



You're In Charge®

LIFE INSURANCE PRIORITIZATION

AMERICAN CONSUMER STUDY

Conducted 4Q 2016



METHODOLOGY

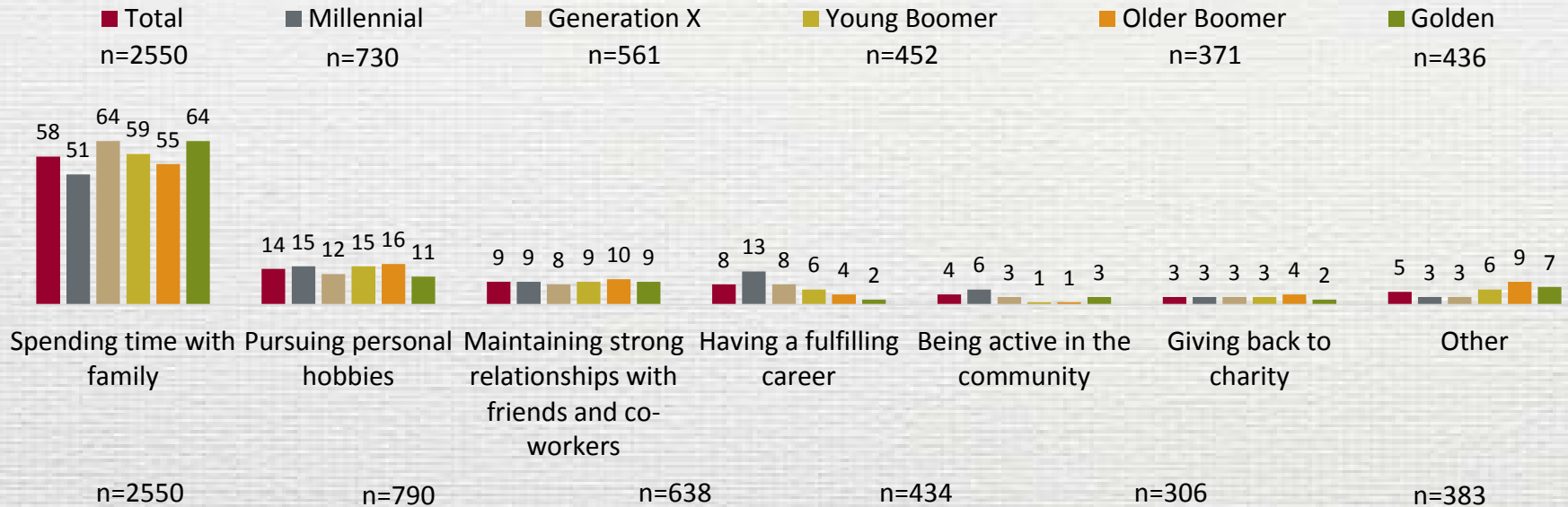
- Penn Schoen Berland conducted an online quantitative study in Q4' 2016 among 2550 respondents as detailed below:

Audience		Criteria	N-Size
Total		General Population	n=2550
Generation	Millennial	Ages 18-35	n=730
	Generation X	Ages 36-48	N=561
	Younger Boomers	Ages 49-57	n=451
	Older Boomers	Ages 58-65	n=371
	Goldens	Ages 66+	n=436
Race/ethnicity	White	White, Caucasian, European, European-American	n=11550
	African American	Black, African-American, Afro-Caribbean, African	n=300
	Hispanic	Hispanic, Latino, Latin American	n=195
	Asian	Asian-American, Asian, Pacific Islander (including South Asian, Indian, Pakistani and East Asian, Chinese, Korean, Japanese, etc.)	n=130
	All Others	Arab, Middle Eastern; American Indian, Native American; Other	n=75
Families with Young Children	Married /w Young Children	Married with Young Children (ages 0-12)	n=573
	Single w/ Young Children	Single with Young Children (ages 0-12)	n=1395

A MAJORITY ACROSS GENERATIONS SAY SPENDING TIME WITH FAMILY MAKES THEM HAPPIEST IN LIFE

What makes you happiest in life?

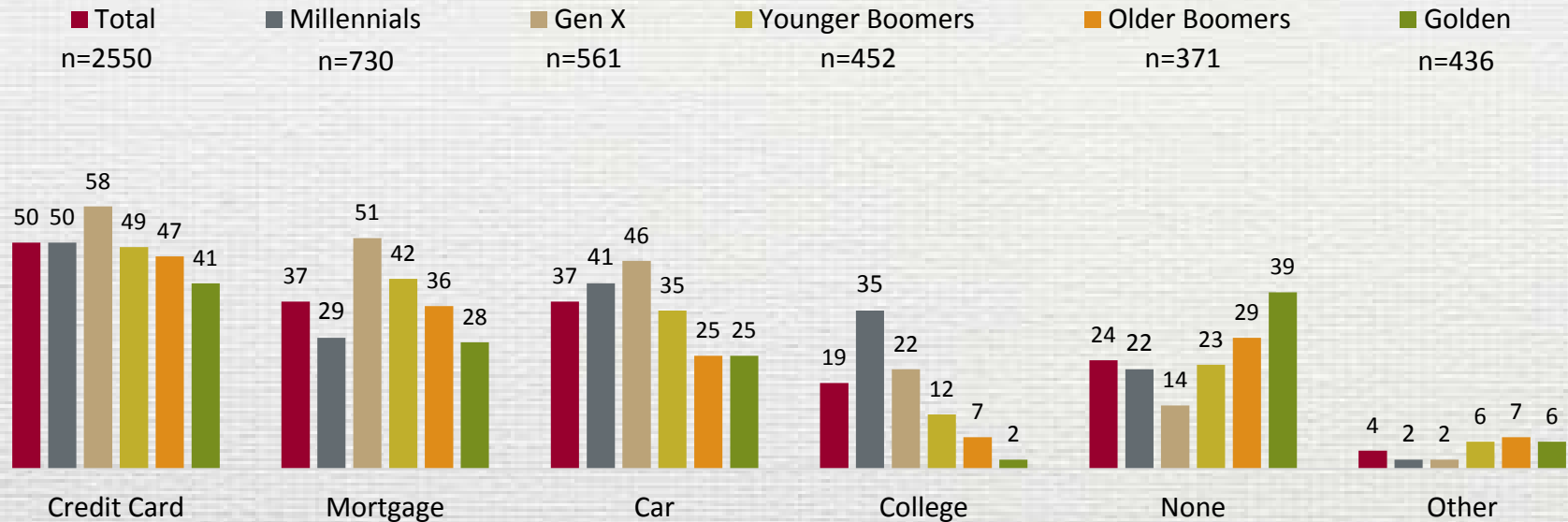
Ranked by Total



HALF OF AMERICANS HAVE CREDIT CARD DEBT, WITH MORE DEBTORS AMONG GENERATION X THAN OTHER GENERATIONS

Which of the following types of loans/debts do you currently own?

Ranked by Total, Multiple responses permitted

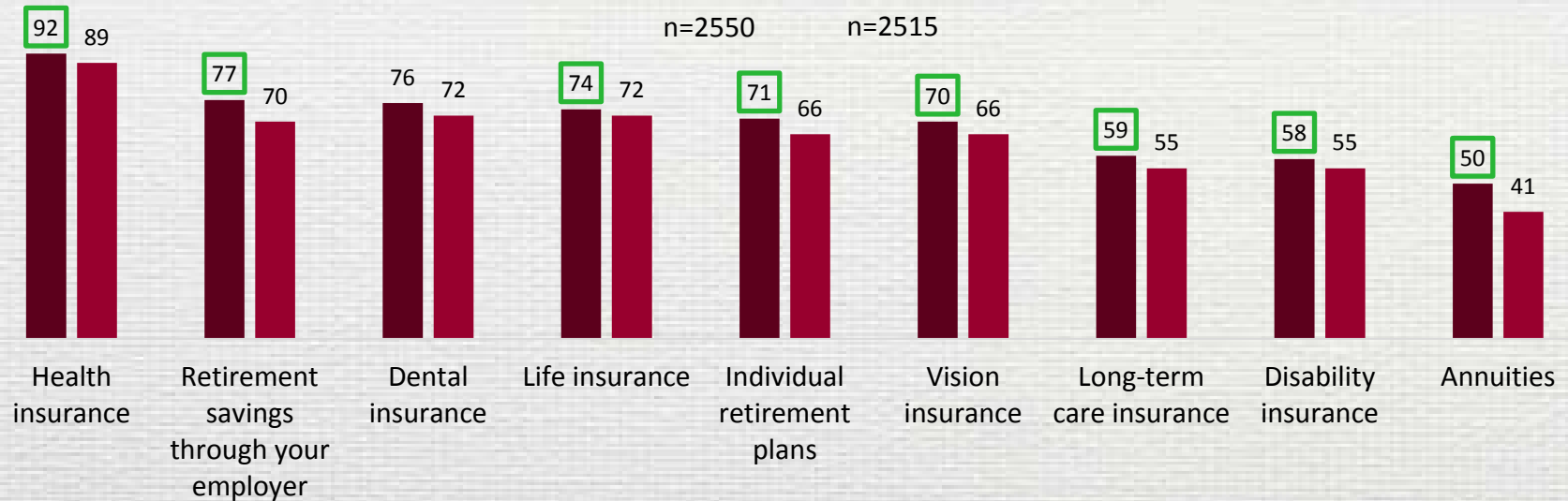


PERCEIVED IMPORTANCE OF ALL INSURANCE PRODUCTS INCREASED SIGNIFICANTLY YEAR OVER YEAR EXCEPT FOR LIFE INSURANCE

Product Importance

Showing Very and Somewhat Important, Ranked by 2016

■ Total 2016 ■ Total 2015

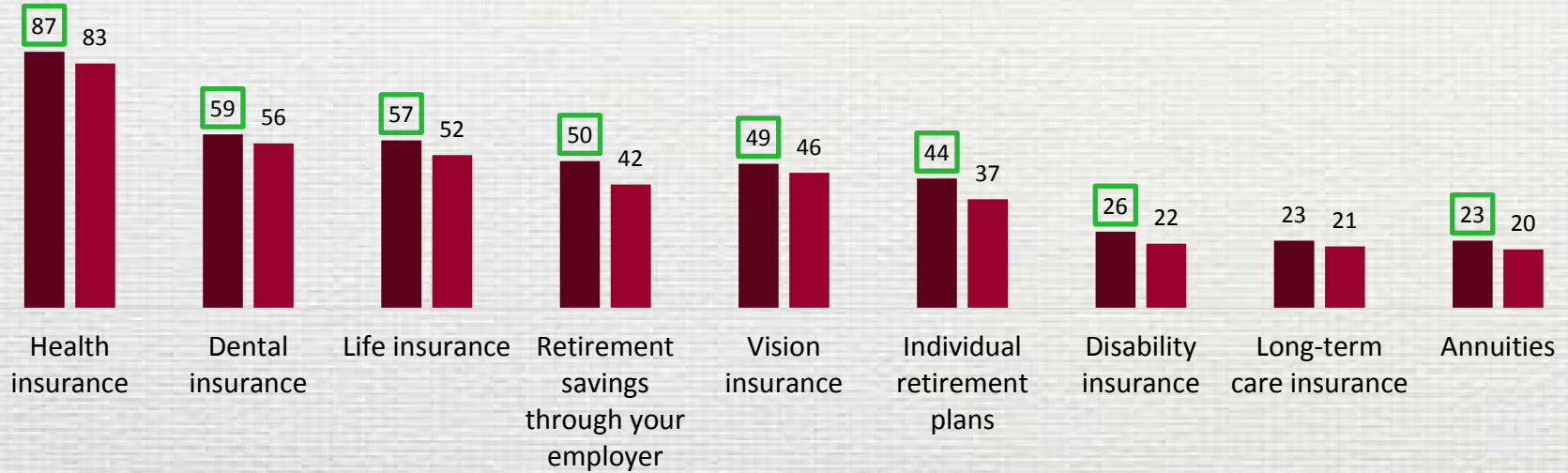


YEAR OVER YEAR, SIGNIFICANTLY MORE AMERICANS INDICATE THEY OWN INSURANCE AND RETIREMENT PRODUCTS

Product Ownership

Showing "Yes," Ranked by 2016

■ Total 2016 n=2550 ■ Total 2015 n=2515



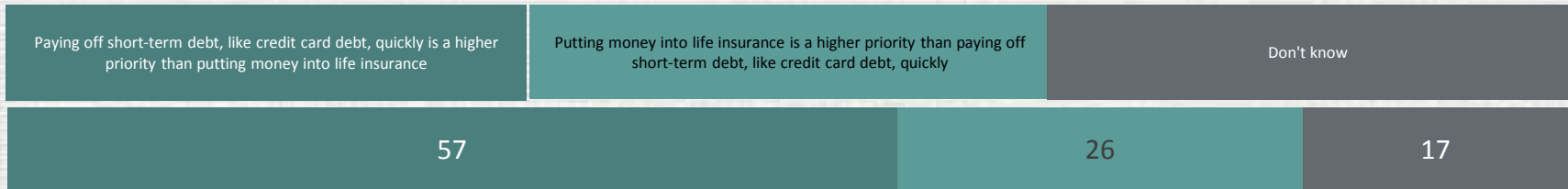
 = greater/ less than 2015 at 95% Confidence

***Sig testing based on pre-rounded numbers

A MAJORITY SAY PAYING OFF SHORT-TERM DEBT IS MORE IMPORTANT THAN PUTTING MONEY INTO LIFE INSURANCE

Which of the following statements about funding life insurance is closer to your opinion?

Among Total (%)



Ranked by Total	Total (n=2550)	Male (n=1147)	Female (n=1403)	Millennials (n=790)	Gen Xers (n=638)	Younger Boomers (n=434)	Older Boomers (n=306)	Goldens (n=383)
Paying off short-term debt, like credit card debt, quickly is a higher priority than putting money into life insurance	57	55	58	54	56	57	64	58
Putting money into life insurance is a higher priority than paying off short-term debt, like credit card debt, quickly	26	28	24	31	28	24	21	19
Don't know	17	17	18	15	16	19	16	23

WOMEN ARE MORE LIKELY THAN MEN TO SAY THAT THEY WOULD “LOVE TO PUT MORE MONEY INTO LIFE INSURANCE”

Which of the following statements about funding life insurance is closer to your opinion?

Among Total (%)

I am putting a good amount of money into life insurance, and I am comfortable with my spending here	I am putting too much money into life insurance and would like to reduce my spending here	I am not putting much money at all into life insurance and I have no problem with that	I would love to put more money into life insurance, but cannot right now	I have no interest in putting money into life insurance	Don't know
26	9	15	22	20	9

Ranked by Total	Total (n=2550)	Male (n=1147)	Female (n=1403)	Millennials (n=790)	Gen Xers (n=638)	Younger Boomers (n=434)	Older Boomers (n=306)	Goldens (n=383)
I am putting a good amount of money into life insurance, and I am comfortable with my spending here	26	30	23	29	30	23	19	21
I am putting too much money into life insurance and I need to reduce my spending here	9	10	7	13	10	8	4	4
I am not putting much money at all into life insurance and I have no problem with that	15	16	13	16	12	14	16	16
I would love to put more money into life insurance, but cannot right now	22	14	29	21	26	25	22	14
I have no interest in putting money into life insurance	20	21	19	13	12	22	32	35
Don't know	9	9	10	9	11	8	7	10