-for-ai-success/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI Models: Transformation With Smart Solutions**](https://www.limra.com/en/trending-topics/trending-insights/ai-models-transformation-with-smart-solutions/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI Implementation: Efficiencies Over Errors**](https://www.limra.com/en/trending-topics/trending-insights/ai-implementation-efficiencies-over-errors/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Navigating the AI Landscape:**
	+ View or Download the [Whitepaper](https://www.limra.com/siteassets/trending-topics/ai-governance-group/navigating-the-ai-landscape-whitepaper.pdf) and [Infographic](https://www.limra.com/en/trending-topics/navigating-the-ai-landscape-the-current-state-of-the-industry/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Insider Insights Podcast Series Episodes**

* [**Data Ready: Preparing for AI**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI Governance: Insights in Insurance**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI In Insurance: A Level Set**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**What is AI and What is Not AI?**](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/what-is-ai-and-what-is-not-ai/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Navigating AI: Overcoming Challenges and Embracing Imperatives**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI: Beginnings and Breakthroughs**](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/e2-ai-beginnings-and-breakthroughs/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**MarketFacts Articles**

* [**How GenAI is Changing the Life Insurance Landscape**](https://www.limra.com/en/trending-topics/publications/marketfacts/2024/how-genai-is-changing-the-life-insurance-landscape/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

## Additional Resources

**InfoCenter Brochures**

Our InfoCenters provide our members with an extensive library of tools and resources to help them navigate the industry with confidence. We have refreshed the LIMRA and LOMA InfoCenter webpages and brochures to maximize member benefits more easily. View the [LIMRA](https://www.limra.com/en/about/infocenter/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and [LOMA](https://www.loma.org/en/news/information-center/?utm_source=cxocommitteestudygroupemail&utm_medium=email) pages and download the new brochures to share with members.

## Podcasts

[**Podcast Series: Insider Insights**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Discover LIMRA’s Insider Insights Podcast Series where our experts discuss hot topics and key trends that are influencing the financial services industry.

**2025 Podcast Episodes:**

* [**Enhancing Financial Wellness Across Populations**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d&wmediaid=79vhfowsx6?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Insider Insights – a Conversation with Kelley Gay, CMO, OneAmerica Financial**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d&wmediaid=79vhfowsx6?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Meeting the Demand for Financial Wellness in the Workplace**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d&wmediaid=79vhfowsx6?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Career Development in the Digital Age**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

## Webinars

**Upcoming Webinars**

**5/15/2025, 1 - 2 p.m. ET**

**[Unlocking the Young Consumer Market: How to Engage and Convert the Next Generation of Life Insurance Buyers](https://www.limra.com/en/events/webinars/2025/unlocking-the-young-consumer-market-how-to-engage-and-convert-the-next-generation-of-life-insurance-buyers/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**

Young consumers present a major opportunity for the life insurance industry, but they require a new approach. This webinar will explore insights from LIMRA’s latest research on young consumers' attitudes, motivations, and barriers to purchasing life insurance. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/unlocking-the-young-consumer-market-how-to-engage-and-convert-the-next-generation-of-life-insurance-buyers/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**5/20/2025, 1 – 2 p.m. ET**

[**Marketing Mastery: Insights from Top Industry CMOs**](https://www.limra.com/en/events/webinars/2025/marketing-mastery-insights-from-top-industry-cmos/)

What does it take to lead marketing for a top financial brand? How are today's CMOs navigating industry shifts and consumer expectations? Ramon Jones (Nationwide) and Meghan Doscher (Brighthouse Financial) reveal their path to becoming a CMO, the biggest marketing shifts in life insurance and annuities, and best practices for today’s marketers. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/marketing-mastery-insights-from-top-industry-cmos/).

**All On-Demand Webinars:**

* [**Finding Success with AI** **– Lessons from the LIMRA and LOMA AI Industry Group**](https://www.limra.com/en/events/webinars/2025/finding-success-with-ai-lessons-from-the-limra-and-loma-ai-industry-group/)
* **[U.S. Individual Annuity Market Forecast 2025-2027](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**
	+ **Webinar Presentation:** Download the presentation [here](https://www.limra.com/siteassets/about/sales-repository/annuity/2024-fy-annuity-sales--forecast-webinar-presentation---copy.pptx).
* **[U.S. Individual Life Insurance Sales Forecast 2024-2027](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**
	+ **Webinar Presentation:** Download the presentation [here](https://www.limra.com/siteassets/about/sales-repository/life/2025-individual-life-sales--forecast-webinar.pptx).

**Connect with Industry Experts at Your Convenience**

Join our thought leadership experts as they provide broad overviews of their research or take a deeper dive into topics that matter most to our members. Explore our collection of [on-demand webinars](https://www.limra.com/en/events/webinars/?region=164&sortBy=ondemand) to catch up at your convenience.

**LinkedIn LIVE Series: Industry Insights with Bryan Hodgens:**

**On-Demand**

* [**LinkedIn LIVE: Industry Insights with Bryan Hodgens – Unlocking Growth: How Carriers Can Improve Efforts to Engage Underinsured Consumers**](https://www.limra.com/en/events/webinars/2025/linkedin-live-industry-insights-with-bryan-hodgens--unlocking-growth-how-carriers-can-improve-efforts-to-engage-underinsured-consumers/)
* [**LinkedIn LIVE with Bryan Hodgens – What’s in Store for Workplace Benefits Distribution?**](https://www.limra.com/en/events/webinars/2025/linkedin-live-industry-insights-with-bryan-hodgens--whats-in-store-for-workplace-benefits-distribution/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **[LinkedIn LIVE: Industry Insights With Bryan Hodgens — How Intermediaries Help Financial Professionals Grow Their Practice](https://www.limra.com/en/events/webinars/2025/linkedin-live-industry-insights-with-bryan-hodgens--how-intermediaries-help-financial-professionals-grow-their-practice/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**

**The Annuity Insider Report:**

* [**Fourth Quarter Review**](https://www.limra.com/en/events/webinars/2025/the-annuity-insider-report-fourth-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Third Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-annuity-insider-report-third-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Second Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-annuity-insider-report-second-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**First Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-annuity-insider-report-june-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**The Workplace Benefits Report:**

* [**Fourth Quarter Review**](https://www.limra.com/en/events/webinars/2025/the-workplace-benefits-report--fourth-quarter-review/)
* [**Third Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-workplace-benefits-report-third-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **[Second Quarter Review](https://www.limra.com/en/events/webinars/2024/the-workplace-benefits-report---second-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**
* [**First Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-workplace-benefits-report-june-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

# Connections

## Conferences

**2025 LIMRA Annual Conference – Registration Now Open!**

***Get ready for an unforgettable experience at the*** [***2025 LIMRA Annual Conference***](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email)***!*** Join us September 14-17, 2025, at the stunning Gaylord Palms Resort & Convention Center in Kissimmee, Florida. Immerse yourself in a world of innovation and inspiration, just moments away from the magic of Walt Disney World, Universal Studios, and the Kennedy Space Center. Connect with industry leaders, gain exclusive insights, and elevate your career at this prestigious event. Don't miss this opportunity to be part of a distinguished tradition of leadership. Save your spot – [registration](https://na.eventscloud.com/ereg/index.php?eventid=817354&) is now open!

**2025 Conference Series Brochure**

Exciting News! The [2025 Conference Series](https://www.limra.com/globalassets/limra-loma/events-learning-and-networking/conferences/2025/2025-conference-series-brochure.pdf) is here, and there’s something for everyone! Designed to keep you at the forefront of the financial services industry, our 2025 Conference Series offers the latest trends and insights to help you stay competitive. Whether you’re a seasoned conference-goer or a first-timer, you’ll find unparalleled learning and career-building opportunities through our events, thanks to the incredible people, expertise, and industry connections you’ll encounter. Bookmark this [link](https://www.limra.com/globalassets/limra-loma/events-learning-and-networking/conferences/2025/2025-conference-series-brochure.pdf) to stay updated!

**2025 CONFERENCES**

[**Annual Conference**](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| September 14-16**

Gaylord Palms, Kissimmee, FL

***Get ready for an unforgettable experience at the*** [***2025 LIMRA Annual Conference***](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email)***!*** Join us September 14-17, 2025, at the stunning Gaylord Palms Resort & Convention Center in Kissimmee, Florida. Immerse yourself in a world of innovation and inspiration, just moments away from the magic of Walt Disney World, Universal Studios, and the Kennedy Space Center. Connect with industry leaders, gain exclusive insights, and elevate your career at this prestigious event. Don't miss this opportunity to be part of a distinguished tradition of leadership. Save your spot – [registration](https://na.eventscloud.com/ereg/index.php?eventid=817354&) is now open!

[**Wholesaler Leadership Summit**](https://www.limra.com/en/events/conferences/2025/2025-wholesaler-leadership-summit/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| May 13 – 14**

Margaritaville Resort

Orlando, FL

This uniquely designed event, created by wholesaler leaders, connects participants with peers and actionable solutions. The highly interactive format blends open discussions, dynamic presentations, and foremost networking opportunities to exchange ideas, meet new people, and more. Attending this event will help you lead your wholesaling teams to a higher level of success. [Register](https://na.eventscloud.com/2025wlsconference) and [book your hotel](https://be.synxis.com/?adult=1&arrive=2025-05-12&chain=23717&child=0&currency=USD&depart=2025-05-14&group=051125WHO&hotel=9804&level=hotel&locale=en-US&productcurrency=USD&rooms=1) now.

[**Supplemental Health, DI & LTC Conference**](https://www.limra.com/en/events/conferences/2025/2025-supplemental-health-di-ltc-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| July 30 – Aug 1**

Hard Rock Hotel San Diego

San Diego, CA

Network with your peers and leading industry experts while gaining insight into the latest trends in supplemental health products — accident insurance, critical illness, and hospital indemnity — as well as individual disability insurance and long-term care/combination products. The cross-functional nature of this event provides the opportunity to interact with — and learn from — peer professionals in other disciplines as well as your own. With a variety of sessions on pricing/product design, filing, underwriting, claims, and more, as well as separate tracks for each product, attendees can choose to explore one product from end-to-end or consider one function across multiple products. [Register](https://na.eventscloud.com/2025supphlthconf/?reference=web) or [book your hotel](https://book.passkey.com/event/50919940/owner/56761/home) now.

[**Advanced Sales Forum**](https://www.limra.com/en/events/conferences/2025/2025-advanced-sales-forum/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| August 11-13**

Hilton Fort Lauderdale Marina

Fort Lauderdale, FL

Created by advanced sales professionals, the Forum provides advice and insights from industry leaders, and subject matter experts, with unique expertise in this segment of the financial services market. Whether you are seeking new, innovative ways to meet the challenges of organizational change, creative, yet proven concepts to bring to your distribution partners, or finding more effective ways to communicate with and educate stakeholders, attending the Forum will give you unparalleled insights from peers and implementable ideas from experts. [Register](https://na.eventscloud.com/2025asf/?reference=web) or [book your hotel](https://book.passkey.com/go/AdvancedSalesForum2025) now.

## Member Collaboration Group Resources

**Member Collaboration Group Resources Page**

New resources are now available [here](http://llglobal/ev/CSG/SitePages/Meeting%20Resources%20%26%20Templates.aspx), connecting you to the Member Collaboration Group Resources page. Here, you’ll find a wide range of tools and materials, including templates, facilitation guides, communication tools, best practices, and much more to support effective collaboration.

# Solutions

**Anti-Money Laundering for Insurance Review – The Impact of Artificial Intelligence**

LIMRA’s 2025 AML course enhances understanding of money laundering within the insurance industry and explores ways artificial intelligence (AI) can create efficiencies for those working in insurance. It also prepares learners to recognize and prevent AI from being leveraged in fraudulent schemes. The course reviews important topics like Know Your Customer, Customer Identification Program, Activity Monitoring, and Red Flags. Learn more about this newest course, and other AML trainings [here.](https://www.limra.com/en/solutions-and-services/onboarding-and-development/compliance-education-platform/u.s2.-anti-money-laundering-aml-training/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Applied Research Solutions**

LIMRA’s Applied Research Solutions offers consultative research design and delivery to individual clients looking for fresh insights and approaches to company- or industry-specific challenges. Leveraging the association’s broader industry benchmarking and topical research program, the Applied Research Solutions team focuses on helping clients develop a deeper understanding of issues impacting their products, channels, customers, and market position.

Our latest consortia study available for online purchase is [The Future of the Variable Annuity Market](https://na.eventscloud.com/ereg/index.php?eventid=837583&), which takes a look at what carriers can do to increase variable annuity sales, motivators to sell, and more. Our [custom research options](https://www.limra.com/en/solutions-and-services/applied-research-solutions/custom-research-studies/?utm_source=cxocommitteestudygroupemail&utm_medium=email) allow our members to gather deeper insights into their specific questions and business issues.  For information and pricing on all our Applied Research Solutions, contact Michelle Lorenz (mlorenz@limra.com).

**Experience Studies Pro Series**

LIMRA and the Society of Actuaries (SOA) have expanded our Experience Studies Pro program, implementing a new subscription model to better service our members and the industry.  This new subscription program currently has commitments from 30 life insurance and annuity companies — representing nearly 80 percent of in-force premiums in the U.S. Together, these companies will help guide the industry to produce experience studies in support of adequate pricing and reserving across multiple product lines and risk factors. Learn more about the program [here.](https://www.limra.com/en/research/experience-studies/experience-studies-pro/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Hiring Assessments**

Hiring the right person for any role can be a challenge. Learn how to confidently select from a broad range of potential workers to find the ideal candidates to get the job done now and in the future. Our suite of both [home office](https://www.loma.org/en/solutions--services/recruiting--assessment/home-office-employees/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and [field assessments](https://www.limra.com/en/solutions-and-services/recruiting_and_selection/rightchoice/?utm_source=cxocommitteestudygroupemail&utm_medium=email) offers solutions for all of your hiring needs and challenges and can be used throughout a financial professional’s career as well. Hire the right talent for the right job with confidence.

**FraudShare**

**Protect Consumers Against Fraud**

The FraudShare team created a [six-part guide](https://www.limra.com/en/solutions-and-services/regulatory-and-compliance/fraudshare/#protect_consumers_against_fraud_schemes?utm_source=cxocommitteestudygroupemail&utm_medium=email) for ways to detect and stop potential fraud attacks. This fraud protection guide provides best practices and effective solutions for safeguarding your information. It also outlines steps to take if you or someone you know becomes a victim of fraud. You can read more about our best practices and guidelines on our [FraudShare](https://www.limra.com/en/solutions-and-services/regulatory-and-compliance/fraudshare/?utm_source=cxocommitteestudygroupemail&utm_medium=email) webpage.

When the industry works together and uses FraudShare, customer accounts are better protected. For more information, contact Russ Anderson at randerson@limra.com or visit [FraudShare](https://www.limra.com/en/solutions-and-services/regulatory-and-compliance/fraudshare/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Trustworthy Selling Two-Module Pilot Program**

Our two most popular modules — Understanding and Adapting Your Sales Style and Collaborative Discovery — are available to 50 financial professionals for $5,000. The [Trustworthy Selling program](https://www.limra.com/en/solutions-and-services/onboarding-and-development/sales-effectiveness/trustworthy-selling/?utm_source=cxocommitteestudygroupemail&utm_medium=email)is easy to implement and many organizations experience immediate results. Have questions? Contact Jacquie Lucas at jlucas@limra.com.

**SkillSet *powered by* Trustworthy Selling**

A one-day program that features two of the most powerful skill-building modules from the TSprogram: Business Development Strategies and Collaborative Discovery. From launching new advisors, and retaining those 2-5 years in their career, to re-jumpstarting veteran producers, SkillSet improves efficiency, effectiveness, and profitability among your sales team members. Learn more about our newest offering [here](https://trustworthysellinginfo.com).

[EDGE](https://www.limra.com/en/solutions-and-services/onboarding-and-development/management-effectiveness/hpn-edge/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **from Hoopis Performance Network**

LIMRA is now selling EDGE, which helps potential leaders succeed at every stage of the leadership journey. EDGE’s comprehensive digital content library teaches essential skills for building a thriving sales organization, creating a high-performance culture, and everything in between. Whether you want to strengthen your own leadership skills or build your leadership team, whether you are new to leadership or have years of experience, EDGE has a solution for you.

**LIMRA Data Exchange (LDEx) Standards**

The [LDEx Standards](https://www.limra.com/en/solutions-and-services/data-exchange-standards/?utm_source=cxocommitteestudygroupemail&utm_medium=email), a freely distributed LIMRA solution, are built by the industry for the industry and continue to lead the way in standardizing data transmission across the workplace benefits industry. To date, more than 280+ companies have downloaded these freely available standards.

An API compliant update to the LDEx Benefits Enrollment Management Standard, version 2.0, has been recently released. Furthermore, we are also working towards the release of an LDEx Benefits Configuration Management Standard, which will further enhance the standard’s capabilities for case and product data exchange.

LIMRA and its contributing member companies have proven that adoption of the LDEx Standards will result in reduced costs and data errors, saving time and resources that can be allocated toward future growth opportunities. You can view the full list of companies that have adopted the LDEx Standards on LIMRA.com/LDEx.

For more information on the LDEx Standards, their adoption, and requests for implementation support, please contact Cory Gardner at cgardner@limra.com.