



June 18, 2021

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

Week 20: As we approach the mid-way point of 2021 and our campaign, it's time to think about the opportunity to help protect more families through workplace benefits during open enrollment season. This week, we highlight LIMRA's 2021 forecast for in-force workplace life insurance, as well as RGA's blog on the need to 'think differently' about workplace life insurance offerings.

Not only should our industry engage employers now to encourage them to highlight their life insurance benefit in their open enrollment communications but we should also ensure our own employees are aware and participating in the workplace life insurance benefit offered at our organizations.

#### LIMRA Forecasts Jump in 2021 In-force Workplace Life Insurance

COVID-19 raised consumers' awareness about the importance of life insurance. According to LIMRA research, half of U.S. workers say they now believe their life insurance benefit is more important due to COVID-19. To ensure every worker who has access to life insurance at their workplace opts in, our industry needs to expand efforts to educate employers about the value their workers place on life insurance and encourage them to highlight this important benefit during their next open enrollment.

LIMRA is forecasting workplace benefits life insurance in force to grow **5.4% in 2021**, a significant jump from the 3% annual growth experienced over the past several years. Researchers suggest the quick economic recovery, resulting in new hiring and rising wages, should bolster the number of people eligible for workplace life insurance as employers are able to expand their benefits offerings.

The study suggests the industry may face some headwinds. The pandemic disproportionately impacted working parents and seniors and accelerated changes in how we all work. Researchers recommend carriers look for opportunities to innovate product features and consider revisiting life stage benefits. Also, since more than half of workers rely on digital platforms to enroll in benefits and communicate with their benefits providers, it is critical that carriers deploy robust digital communications tools.

Let's not let this year go by without a full-court press to get every eligible worker the life insurance coverage they need.

#### Help Protect Our Families campaign highlighted in The Carson Group's Podcast

During a recent interview, David Levenson discussed the unprecedented industry collaboration that is driving the Help Protect Our Families campaign with Jamie Hopkins, head of wealth solutions, The Carson Group. He also encouraged advisors to talk to their clients about the importance of life insurance.

The Framework Podcast is designed to help financial advisors go deeper into financial planning, practice management, marketing and business development and new legislation.



To listen to the clip: [Why Collaboration Creates Change](#)

Listen to the full [podcast](#)

## 2021 Life Insurance Awareness Month (LIAM) Spokesperson Announced

Life Happens announced award-winning singer Kelly Rowland will be the 2021 spokesperson for this year's Life Insurance Awareness Month campaign.



(Click image to watch video message)

The 2021 campaign theme is: **With life insurance, I've got you.**

- To learn more about Kelly, please visit: [About Kelly](#).
- More details and additional collateral is available for Life Happens' members at <https://company.lifehappenspro.org/life-insurance-awareness-month>

New content has been added to the [Help Protect Our Families resource page](#). 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. An [RGA blog post](#) by Curt Zepeda, senior vice president, marketing and underwriting, life, accident and disability, U.S. Group Reinsurance, about the importance of thinking differently about how the industry communicates the advantages of life coverage and how employees enroll. *Please share this with your employee benefits marketing and sales teams as they prepare to engage employers this open enrollment season.*
2. An [MDRT article](#) highlighting the value of building strong relationships with your clients to secure more referrals and expand your business. *Please share with your sales leaders and field force to remind them about the power of a referral.*
3. **Toolkit Archive:** All of the Help Protect Our Families toolkits are now available online: <https://www.limra.com/helpprotectourfamieliestoolkits>.
4. **Upcoming Help Protect Our Families events:**
  - [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
  - [The Workplace Benefits Report Webinar](#)  
Join Pat Leary, corporate vice president and head of workplace benefits research, to learn first quarter sales results and the latest workplace benefits market trends uncovered in recent LIMRA research. **Date/Time:** June 22, 2021, at 1 p.m. EDT

- [Let's Chat Finseca: Service – The Right Thing and a Good Thing to Do](#)  
 Finseca is hosting an interactive webinar in support of the Help Protect Our Families Campaign about the different sales strategies that one can use to help close the protection gap. Registration is limited to 25.  
**Date/Time:** June 23, 2021 from 3 p.m. – 3:45 p.m. EDT

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

- 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](mailto: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.



People who wish to subscribe to receive the weekly toolkit, can do so by visiting [www.limra.com/helpprotectourfamilies](http://www.limra.com/helpprotectourfamilies) and clicking on the 'Subscribe for Updates' button.