



June 11, 2021

Thanks to everyone for supporting the Help Protect Our Families campaign!

Week 19: The campaign continues to expand its reach thanks to your sustained efforts. In the coming weeks, there are several [events](#) planned to help the industry understand the evolving market trends and better engage consumers. We will also release new research about Black American life insurance ownership and their perceptions about life insurance, as well as results from the 2021 U.S. household-level life insurance ownership study.

Life Insurance Awareness Month is just 81 days away. We hear our partner, Life Happens, has big plans this year so stay tuned to learn more!

New research reveals mindset of life insurance owners and non-owners

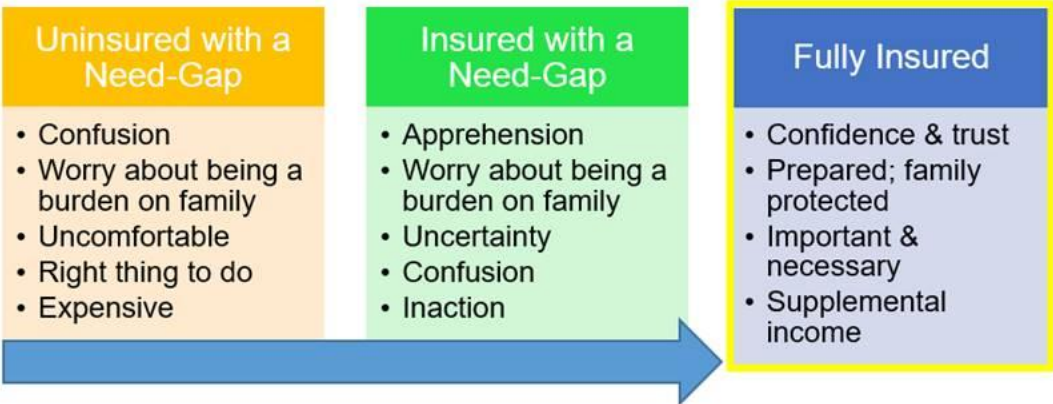
In early 2021, LIMRA conducted an online focus group of life insurance owners and non-owners to get a sense of what prevents people from getting the life insurance coverage they know they need.

This information can help the industry position its messaging to better engage consumers. The study finds there are five primary themes that consumers cite, which create barriers for those who need (or need more) life insurance:

- Health issues make it difficult to get more coverage
- Not knowing the right amount to get, or how to determine the right amount
- Taking the time/energy to actively pursue it
- Can't afford it/perceived high cost
- Financial challenges/loss of job/additional expense

Many of these are based on misconceptions about the accessibility and cost of life insurance. As an industry we should collectively work to [dispel these misconceptions](#) and help the 102 million Americans get the coverage they need.

If we are successful, we can help more Americans feel like the fully insured Americans that LIMRA surveyed:



New content has been added to the [Help Protect Our Families resource page](#) this week. Please share the following resources with your colleagues and clients and use [#HelpProtectOurFamilies](#) in your social media posts so we can track how the message is being amplified throughout the industry!

1. A [column in Thrivent's magazine](#), by Wendy McCullough, vice president of Life Insurance Products, Thrivent, looks at the impact of COVID-19 on all of our lives, reinforcing the importance of covering those we love most with life insurance protection. *Please share with your home office and field force to remind them of the purpose of this campaign and the important role our industry plays in securing families' financial security.*

2. Upcoming Help Protect Our Families events:

- [Help Protect Our Families: The Pandemic's Effect on the Likelihood to Buy Life Insurance](#)

NAIFA is hosting a webinar with LIMRA and Life Happens to share the full results from the 2021 Insurance Barometer Study and the implications for agents and advisors. The presentation will provide details on ownership by generation, income, and gender, and offer insights on which segments of the market are most interested in purchasing life insurance. **Date/Time:** June 16, 2021, 2 p.m. EDT

Speakers:

- Maggie Leyes, chief creative officer, Life Happens
- Alison Salka, Ph.D., senior vice president and head of LIMRA Research, LL Global
- Moderated by Kevin Mayeux, CAE, chief executive officer, NAIFA

- [The Evolution of Life Insurance: Planning for the Future Webinar](#)

LIMRA is hosting a webinar to examine how markets, products, and distribution are evolving to meet new challenges brought on by the pandemic. The webinar will also explore what the future of life insurance looks like, how it will impact the next generation of products and services, and how the best companies are positioning themselves for success. **Date/Time:** June 22, 2021 at 11 a.m. EDT

Speakers:

- Alison Salka, Ph.D., senior vice president and head of LIMRA research, LL Global
- Elaine Tumicki, corporate vice president and head of insurance product research, LL Global

To view all upcoming events, please visit the [Help Protect Our Families Campaign Event Calendar](#).

3. **Finally, two items to post on social media*:** *We recommend you post these on your intranet, your corporate social media accounts, and/or ask your leaders to share them on their own accounts. Remember to use the hashtag [#HelpProtectOurFamilies](#) in your social media messages.*

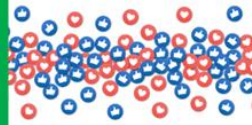
*Please send your company's corporate social media metrics associated with [#HelpProtectOurFamilies](#) to ctheroux@limra.com every other Thursday, so we can capture and share the growing industrywide impact of the campaign. If you would like a 15-minute reminder added to your calendar, please let me know.



Nearly 4 in 10 insured consumers wish they had purchased their policies at a younger age.

Source: 2021 Insurance Barometer Study, LIMRA and Life Happens

[#HelpProtectOurFamilies](#)



Half of Americans report using social media to gather information on financial topics, companies, or to find an advisor.

Source: 2021 Insurance Barometer Study, LIMRA and Life Happens

[#HelpProtectOurFamilies](#)

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