



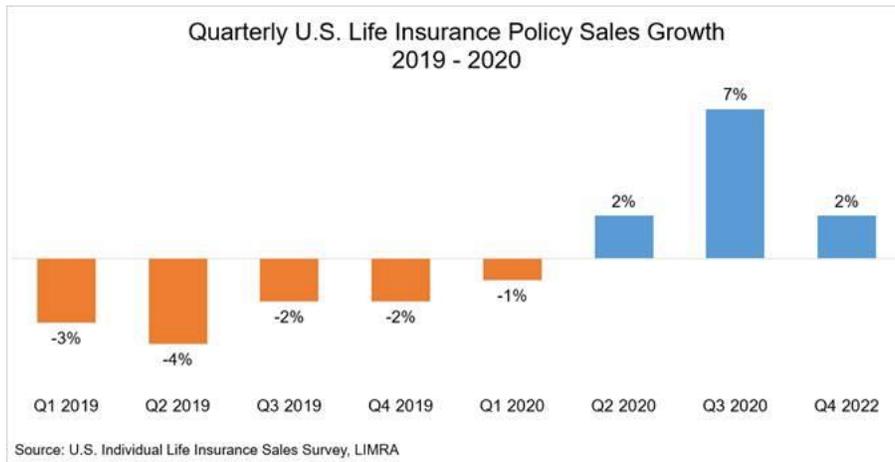
March 26, 2021

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

Week eight. As we close out the first quarter 2021, we wanted to share some analysis about the potential opportunity our industry has to shrink the life insurance coverage gap in the United States in 2021.

Last year, LIMRA research revealed that there is a significant increase in consumer interest in life insurance. In 2021, 36% of consumers say they plan to buy life insurance within the next 12 months. To understand the possible impact the current pandemic will have on our industry in the coming months and years, LIMRA collected historical sales data from several life insurers. Based on data from the top three Mutual life insurance companies, the number of policies sold, on average, **increased 58%** in 1919 — the year after the 1918 pandemic.

We see are beginning to see a similar trend in policy sales today. For the past three consecutive quarters, policy count growth has been positive and the January and February monthly sales survey reflect **double-digit growth** in policy sales.



New research, conducted by Life Happens and LIMRA, finds there are **102 million uninsured and underinsured Americans who believe they need more life insurance coverage**. We hope the Help Protect Our Families campaign is inspiring innovative thinking about how to motivate distribution to engage these Americans and help them get the life insurance protection they need.

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. **Life Happens and LIMRA released initial findings from the 2021 Insurance Barometer Study.** For detailed results, please visit:
 - a. [News Release](#)
 - b. [Infographic](#)

- c. [Video](#): LL Global and Life Happens CEOs discuss the findings and their implication on the industry.
- d. [Presentation of the Perceived Need Gap in U.S.](#)

We suggest you share this with your employees and your sales and marketing teams to help them understand the trends in life insurance ownership in the U.S.

2. A new [MDRT blog post](#) about gender bias in wealth management explores how implicit gender bias could be undermining efforts to help women with their wealth management needs. *This is particularly important because women are far less likely to own life insurance than men (47% versus 58%). Please share with your field force and sales leaders to help them recognize and avoid any unconscious bias they may have to better serve their clients.*
3. A new [Life Happens blog post](#) looks at the life insurance gender gap and some of the reasons behind it. *Please share with your field force, sales leaders and marketing teams to help them develop strategies to help women get the life insurance coverage they need to protect their loved ones.*
4. A new [ACLI IMPACT article](#), written by Dave Levenson, highlights the new findings from the 2021 Barometer and the significant market opportunity with Millennial families. *We suggest you share this with your sales and marketing teams and encourage them to identify new ways to engage this underinsured yet extremely interested segment of the market.*
5. Finally, two social media posts: *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, beginning April 1, 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.



People who wish to subscribe to receive the weekly toolkit, can do so by visiting www.limra.com/helpprotectourfamilies and click on the 'Subscribe' button.