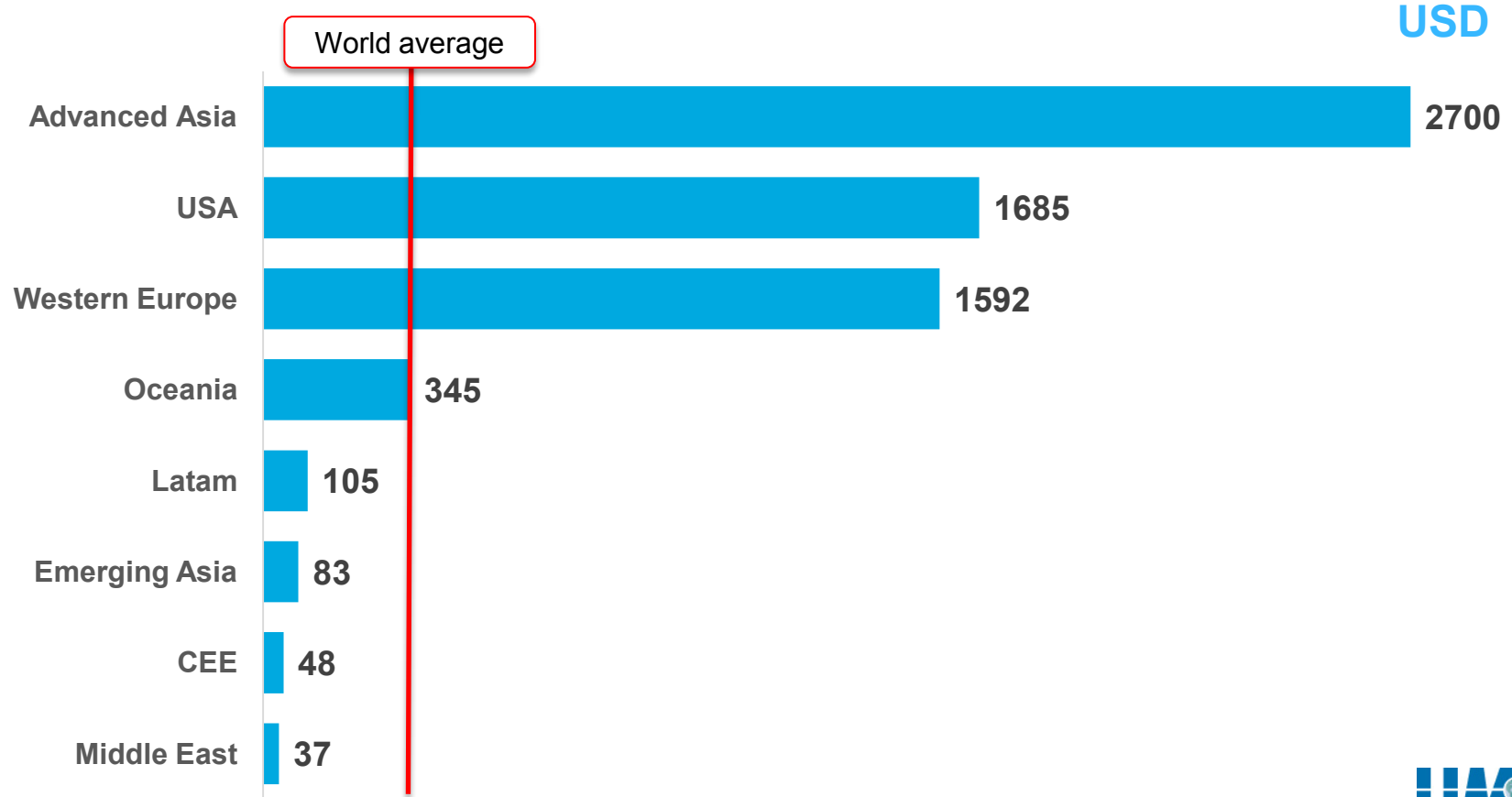




F2F Distribution in Emerging Markets

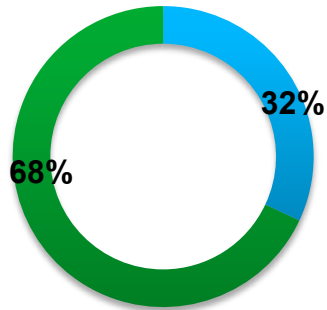
Bernard Retali – LIMRA EMEA

Developed markets vs Emerging markets: premium/capita



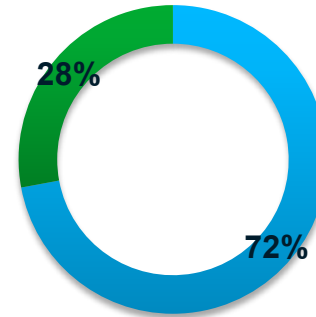
Developed markets Vs emerging markets: distribution

France (2014)

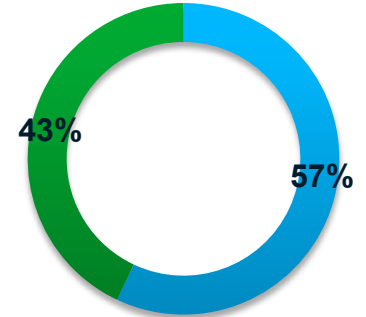


F2F
Other

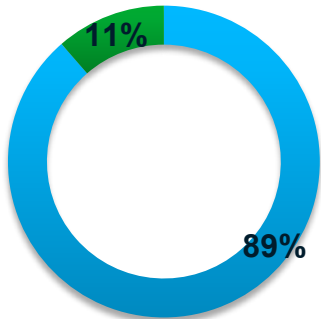
Mexico (2015)



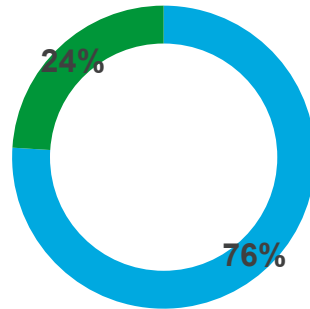
China (2014)



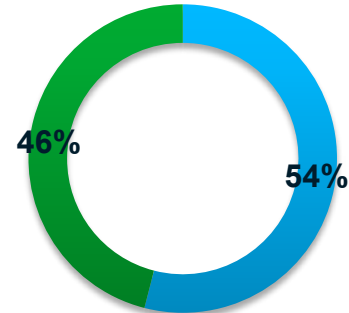
USA (2015)



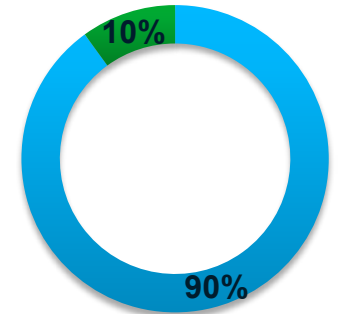
Germany (2015)



Poland (2012)*



India (2014)



ASIA INSURANCE REVIEW

“*The number of individual insurance sales agents increased by **1.85 million** in 2015 to **6.57 million**...in 2016, driven mainly by recruitment by listed life insurers*”

Source: “China: Number of life insurance agents hits 6.5 million in 2016,” Asia Insurance Review, April 11, 2017

4 in 10 millennials still want to buy insurance face to face

Most Preferred Way to Purchase Life Insurance by Age

	Age Group				
	Total	Millennials	Gen X	Boomers	Seniors
In person (outside of the workplace) through a financial advisor or agent	51%	42%	47%	55%	73%
Complete an online form	21	22	24	22	11
Through my workplace	11	15	14	7	3
Complete application (offline) and email it to an insurance company/professional	6	10	6	5	3
Complete an application and mail it to an insurance company/professional	6	4	5	8	8
Over the phone	5	7	4	3	2



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Pre-retirees who have advisors have done more planning than those without advisor

Pre-retiree Retirement Planning Activities Completed

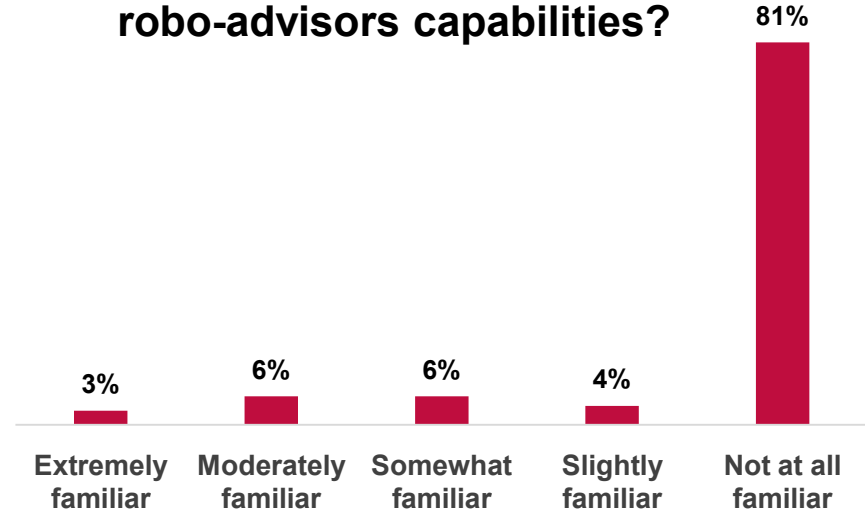


Robo Advisor: the end of financial advisor?

Online “digital advisors” managed \$60 billion in assets in 2015 in the US

- Easy to use
- Gives the control to the user
- Cheaper than a financial advisor
- Full transparency
- Better performance ?
- For all budget

Are consumers familiar with robo-advisors capabilities?



Early adopters tend to be younger

11% of Gen Y are currently using robo-advisor VS 1% of baby boomers

Financial professional of the future

PRODUCT FOCUSED

- Selling



SERVICE/ KNOWLEDGE FOCUSED

- Financial Planning
- Value Added Advice



FUNGIBLE

LOWER Consumer
Perceived Value

STICKY

HIGHER Consumer
Perceived Value

Consumers can chose an agent by location, experience, gender, military experience....

Agents

Life California 5 year Select Language Select Gender Testimonials Military Verified
Enter keywords to search..

FILTER



Robin Frank, CLTC

Long Term Care, Life, Critical Illness

855-LTC-0642



Scott Bosler

Homeowners, Auto, Life

559-429-8294



Daniel Moreno

Health, Life, Medicare Supplement,
Critical Illness

(415) 895-5632



Scott W Johnson

Homeowners, Life, Auto

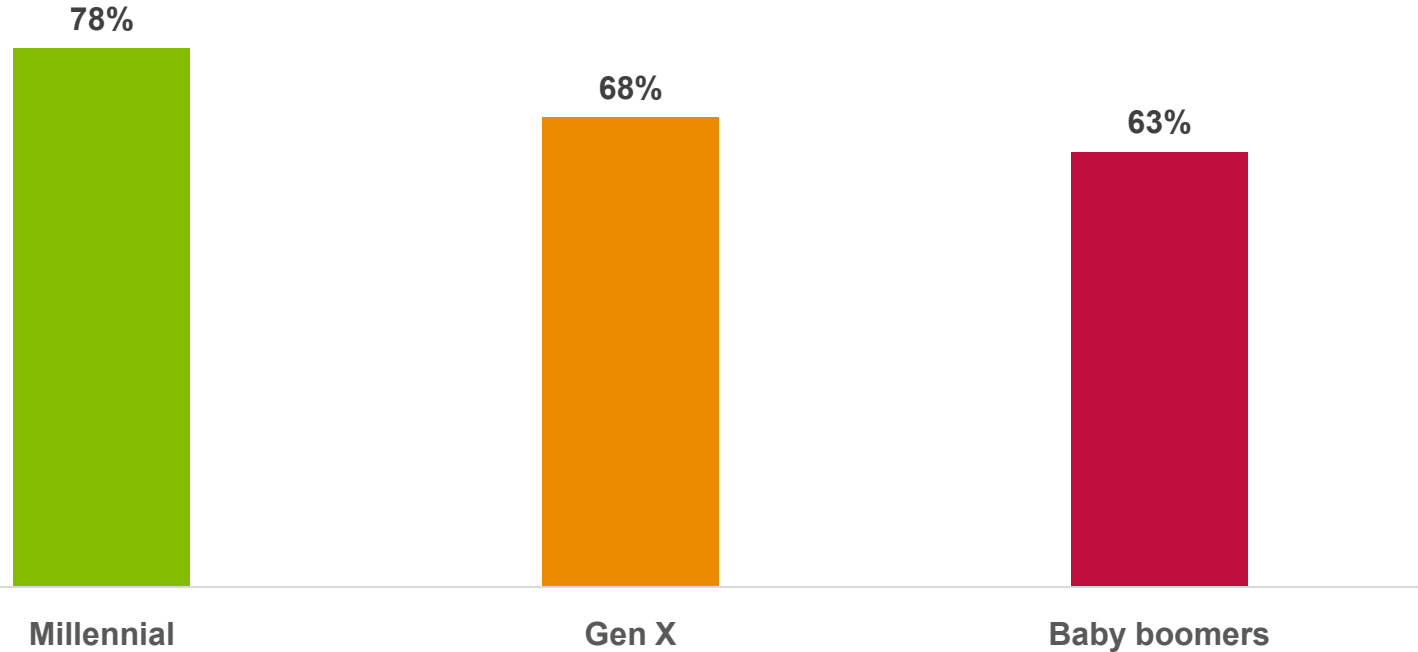
415-294-5454



They also will be able to see testimonials and ratings of the agents

Omnichannel

Integration of services across all channels



Source: LIMRA 2014

An example in the insurance



Source: Hearsaysocial – LIMRA Strategic Partner



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Industry Knowledge***