**February 2025**

[**Member Collaboration Groups & Member Relations Content Feeder**](https://llglobal.lightning.force.com/lightning/r/CollaborationGroup/0F93x000000UAF1CAO/view?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Stay well-informed with timely, relevant content — new research, current campaigns, events, media coverage, and more.

# Content Highlights

**2025 LIMRA Annual Conference – Registration Now Open!**

***Get ready for an unforgettable experience at the*** [***2025 LIMRA Annual Conference***](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email)***!*** Join us September 14-17, 2025, at the stunning Gaylord Palms Resort & Convention Center in Kissimmee, Florida. Immerse yourself in a world of innovation and inspiration, just moments away from the magic of Walt Disney World, Universal Studios, and the Kennedy Space Center. Connect with industry leaders, gain exclusive insights, and elevate your career at this prestigious event. Don't miss this opportunity to be part of a distinguished tradition of leadership. Save your spot – [registration](https://na.eventscloud.com/ereg/index.php?eventid=817354&) is now open!

**NEW Benchmarks Page:**

[**Credible Benchmarks: Lighting the Path to Industry Growth**](https://www.limra.com/en/research/credible-benchmarks-lighting-the-path-to-industry-growth/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Find the Latest Data and Trends You Need to Plan for Success**

*Our benchmarks light the path to growth, delivering industry-driven insights with unmatched credibility and a visionary outlook*.

[Explore our **NEW** All Benchmarks Page](https://www.limra.com/en/research/credible-benchmarks-lighting-the-path-to-industry-growth/?utm_source=cxocommitteestudygroupemail&utm_medium=email) to find the newest industry benchmark updates, all benchmarks organized by line of business, yearbooks, and forecasts.

**NEW** [**The Modern Retiree: Embracing the Future of Retirement**](https://www.limra.com/en/research/research-abstracts-public/2024/2024-retirement-investors-behaviors-attitudes-and-financial-situations/the-modern-retiree-embracing-the-future-of-retirement/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Retirement is evolving as retirees find value in working and seek financial advice to protect their assets. Despite limited traditional pension income, their savings behavior and confidence remain steady.

**NEW** [**The Changing Family: A New Reality for Life Insurance**](https://www.limra.com/en/research/research-abstracts-public/2025/the-changing-family-a-new-reality-for-life-insurance/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Over recent decades, numerous fundamental shifts have influenced the structure of the American family. Within the life insurance landscape specifically, these changes present modern and meaningful implications for consumer needs and expectations.

**Podcast**

**NEW** [**Career Development in the Digital Age**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Amy Ferrero, Head of Customer Care Centers, MassMutual Operations, and Carie Crane, Vice President, Professional Development, LIMRA and LOMA, discuss the evolution of talent management, the impact of remote work, and the importance of developing transferable skills and business acumen for career growth.

**Upcoming Webinars**

**2/11/2025 | 1-2pm ET**

[**U.S. Individual Life Insurance Sales Forecast**](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Product popularity shifts back and forth over time as economic factors, regulation, technology, and product innovation impact profitability and product appeal — where do we go from here? Join Karen Terry and Bryan Hodgens to review the highlights of 2024 sales and LIMRA's forecast for 2025 and beyond. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**2/13/2025 | 11am-12pm ET**

[**U.S. Individual Annuity Market Forecast**](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Annuity sales have experienced unprecedented growth in 2023 and 2024, driven by higher interest rates and volatile equity markets, — will it continue? Join Keith Golembiewski and Bryan Hodgens to review the highlights of 2024 annuity sales and LIMRA's forecast for 2025 and beyond. ​Learn more or register [here](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Member Collaboration Group Resources**

New resources are now available [here](http://llglobal/ev/CSG/SitePages/Meeting%20Resources%20%26%20Templates.aspx), connecting you to the Member Collaboration Group Resources page. Here, you’ll find a wide range of tools and materials, including templates, facilitation guides, communication tools, best practices, and much more to support effective collaboration.

# Knowledge

**Build an Advantage Across Your Organization**

Meet the distinct, industry-specific needs of your entire workforce with [*Industry Advantage*](https://www.loma.org/en/professional-development/talent-mobility-suite/industry-advantage/?utm_source=cxocommitteestudygroupemail&utm_medium=email) — an award-winning, just-in-time learning subscription program. This cost-effective program features a broad and deep library of courses on beginner, intermediate, and trending topics across life insurance, annuities, and workplace benefits. [Learn more or view the demo](https://www.loma.org/en/professional-development/talent-mobility-suite/industry-advantage/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Strategic Leadership Experience**

Nominations are open for the new Class of 2027 for the LIMRA and LOMA [Strategic Leadership Experience](https://www.loma.org/en/professional-development/facilitated-learning/strategic-leadership-experience-learnmore/?utm_source=cxocommitteestudygroupemail&utm_medium=email) executive development program, in partnership with Wharton Executive Education. This nomination-only program enables future industry leaders to adapt business strategies to leverage market opportunities, manage risk, and develop talent. The program continues to earn high marks with an overall program score of 4.8 / 5.0. Participants would recommend the program to others with a score of 4.8 / 5.0. Check out our new [program video](https://www.loma.org/en/professional-development/facilitated-learning/strategic-leadership-experience-learnmore/?utm_source=cxocommitteestudygroupemail&utm_medium=email&wvideo=tfebbq65sx) to hear more. The Class of 2027 will begin their new 24-month journey July 14-18, 2025. If you or your company are interested in learning more about 2025 programming, please contact Lisa Stevens, Director of Executive Development, at [lstevens@loma.org](mailto:lstevens@loma.org).

**Bring Your Interns Together for an Inspiring Introduction to the Industry**

Give your interns a solid foundation and boost business acumen with [Learning Live: Life Insurance Industry Overview](https://www.loma.org/en/professional-development/accelerate-impact-suite/learning-live-life-insurance-industry-overview/?utm_source=cxocommitteestudygroupemail&utm_medium=email). This two-hour, live educational session provides an overview of the insures' role in the financial services industry, the regulatory environment they operate in, and forces that shape how they do business. We provide the content, instructor, and platform — you simply provide the participants. [Learn more](https://www.loma.org/en/professional-development/accelerate-impact-suite/learning-live-life-insurance-industry-overview/?utm_source=cxocommitteestudygroupemail&utm_medium=email) or [contact Barbara Brown](mailto:bbrown@loma.org?subject=Learning%20Live%20for%20Interns), Program Director, to schedule a session for your internship program.

**Expand Top Performers’ Industry Acumen in a Live, Instructor-Led Program**  
Designed for top performers who need to quickly expand their understanding of the life insurance business, [*Insurance Immersion*](https://www.loma.org/en/professional-development/accelerate-impact-suite/insurance-immersion/?utm_source=cxocommitteestudygroupemail&utm_medium=email) offers a clear and concise overview of industry trends, products, operations, and how insurers make money, while addressing new and evolving influences. Join us April 8-11 or September 30-October 3 for this concentrated learning experience. [View more details](https://www.loma.org/en/professional-development/accelerate-impact-suite/insurance-immersion/?utm_source=cxocommitteestudygroupemail&utm_medium=email/#upcoming_sessions).

**Industry-Specific Finance Training for Operations Leaders**

The unique elements of a life insurer's financial operations and strategy are complex and difficult to understand, even for successful leaders. [*Finance for Insurance Leaders*](https://www.loma.org/en/professional-development/talent-mobility-suite/finance-for-insurance-leaders/?utm_source=cxocommitteestudygroupemail&utm_medium=email) strengthens leaders’ grasp of financial management at life insurance companies so they can make even better strategic decisions. Plan now to join us for this two-day, in-person program [October 14-15](https://www.loma.org/en/events/facilitated-learning-events/2025/finance-for-insurance-leaders-oct-2025/?utm_source=cxocommitteestudygroupemail&utm_medium=email) at the LIMRA office in Windsor, CT. [View more details](https://www.loma.org/en/professional-development/talent-mobility-suite/finance-for-insurance-leaders/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

# Insights

## Current Campaigns Running

**Forecasts:**

[**U.S. Individual Life Insurance Forecast**](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-forecast/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

What are the expectations for life sales over the next few years? Our life insurance forecast offers a thorough analysis of sales trends and a comprehensive outlook on the future, empowering strategic decisions with confidence.

**Related Resources:**

* **Webinar:** [**U.S. Individual Life Insurance Sales Forecast 2024-2027**](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Product popularity shifts back and forth over time as economic factors, regulation, technology, and product innovation impact profitability and product appeal — where do we go from here? Join Karen Terry and Bryan Hodgens to review the highlights of 2024 sales and LIMRA's forecast for 2025 and beyond. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

[**U.S. Individual Annuity Market Forecast 2024-2027**](https://www.limra.com/en/research/benchmarks/u.s.-individual-annuity-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Related Resources:**

* **Webinar:** [**U.S. Individual Annuity Market Forecast 2025-2027**](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Annuity sales have experienced unprecedented growth in 2023 and 2024, driven by higher interest rates and volatile equity markets, — will it continue? Join Keith Golembiewski and Bryan Hodgens to review the highlights of 2024 annuity sales and LIMRA's forecast for 2025 and beyond. ​Learn more or register [here](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

[**Workplace Life and Disability Benefits Forecasts for 2024 – 2027: Success Depends on Navigating New Headwinds**](https://www.limra.com/en/research/research-abstracts/2024/workplace-life-and-disability-benefits-forecasts-for-2024--2027-success-depends-on-navigating-new-headwinds/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Explore what is behind the numbers driving LIMRA’s forecast for the workplace life and disability benefits markets.

**Retirement Investors Series:**

[**The Modern Retiree: Embracing the Future of Retirement**](https://www.limra.com/en/research/research-abstracts-public/2024/2024-retirement-investors-behaviors-attitudes-and-financial-situations/the-modern-retiree-embracing-the-future-of-retirement/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Retirement is evolving as retirees find value in working and seek financial advice to protect their assets. Despite limited traditional pension income, their savings behavior and confidence remain steady.

**Related Resources:**

* Full Report: [2024 Retirement Investors: Behaviors, Attitudes, and Financial Situations](https://www.limra.com/en/research/research-abstracts-public/2024/2024-retirement-investors-behaviors-attitudes-and-financial-situations/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**NEW** [**Financial Wellness Series**](https://www.limra.com/en/trending-topics/financial-wellness/?utm_source=cxocommitteestudygroupemail&utm_medium=email):

Explore critical insights on improving consumer financial health and the importance of comprehensive wellness programs that address multiple aspects of consumers’ lives.

**Related Resources:**

* **Report:** [**Wellness at Work: Financial, Emotional, and Physical Wellness Programs in the Workplace**](https://www.limra.com/en/research/research-abstracts-public/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
  + **Infographic:** [Wellness Works…in the Workplace](https://www.limra.com/siteassets/research/research-abstracts/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/wellness-works-in-the-workplace-infographic.pdf)
* **Report:** [**LIMRA Financial Wellness Index® — Quantifying Financial Wellness as a Basis for Improving It: 2024 Update**](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
  + **Infographic:** [Key Insights from the LIMRA Financial Wellness Index®](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/limra-financial-wellness-index-key-insights-infographic/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Benchmarks:**

[**Credible Benchmarks: Lighting the Path to Industry Growth**](https://www.limra.com/en/research/credible-benchmarks-lighting-the-path-to-industry-growth/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Find the Latest Data and Trends You Need to Plan for Success**

*Our benchmarks light the path to growth, delivering industry-driven insights with unmatched credibility and a visionary outlook*.

[Explore our **NEW** All Benchmarks Page](https://www.limra.com/en/research/credible-benchmarks-lighting-the-path-to-industry-growth/?utm_source=cxocommitteestudygroupemail&utm_medium=email) to find the newest industry benchmark updates, all benchmarks organized by line of business, yearbooks, and forecasts.

## MarketFacts

**NEW This Month**

[**FORECAST 2025: Special Edition**](https://www.limra.com/en/trending-topics/publications/marketfacts/2025/forecast-2025-special-edition/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

In this special issue of MarketFacts, LIMRA and LOMA President and CEO David Levenson, along with 14 other C-suite executives, reveal their thoughts for the financial services industry for 2025.

[**FORECAST 2025: Impactful Forces**](https://www.limra.com/en/trending-topics/publications/marketfacts/2025/forecast-2025-impactful-forces/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Top executives discuss the impact of technology, regulatory changes, economic factors, and talent strategies on the financial services industry. Find out what they had to say.

[**FORECAST 2025: Growth Opportunities**](https://www.limra.com/en/trending-topics/publications/marketfacts/2025/forecast-2025-growth-opportunities/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

FORECAST 2025 participants identify key growth opportunities in the insurance sector, driven by coverage gaps, demographics, and economic conditions. Uncover their strategies for success!

## Media Highlights

**News Coverage about LIMRA’s Life and Annuity Forecast**

* [LIMRA Says Fixed Annuity Sales Will Fall and VA Sales Rise In 2025](https://www.fa-mag.com/news/limra-says-fixed-annuity-sales-will-fall-and-va-sales-rise-in-2025-80904.html) (*Financial Advisor Magazine)*
* [What's next for the annuities space in 2025?](https://www.investmentnews.com/retirement-planning/whats-next-for-the-annuities-space-in-2025/258853) (*Investment News)*
* [Annuity sales soared in 2024. What investors can expect in 2025](https://www.bankrate.com/retirement/annuity-market/) (Bank Rate)
* [RILAs Will Still Be King of the Annuity Hill, LIMRA Predicts](https://www.thinkadvisor.com/2025/01/13/rilas-will-still-be-king-of-the-annuity-hill-limra-predicts/) (*Think Advisor)*
* [A Mixed Bag Likely For The U.S. Retail Annuity Market In 2025](https://www.lifehealth.com/a-mixed-bag-likely-for-the-u-s-retail-annuity-market-in-2025/) (*Advisor Magazine)*

**Life Insurance**

* [New life insurance premium rises 6% in third quarter, LIMRA reports](https://insurancenewsnet.com/innarticle/new-life-insurance-premium-rises-6-in-third-quarter-limra-reports) (*Insurance News Net)*
* [Retail Life Insurance New Premium on Pace to Notch Another Record Year](https://www.lifehealth.com/retail-life-insurance-new-premium-on-pace-to-notch-another-record-year/) (*Advisor Magazine)*
* [Prudential Widens Lead in VUL Sales Over Nearest Rival in Q3](https://www.lifeannuityspecialist.com/c/4707124/629884/prudential_widens_lead_sales_over_nearest_rival) (*Life Annuity Specialist)*
* [Protective Partners with iPipeline to Ramp Up Variable Annuity Sales](https://www.lifeannuityspecialist.com/c/4707174/629884/protective_partners_with_ipipeline_ramp_variable_annuity_sales) (*Life Annuity Specialist)*

## Retirement

**Research**

**NEW** [**The Modern Retiree: Embracing the Future of Retirement**](https://www.limra.com/en/research/research-abstracts-public/2024/2024-retirement-investors-behaviors-attitudes-and-financial-situations/the-modern-retiree-embracing-the-future-of-retirement/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Retirement is evolving as retirees find value in working and seek financial advice to protect their assets. Despite limited traditional pension income, their savings behavior and confidence remain steady.

**Related Resources:**

* **Full Report:** [2024 Retirement Investors: Behaviors, Attitudes, and Financial Situations](https://www.limra.com/en/research/research-abstracts-public/2024/2024-retirement-investors-behaviors-attitudes-and-financial-situations/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

LIMRA’s Retirement Investors Survey tracks the perceptions, attitudes, behaviors, and financial condition of retirees and non-retired workers in the United States.

[**DC Advisor Views: Wealth Management, DC Plans, and Participants**](https://www.limra.com/en/research/research-abstracts/2024/dc-advisor-views--wealth-management-dc-plans-and-participants/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Explore how DC advisors balance their practices between wealth management and plan advisory functions and roles. The flyer illustrates their expectations and views of recordkeeper functions and roles.

[**Impact of Financial Professionals on Retirement Security – Second Edition**](https://www.limra.com/en/research/research-abstracts-public/2024/impact-of-financial-professionals-on-retirement-security--second-edition/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This edition examinesretirement investors who work with financial professionals (FPs) to help make financial and investment-related decisions and investors who do not work with FPs. Learn how advisors are providing retirement income planning, and the role annuities play in their practices.

**Fact Book** [**Fact Book on Retirement Income**](https://www.limra.com/en/research/benchmarks/fact-book-on-retirement-income/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This book provides an analysis of the retirement income market by different segments, demographics, or retirement status. The information can help advisors and institutions recognize investor trends and target the segments of greatest opportunity.

**Reference Guide** [**The Retail Retirement Reference Guide – Sixth**](https://www.limra.com/en/research/research-abstracts-public/2024/the-retail-retirement-reference-guide--sixth-edition/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **Edition**

The Retail Retirement Reference Guide (Sixth Edition) provides a wealth of facts and insights at your fingertips. Unlock a comprehensive view of the changing dynamics of the individual retirement market.

**Related Resources:**

* [**Share-A-Chapter:**](https://www.limra.com/en/research/research-abstracts-public/2024/the-retail-retirement-reference-guide--sixth-edition/share-a-chapter-retail-retirement-reference-guide/?utm_source=cxocommitteestudygroupemail&utm_medium=email)Use these PowerPoint documents to bring images from the Retail Retirement Reference Guide into your own presentations.

## Life Insurance

**NEW December Individual Life Insurance Sales**

December ended the year with a bang, with every product line experiencing premium growth. Once again, Variable Universal Life (VUL) continued its upward trajectory, experiencing massive growth, 74%, and pulling the overall monthly growth for December to an astounding 21%. Indexed Universal Life (IUL) also had strong growth at 14%, driven by nearly half of participants experiencing double digit increases.  Term, Whole Life (WL), and Fixed Universal Life (FUL) all had increases of 4%, 5% and 2% respectively. With strong growth in IUL and VUL in the second half, we end the year with a 4% overall YTD growth from monthly participants.

|  |  |  |  |
| --- | --- | --- | --- |
|  |  | Annualized Premium Growth | Policy Growth |
| Total | December | 21% | 2% |
|  | December YTD | 4% | + |
| Fixed Universal Life | December | 2% | -18% |
|  | December YTD | 7% | -8% |
| Indexed Universal Life | December | 14% | 14% |
|  | December YTD | 4% | 11% |
| Variable Universal Life | December | 74% | 13% |
|  | December YTD | 27% | 6% |
| Term | December | 4% | -2% |
|  | December YTD | 1% | 1% |
| Whole Life | December | 5% | 4% |
|  | December YTD | -4% | -3% |
| \* Based on LIMRA’s First and Second Quarterly Retail Individual Life Insurance Sales Survey Results Plus member companies who have submitted monthly results for July and August and September | | | |

[**Retail Life Insurance New Premium on Pace to Notch Another Record Year**](https://www.limra.com/en/newsroom/news-releases/2024/limra-retail-life-insurance-new-premium-on-pace-to-notch-another-record-year/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Total new annualized premium jumped 6 percent to $3.9 billion in the third quarter 2024, according to LIMRA’s third quarter 2024 retail individual life insurance sales survey. The number of policies sold in the third quarter was level with the same period in 2023.

Download the Q3 2024 [sales enablement deck](https://www.limra.com/siteassets/about/sales-repository/life/life-insurance-sales-presentation.pptx) and [infographic](https://www.limra.com/siteassets/research/life-insurance/2024-q3-official-life-sales-infographic.pdf).

**Research**

**NEW** [**The Changing Family: A New Reality for Life Insurance**](https://www.limra.com/en/research/research-abstracts-public/2025/the-changing-family-a-new-reality-for-life-insurance/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Over recent decades, numerous fundamental shifts have influenced the structure of the American family. Within the life insurance landscape specifically, these changes present modern and meaningful implications for consumer needs and expectations.

**NEW** [**U.S. Individual Life Insurance Forecast**](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-forecast/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

What are the expectations for life sales over the next few years? Our life insurance forecast offers a thorough analysis of sales trends and a comprehensive outlook on the future, empowering strategic decisions with confidence.

**NEW** [**The Facts of Life and Annuities: 2024 Update**](https://www.limra.com/en/research/research-abstracts/2024/the-facts-of-life-and-annuities-2024-update/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This compilation of key facts from LIMRA and other sources can be used to educate people about the value of life insurance and annuities.

**NEW** [**Individual Life Combination Products**](https://www.limra.com/en/research/benchmarks/individual-life-combination-products/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This report provides detailed information on the current state of the combination product market, including sales growth, market share, premium type, sales distribution, and in-force demographics.

**Updated Presentation**

[**Turning the Ownership Ceiling Into the Floor**](https://www.limra.com/siteassets/about/sales-repository/life/turning-the-ownership-ceiling-into-the-floor_2025-update.pptx)

Utilizing data from the most recent Barometer Study, this presentation is a great resource to share with members on life insurance growth opportunities.

[**A Deeper Dive: Life Insurance Sales Series**](https://www.limra.com/en/research/research-series/a-deeper-dive-life-insurance-sales-series/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Take a deeper dive into the diverse features of life insurance products. Learn more about life insurance sales including product characteristics, riders, distribution channels, and much more.

* [A Deeper Dive: Term Life Insurance Sales](https://www.limra.com/en/research/research-abstracts/2024/a-deeper-dive-2023-term-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [A Deeper Dive: Whole Life Insurance Sales](https://www.limra.com/en/research/research-abstracts/2024/a-deeper-dive-whole-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [A Deeper Dive: Indexed Universal Life Insurance Sales](https://www.limra.com/en/research/research-abstracts/2023/a-deeper-dive-indexed-universal-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Yearbook** [**U.S. Individual Life Insurance Yearbook**](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-yearbook/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Each year, LIMRA publishes a comprehensive overview of the U.S. individual life insurance market. We report premium, coverage, and policy sales for the industry overall, as well as by product and distribution group. The report also covers consumer sentiment toward life insurance.

**Benchmarks** [**U.S. Individual Life Insurance Sales**](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Your one-stop-shop for U.S. life insurance data. These reports reveal the current state of the industry, based on growth, market share, and average policy size purchased by product and distribution. Results are meant to provide companies with competitive intelligence and to assist with marketing strategies, product development, and distribution planning. Download the quarterly [reports](https://www.limra.com/en/research/benchmarks/u.s.-individual-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

## Annuities

**NEW December Sales Survey Results**

For the first time since collecting monthly annuity sales (in 2014), every month in the year has exceeded over $30 billion. As a result, individual annuities are expected to exceed $430 billion in 2024. As is traditionally the case, December ends the year on a positive note, with total annuities up over 5 percent when compared to the previous month. After three months of decline,**fixed-rate deferred (FRD)** annuities experienced a modest uptick when compared to the previous month. Although **indexed annuities (FIA)** are expected to pull back in Q4 (when compared to Q3), sales are still historically high. As a result, **registered index-linked annuities (RILA)** are expected to set another annual record with growth across the board when comparing month over month, quarter over quarter, and year over year. Traditional variable annuities (VA), have also experienced month over month (over 5 percent), quarter over quarter (over 10 percent), and year over year (almost 40 percent) growth.

|  |  |
| --- | --- |
| **December YOY** | Total Sales Growth Rate YOY (Same Month Prev. Yr.) |
| Total | -21% |
| Traditional Variable | 38% |
| RILA | 31% |
| Fixed Indexed | 8% |
| Fixed-Rate Deferred | -56% |
| SPIA | -18% |
| DIA | -29% |

[**Fixed Indexed and Registered Index-Linked Annuities Post Record Sales in Third Quarter 2024**](https://www.limra.com/en/newsroom/news-releases/2024/limra-fixed-indexed-and-registered-index-linked-annuities-post-record-sales-in-third-quarter-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Representing 45 percent of U.S. annuity sales, record-high fixed indexed and registered index-linked annuity (RILA) sales propelled the continued growth in the U.S. annuity market in the third quarter.

Download the Q3 2024 [sales enablement deck](https://www.limra.com/siteassets/about/sales-repository/annuity/annuity-sales-presentation.pptx) and [infographic](https://www.limra.com/siteassets/research/research-benchmarks/u.s.-individual-annuity-market/2024-q3-official-annuity-sales-infographic.pdf).

**Research**

[**AI and Annuities: In Brief**](https://www.limra.com/en/research/research-abstracts-public/2024/ai-and-annuities-in-brief/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

How are insurers using generative artificial intelligence to improve the effectiveness of their annuity marketing and distribution?

[**Retail Advisors Series**](https://www.limra.com/en/research/research-series/retail-advisors-series/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Highlighting the practices, activities, and attitudes of advisors across affiliation and other characteristics, this series explores key findings on how advisors position annuities and provide retirement income planning to their clients. Unlock insights within the featured research including:

* [Annuities and Advisor Practices](https://www.limra.com/en/research/research-abstracts/2024/annuities-and-advisors-practices/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Client Profiles of Registered Representatives of Broker/Dealers](https://www.limra.com/siteassets/research/research-abstracts/2024/annuities-and-advisors-practices/client-profiles-registered-reps-technical-supplement.pdf)
* [Advisors and Retirement – Income Planning and the Role of Annuities](https://www.limra.com/en/research/research-abstracts/2024/advisors-and-retirement--income-planning-and-the-role-of-annuities/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Navigating Financial Futures: Advisors and Retirement Income Planning](https://www.limra.com/en/research/research-abstracts-public/2024/navigating-financial-futures-advisors-and-retirement-income-planning/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Retail Advisors Technical Supplement: Client Profiles](https://www.limra.com/siteassets/research/research-abstracts/2024/advisors-and-retirement--income-planning-and-the-role-of-annuities/retail-advisors-technical-supplement---client-profiles.pdf/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**A Deeper Dive: Annuity Series**

* [Income Annuity Sales and Assets](https://www.limra.com/en/research/research-abstracts/2024/a-deeper-dive-2022-income-annuity-sales-and-assets/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Fixed-Rate Deferred Market](https://www.limra.com/en/research/research-abstracts/2024/a-deeper-dive-2022-fixed-rate-deferred-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Fixed Indexed Annuity Sales](https://www.limra.com/en/research/research-abstracts/2024/a-deeper-dive-2022-fixed-indexed-annuity-sales-and-assets/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**Powering Forward: In-Plan Annuities Gain Momentum**](https://www.limra.com/en/research/research-abstracts/2024/powering-forward---in-plan-annuities-gain-momentum/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

In-plan annuities are seeing an uptick in adoption as a growing number of workers have limited access to traditional defined benefit (DB) pensions.

**Related Resources:**

* [Defined Contribution Industry Professionals — Perspectives on Retirement Income](https://www.limra.com/en/research/research-abstracts-public/2024/defined-contribution-industry-professionals--perspectives-on-retirement-income-summary-report/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [In-Plan Annuities: The Plan Sponsor Perspective](https://www.limra.com/en/research/research-abstracts-public/2023/in-plan-annuities-the-plan-sponsor-perspective/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Retirement Investors: Behaviors, Attitudes, and Financial Situations](https://www.limra.com/en/research/research-abstracts-public/2023/2023-retirement-investors-behaviors-attitudes-and-financial-situations/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **LinkedIn Live:** [Industry Insights with Bryan Hodgens — Are In-Plan Annuities at a Tipping Point?](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens--are-in-plan-annuities-at-a-tipping-points-at-a-tipping-point/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Podcast:** [Powering Forward: In-Plan Annuities Are Gaining Momentum](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Yearbook** [**U.S. Individual Annuity Yearbook**](https://www.limra.com/en/research/benchmarks/us-individual-annuity-yearbook/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This yearbook provides benchmarking for sales of variable, traditional fixed, indexed, immediate, and deferred annuity products, as well as unique annual industry estimates.Gain insights into the key factors that impacted the individual annuity market.

**Benchmarks** [**U.S. Individual Annuity Market**](https://www.limra.com/en/research/benchmarks/u.s.-individual-annuity-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Your one-stop shop for U.S. annuity sales data. Benchmark sales for a range of annuity products such as variable, indexed, market value adjusted, book value, immediate, and structured settlement annuities. In addition to product types, distribution channels, and market types report sales are available. Industry estimates for deferred annuity assets and net flows are provided in these quarterly [reports](https://www.limra.com/en/research/benchmarks/u.s.-individual-annuity-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

## Workplace Benefits

**Research**

**NEW** [**The Future Is Now: Workplace Benefits Distribution Amid a Changing Landscape**](https://www.limra.com/en/research/research-abstracts/2025/the-future-is-now-workplace-benefits-distribution-amid-a-changing-landscape/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This whitepaper explores the current state and future direction of workplace distribution through the perspectives of multiple stakeholders (carriers, brokers, and technology providers).

**NEW** [**Workplace Life and Disability Benefits Forecasts for 2024 – 2027: Success Depends on Navigating New Headwinds**](https://www.limra.com/en/research/research-abstracts/2024/workplace-life-and-disability-benefits-forecasts-for-2024--2027-success-depends-on-navigating-new-headwinds/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Explore what is behind the numbers driving LIMRA’s forecast for the workplace life and disability benefits markets.

**NEW** [**2024 Workplace Benefits Participation**](https://www.limra.com/en/research/research-abstracts-public/2025/2024-workplace-benefits-participation/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

With increasing inflation and decreasing room for employee wallet share in mind, LIMRA conducted a brief survey that reviewed the types of voluntary products offered and participation rates for those products.

**NEW** [**Financial Wellness Series**](https://www.limra.com/en/trending-topics/financial-wellness/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Explore critical insights on improving consumer financial health and the importance of comprehensive wellness programs that address multiple aspects of consumers’ lives.

**Related Resources:**

* **Report:** [**Wellness at Work: Financial, Emotional, and Physical Wellness Programs in the Workplace**](https://www.limra.com/en/research/research-abstracts-public/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
  + **Infographic:** [Wellness Works…in the Workplace](https://www.limra.com/siteassets/research/research-abstracts/2024/wellness-at-work-financial-emotional-and-physical-wellness-programs-in-the-workplace/wellness-works-in-the-workplace-infographic.pdf)
* **Report:** [**LIMRA Financial Wellness Index® — Quantifying Financial Wellness as a Basis for Improving It: 2024 Update**](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
  + **Infographic:** [Key Insights from the LIMRA Financial Wellness Index®](https://www.limra.com/en/research/research-abstracts/2024/limra-financial-wellness-index--quantifying-financial-wellness-as-a-basis-for-improving-it-2024-update/limra-financial-wellness-index-key-insights-infographic/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Trending Insight:** [**Financial Wellness: A Key Driver of Workplace Productivity**](https://www.limra.com/en/trending-topics/trending-insights/financial-wellness-a-key-driver-of-workplace-productivity/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**Strong Supplemental Health Sales Drive 2024 Third Quarter Workplace Benefits Results**](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-infographic.pdf)

U.S. workplace supplemental health product sales totaled $543 million in the third quarter.​ View the [press release](https://www.limra.com/en/newsroom/news-releases/2024/limra-workplace-life-insurance-and-supplemental-health-product-sales-continue-to-rise-in-third-quarter-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email) or download the [infographic](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-infographic.pdf).

The Q2 2024 [sales enablement deck](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-presentation.pptx) and [infographic](https://www.limra.com/siteassets/about/sales-repository/workplace-benefits/wpb-sales-infographic.pdf) are now available.

[**2024 BEAT: Benefits and Employee Attitudes Tracker Series**](https://www.limra.com/en/research/research-series/employee-insights-series/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

The workplace benefits industry is rapidly changing. To succeed in this dynamic environment, benefit providers must understand their customers’ challenges and offer effective solutions. Learn about employee attitudes and opinions toward workplace benefits and overall employment issues.

**Related Resources:**

* **Full Report:** [**2024 BEAT Study: Benefits and Employee Attitude Tracker**](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Infographics:**
  + [How Benefits Are Shaping Attitudes Toward Employment](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/how-benefits-are-shaping-attitudes-toward-employment/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
  + [Improving Benefit Decision-Making and Enrollment Through Effective Communication](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/improving-benefit-decision-making-and-enrollment-through-effective-communication/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
  + [An Increasing Demand for Mental Health Benefits](https://www.limra.com/en/research/research-abstracts-public/2024/2024-beat-study-benefits-and-employee-attitude-tracker/an-increasing-demand-for-mental-health-benefits/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Executive Briefing:** [Exploring Employee Perspectives on Benefits and the Workplace](https://www.limra.com/en/research/research-series/employee-insights-series/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Webinar:** [Opportunities Unfold: Exploring Perspectives on Benefits and the Workplace](https://www.limra.com/en/events/webinars/2024/opportunities-unfold-exploring-employee-perspectives-on-benefits-and-the-workplace/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Podcast:** [Mental Health Benefits and Employee Well-Being](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/mental-health-benefits-and-employee-well-being/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Kellie Benson-Bray, Member Relations Director at LIMRA, and Kim Landry, Associate Research Director at LIMRA, discuss the increasing demand for mental health benefits in the workplace.

**Yearbook [U.S. Workplace Benefits Yearbook](https://www.limra.com/en/research/benchmarks/u.s.-workplace-benefits-yearbook/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**

This yearly report presents a comprehensive overview of the U.S. non-medical workplace benefits market. Understand sales and in-force results and trends over time for workplace life, AD&D, disability, dental, vision, and supplemental health products, including data on employer groups, employees, and premiums. Gain insights into key factors influencing the workplace benefits industry.

**Benchmarks** [**Workplace Benefits**](https://www.limra.com/en/research/workplace-benefits/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Your one-stop shop for workplace benefits sales data. Benchmarks range from the latest market results for life insurance sold at the workplace to dental and vision products. Sales data is updated quarterly.

## Distribution

**NEW** [**FP (Agent) Production and Retention**](https://www.limra.com/en/research/benchmarks/agent-production-and-retention/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This annual summary examines Financial Professional (FP/agent) retention, production, and total earnings.

**NEW** [**Inside the Intermediary 4.0: A LIMRA-NAILBA Study – BGA and IMO Survey Results**](https://www.limra.com/en/research/research-abstracts-public/2025/inside-the-intermediary-4.0-a-limra-nailba-study--bga-and-imo-survey-results/)

LIMRA and NAILBA collaborated for a fourth consecutive year to learn more about brokerage general agencies (BGAs) and independent marketing organizations (IMOs) in the United States.

[**The Making of a Sturdy Hull – Advanced Sales Unit Organization**](https://www.limra.com/en/research/research-abstracts/2024/the-making-of-a-sturdy-hull--advanced-sales-unit-organization-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Advanced sales units provide invaluable service to advisors and their clients for some of the industry’s most complex sales. Learn how advanced sales units have changed post-pandemic and what has stayed the same.

## Canadian Reports

[**2023 Canadian Life Insurance Barometer**](https://www.limra.com/en/research/research-abstracts-public/2024/canadian-life-insurance-barometer/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This study tracks the perceptions, attitudes, and behaviors of consumers in Canada, with a particular focus on life insurance. The debut release of the Canadian Insurance Barometer finds that 57 percent of Canadians self-reported owning some type of life insurance coverage.

**Related Resources:**

* [**Securing Tomorrow: Life Insurance and the Connected Consumer**](https://www.limra.com/en/research/research-abstracts-public/2024/canadian-life-insurance-barometer/securing-tomorrow-life-insurance-and-the-connected-consumer/)
* **Webinar:** [**Canadian Insurance Barometer Webinar**](https://www.limra.com/en/events/webinars/2024/canadian-insurance-barometer-webinar?utm_source=cxocommitteestudygroupemail&utm_medium=email)

[**2023 Retirement Investors in Canada**](https://www.limra.com/en/research/research-abstracts/2024/2023-retirement-investors-in-canada/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This edition of LIMRA’s Retirement Investors Survey is designed to address business issues relevant to our membership. Learn about the perceptions, attitudes, behaviors, and financial conditions of retirees and non-retired workers in Canada.

**[Canadian Sales Force and Retention](https://www.limra.com/en/research/benchmarks/canadian-sales-force-and-retention/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**

This annual survey tracks the number of career agents and retention by gender and agent experience at time of hire. Some of the key metrics include agent retention, turnover rate, and distribution of agents by tenure.

**Benchmarks** **Canadian Market**

View the latest market trends, insurance sales, annuity market sales, and more by visiting the benchmark pages below. Reports are updated quarterly and can be used as a resource with members to inform and guide strategic business decisions.

* [Canadian Group Life and Health Insurance Sales](https://www.limra.com/en/research/benchmarks/canadian-group-life-and-health-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Canadian Individual Critical Illness Insurance Sales](https://www.limra.com/en/research/benchmarks/Canadian-Individual-Critical-Illness-Insurance-Sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Canadian Individual Life Insurance Sales](https://www.limra.com/en/research/benchmarks/canadian-individual-life-insurance-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [Canadian Individual Annuities](https://www.limra.com/en/research/benchmarks/canadian-individual-annuity-sales/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [The Canadian Pension Market](https://www.limra.com/en/research/benchmarks/the-canadian-pension-market/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

## Artificial Intelligence

[**Artificial Intelligence (AI) Tools and Resources**](https://www.limra.com/en/trending-topics/artificial-intelligence/artificial-intelligence-ai-tools-and-resources/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This comprehensive hub for AI Tools and Resources provides essential materials designed to enhance your organization’s AI journey. These resources are tailored to support your strategic decision-making and drive successful AI integration. Additional resources will be made available throughout the year.

**Research**

[**AI and Annuities: In Brief**](https://www.limra.com/en/research/research-abstracts-public/2024/ai-and-annuities-in-brief/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

How are insurers using generative artificial intelligence to improve the effectiveness of their annuity marketing and distribution?

[**2024 GenAI Insurance Trends**](https://www.limra.com/en/research/research-abstracts-public/2024/genai-insurance-trends-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Learn about five key GenAI trends influencing the financial services industry. View or download the [Whitepaper](https://www.limra.com/siteassets/research/research-abstracts-shared/2024/genai-insurance-trends/genaiinsurancetrendswhitepaper.pdf).

**Thought Leadership:**

* [**From Vision to Value: C-Suite Engagement in AI Spending**](https://www.limra.com/en/trending-topics/trending-insights/from-vision-to-value-c-suite-engagement-in-ai-spending/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Building an Effective Budget for AI Success**](https://www.limra.com/en/trending-topics/trending-insights/building-an-effective-budget-for-ai-success/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI Industry Insights: Business Value and Governance Strategies Whitepaper**](https://www.limra.com/siteassets/trending-topics/ai-governance-group/ai-industry-insights-business-value-and-governance-strategies-whitepaper.pdf)
* [**AI Models: Transformation With Smart Solutions**](https://www.limra.com/en/trending-topics/trending-insights/ai-models-transformation-with-smart-solutions/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI Implementation: Efficiencies Over Errors**](https://www.limra.com/en/trending-topics/trending-insights/ai-implementation-efficiencies-over-errors/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **Navigating the AI Landscape:**
  + View or Download the [Whitepaper](https://www.limra.com/siteassets/trending-topics/ai-governance-group/navigating-the-ai-landscape-whitepaper.pdf) and [Infographic](https://www.limra.com/en/trending-topics/navigating-the-ai-landscape-the-current-state-of-the-industry/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Insider Insights Podcast Series Episodes**

* [**Data Ready: Preparing for AI**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI Governance: Insights in Insurance**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI In Insurance: A Level Set**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**What is AI and What is Not AI?**](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/what-is-ai-and-what-is-not-ai/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Navigating AI: Overcoming Challenges and Embracing Imperatives**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI: Beginnings and Breakthroughs**](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/e2-ai-beginnings-and-breakthroughs/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**MarketFacts Articles**

* [**How GenAI is Changing the Life Insurance Landscape**](https://www.limra.com/en/trending-topics/publications/marketfacts/2024/how-genai-is-changing-the-life-insurance-landscape/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

## Additional Resources

**InfoCenter Brochures**

Our InfoCenters provide our members with an extensive library of tools and resources to help them navigate the industry with confidence. We have refreshed the LIMRA and LOMA InfoCenter webpages and brochures to maximize member benefits more easily. View the [LIMRA](https://www.limra.com/en/about/infocenter/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and [LOMA](https://www.loma.org/en/news/information-center/?utm_source=cxocommitteestudygroupemail&utm_medium=email) pages and download the new brochures to share with members.

## Podcasts

[**Podcast Series: Insider Insights**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Discover LIMRA’s Insider Insights Podcast Series where our experts discuss hot topics and key trends that are influencing the financial services industry.

**2025 Podcast Episodes:**

* **NEW** [**Career Development in the Digital Age**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Amy Ferrero, Head of Customer Care Centers, MassMutual Operations, and Carie Crane, Vice President, Professional Development, LIMRA and LOMA, discuss the evolution of talent management, the impact of remote work, and the importance of developing transferable skills and business acumen for career growth.

**2024 Podcast Episodes:**

* [**Data Ready: Preparing for AI**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Transforming Insurance for the Modern Consumer**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI Governance: Insights in Insurance**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI In Insurance: A Level Set**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**What is AI and What is Not AI?**](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/what-is-ai-and-what-is-not-ai/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Mental Health Benefits and Employee Well-Being**](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/mental-health-benefits-and-employee-well-being/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Navigating AI: Overcoming Challenges and Embracing Imperatives**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**AI: Beginnings and Breakthroughs**](https://www.limra.com/en/trending-topics/publications/insider-insights/2024/e2-ai-beginnings-and-breakthroughs/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Powering Forward: In-Plan Annuities Are Gaining Momentum**](https://www.limra.com/en/trending-topics/publications/insider-insights/?wchannelid=unl7n1gr2d?utm_source=cxocommitteestudygroupemail&utm_medium=email)

## Webinars

**Upcoming Webinars**

**2/11/2025 | 1-2pm ET**

[**Social Media Campaigns that Click: Winning Strategies Across Multiple Platforms**](https://www.limra.com/en/events/webinars/2025/cracking-the-gen-z-code-campaigns-that-click-on-tiktok-and-beyond/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

The digital marketing landscape is more dynamic than ever, with platforms like TikTok, Instagram, Facebook, YouTube, Pinterest, and LinkedIn offering unique opportunities to connect with diverse audiences. Join us for an engaging webinar, where we’ll dive into the art and science of multi-platform marketing. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/cracking-the-gen-z-code-campaigns-that-click-on-tiktok-and-beyond/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**2/11/2025 | 1-2pm ET**

[**U.S. Individual Life Insurance Sales Forecast**](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Product popularity shifts back and forth over time as economic factors, regulation, technology, and product innovation impact profitability and product appeal — where do we go from here? Join Karen Terry and Bryan Hodgens to review the highlights of 2024 sales and LIMRA's forecast for 2025 and beyond. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/u.s.-individual-life-insurance-sales-forecast-2024-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**2/13/2025 | 11am-12pm ET**

[**U.S. Individual Annuity Market Forecast**](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

Annuity sales have experienced unprecedented growth in 2023 and 2024, driven by higher interest rates and volatile equity markets, —will it continue? Join Keith Golembiewski and Bryan Hodgens to review the highlights of 2024 annuity sales and LIMRA's forecast for 2025 and beyond. ​Learn more or register [here](https://www.limra.com/en/events/webinars/2025/u.s.-annuity-sales-individual-annuity-market-forecast-2025-2027/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**2/26/2025 | 1-1:30pm ET**

[**Building Financial Wellness: Tailored Approaches for Diverse Populations**](https://www.limra.com/en/events/webinars/2025/building-financial-wellness-tailored-approaches-for-diverse-populations/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

We'll highlight unique financial challenges faced by various groups, such as higher stress levels due to caregiving responsibilities and inadequate insurance coverage. This webinar will leave you with data-driven insights and practical strategies to effectively support the financial well-being of these communities. Learn more or register [here](https://www.limra.com/en/events/webinars/2025/building-financial-wellness-tailored-approaches-for-diverse-populations/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**All On Demand Webinars:**

**Connect with Industry Experts at Your Convenience**

Join our thought leadership experts as they provide broad overviews of their research or take a deeper dive into topics that matter most to our members. Explore our collection of [on demand webinars](https://www.limra.com/en/events/webinars/?region=164&sortBy=ondemand) to catch up at your convenience.

**LinkedIn LIVE Series: Industry Insights with Bryan Hodgens:**

**Stay tuned for upcoming episodes!**

**On Demand LinkedIn LIVE Series:**

* [**What’s Ahead for Retail Life and Annuity Sales in 2025?**](https://www.limra.com/en/events/webinars/2025/linkedin-live-industry-insights-with-bryan-hodgens--whats-ahead-for-retail-life-and-annuity-sales-in-2025/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Driving Growth by Improving Life Insurance Distribution Productivity**](https://www.limra.com/en/events/webinars/2024/industry-insights-with-byan-hodgens-driving-growth-by-improving-life-insurance-distribution-productivity/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Uncomplicating the Life Insurance Ownership Market Opportunity**](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens-Uncomplicating-the-Life-insurance-ownership-Market-Opportunity/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**U.S. Life Insurance – How Can the Industry Boost Sales Growth?**](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens--u.s.-life-insurance---how-can-the-industry-boost-sales-growth/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**How Do We Build on the Record-High Annuity Sales Momentum?**](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens--how-do-we-build-on-the-record-high-annuity-sales-momentum/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**How the Rise in Independent Distribution is Changing the Insurance Industry**](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens--how-the-rise-in-independent-distribution-is-changing-the-insurance-industry/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**The Changing World of Workplace Benefits**](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens--the-changing-world-of-workplace-benefits/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Are In-Plan Annuities at a Tipping Point?**](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens--are-in-plan-annuities-at-a-tipping-points-at-a-tipping-point/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Future Retirees Face a Different Reality**](https://www.limra.com/en/events/webinars/2024/linkedin-live-industry-insights-with-bryan-hodgens-future-retirees-face-a-different-reality/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**The Annuity Insider Report:**

* [**Third Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-annuity-insider-report-third-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**Second Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-annuity-insider-report-second-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* [**First Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-annuity-insider-report-june-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**The Workplace Benefits Report:**

* [**Third Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-workplace-benefits-report-third-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)
* **[Second Quarter Review](https://www.limra.com/en/events/webinars/2024/the-workplace-benefits-report---second-quarter-review/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**
* [**First Quarter Review**](https://www.limra.com/en/events/webinars/2024/the-workplace-benefits-report-june-2024/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

# Connections

## Conferences

**2025 LIMRA Annual Conference – Registration Now Open!**

***Get ready for an unforgettable experience at the*** [***2025 LIMRA Annual Conference***](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email)***!*** Join us September 14-17, 2025, at the stunning Gaylord Palms Resort & Convention Center in Kissimmee, Florida. Immerse yourself in a world of innovation and inspiration, just moments away from the magic of Walt Disney World, Universal Studios, and the Kennedy Space Center. Connect with industry leaders, gain exclusive insights, and elevate your career at this prestigious event. Don't miss this opportunity to be part of a distinguished tradition of leadership. Save your spot – [registration](https://na.eventscloud.com/ereg/index.php?eventid=817354&) is now open!

**2025 Conference Series Brochure**

Exciting News! The [2025 Conference Series](https://www.limra.com/globalassets/limra-loma/events-learning-and-networking/conferences/2025/2025-conference-series-brochure.pdf) is here, and there’s something for everyone! Designed to keep you at the forefront of the financial services industry, our 2025 Conference Series offers the latest trends and insights to help you stay competitive. Whether you’re a seasoned conference-goer or a first-timer, you’ll find unparalleled learning and career-building opportunities through our events, thanks to the incredible people, expertise, and industry connections you’ll encounter. Bookmark this [link](https://www.limra.com/globalassets/limra-loma/events-learning-and-networking/conferences/2025/2025-conference-series-brochure.pdf) to stay updated!

**2025 CONFERENCES**

[**Annual Conference**](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| September 14-16**

Gaylord Palms, Kissimmee, FL

***Get ready for an unforgettable experience at the*** [***2025 LIMRA Annual Conference***](https://www.limra.com/en/events/conferences/2025/2025-limra-annual-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email)***!*** Join us September 14-17, 2025, at the stunning Gaylord Palms Resort & Convention Center in Kissimmee, Florida. Immerse yourself in a world of innovation and inspiration, just moments away from the magic of Walt Disney World, Universal Studios, and the Kennedy Space Center. Connect with industry leaders, gain exclusive insights, and elevate your career at this prestigious event. Don't miss this opportunity to be part of a distinguished tradition of leadership. Save your spot – [registration](https://na.eventscloud.com/ereg/index.php?eventid=817354&) is now open!

[**Enrollment Technology Strategy Seminar**](https://www.limra.com/en/events/conferences/2025/2025-enrollment-technology-strategy-seminar/?utm_source=cxocommitteestudygroupemail&utm_medium=email)**| February 10-12**

Westin Buckhead, Atlanta, GA

Join LIMRA for a seminar on collaboration and innovation in enrollment and benefits administration technology. Network with industry peers and providers to enhance standards and outcomes. Ideal for experienced leaders in workplace benefits, enrollment strategy, vendor management, and benefit technology in North America. Bookmark our [conference site](https://www.limra.com/en/events/conferences/2025/2025-enrollment-technology-strategy-seminar/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and check back for program updates. [Register](https://na.eventscloud.com/ereg/index.php?eventid=813928&/?reference=web) and [book your hotel](https://www.limra.com/en/events/conferences/2025/2025-enrollment-technology-strategy-seminar/#hotel) now.

[**2025 Distribution and Marketing Conference**](https://www.limra.com/en/events/conferences/distribution-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| March 3-5**

Rosen Shingle Creek, Orlando, FL

We invite you to gain valuable insights from industry experts and business leaders, offering opportunities to accelerate the marketing and sales funnel while addressing market gaps. Attendees can network and attend sessions on agency building, brokerage, multi-line, financial management, marketing, and annuity distribution. Bookmark our [conference site](https://www.limra.com/en/events/conferences/2025/2025-distribution-and-marketing-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and check back for program updates. [Register](https://www.limra.com/en/events/conferences/2025/2025-distribution-and-marketing-conference/#registration) and [book your hotel](https://www.limra.com/en/events/conferences/2025/2025-distribution-and-marketing-conference/#hotel) now.

**Distribution and Marketing Conference Promotional Slide:**

Working on a member or collaboration group presentation? A promotional slide is now available for you to include promoting the Distribution and Marketing Conference. View the slide [here](https://www.limra.com/siteassets/about/sales-repository/events/1041-2024_2025distributionconfpromoslide_v3-960x540.jpg).

[**Life Insurance and Annuity Conference**](https://www.limra.com/en/events/conferences/2025/2025-life-insurance-and-annuity-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| March 31 – April 2**

Hilton New Orleans Riverside, New Orleans, LA

Come be a part of this conference for professionals in the development, operations, marketing, distribution, technology, or administration of life insurance products and annuities. The program covers individual product lines and cross-over topics, with an added track on [financial crimes & compliance](https://www.limra.com/en/events/conferences/2025/2025-life-insurance-and-annuity-conference/2025-life-insurance--annuity-conference-fraud-prevention-and-compliance-track/?utm_source=cxocommitteestudygroupemail&utm_medium=email). Get updates [here](https://www.limra.com/en/events/conferences/2025/2025-life-insurance-and-annuity-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email). [Register](https://na.eventscloud.com/ereg/index.php?eventid=817058&reference=web) and [book your hotel](https://www.limra.com/en/events/conferences/2025/2025-life-insurance-and-annuity-conference/#hotel) now.

**Life Insurance and Annuity Conference Promotional Slide:**

Working on a member or collaboration group presentation? A promotional slide is now available for you to include promoting the Life Insurance and Annuity Conference. View the slide [here](https://www.limra.com/siteassets/about/sales-repository/events/liac-conf-promo-slide.pptx).

**[Workplace Benefits Conference](https://www.limra.com/en/events/conferences/2025/2025-workplace-benefits-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) | April 23 – 25**

Encore Boston Harbor, Everett, MA

This popular conference gathers North American executives and professionals in group and workplace benefits, covering life, retirement, health, and supplemental products. It offers cross-functional learning and networking across carriers, employers, employees, distributors, brokers, consultants, and tech providers, equipping participants with insights to navigate industry transformation. Bookmark our [conference site](https://www.limra.com/en/events/conferences/2025/2025-workplace-benefits-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and check back for program updates. [Register](https://na.eventscloud.com/ereg/index.php?eventid=815795&reference=web) and [book your hotel](https://www.limra.com/en/events/conferences/2025/2025-workplace-benefits-conference/#hotel) now.

[**Wholesaler Leadership Summit**](https://www.limra.com/en/events/conferences/2025/2025-wholesaler-leadership-summit/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| May 13 – 14**

Margaritaville Resort

Orlando, FL

This uniquely designed event, created by wholesaler leaders, connects participants with peers and actionable solutions. The highly interactive format blends open discussions, dynamic presentations, and foremost networking opportunities to exchange ideas, meet new people, and more. Attending this event will help you lead your wholesaling teams to a higher level of success. [Register](https://na.eventscloud.com/2025wlsconference) and [book your hotel](https://be.synxis.com/?adult=1&arrive=2025-05-12&chain=23717&child=0&currency=USD&depart=2025-05-14&group=051125WHO&hotel=9804&level=hotel&locale=en-US&productcurrency=USD&rooms=1) now.

[**Supplemental Health, DI & LTC Conference**](https://www.limra.com/en/events/conferences/2025/2025-supplemental-health-di-ltc-conference/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| July 30 – Aug 1**

Hard Rock Hotel San Diego

San Diego, CA

Network with your peers and leading industry experts while gaining insight into the latest trends in supplemental health products — accident insurance, critical illness, and hospital indemnity — as well as individual disability insurance and long-term care/combination products. The cross functional nature of this event provides the opportunity to interact with — and learn from — peer professionals in other disciplines as well as your own. With a variety of sessions on pricing/product design, filing, underwriting, claims, and more, as well as separate tracks for each product, attendees can choose to explore one product from end-to-end or consider one function across multiple products. [Register](https://na.eventscloud.com/2025supphlthconf/?reference=web) or [book your hotel](https://book.passkey.com/event/50919940/owner/56761/home) now.

[**Advanced Sales Forum**](https://www.limra.com/en/events/conferences/2025/2025-advanced-sales-forum/?utm_source=cxocommitteestudygroupemail&utm_medium=email) **| August 11-13**

Hilton Fort Lauderdale Marina

Fort Lauderdale, FL

Created by advanced sales professionals, the Forum provides advice and insights from industry leaders, and subject matter experts, with unique expertise in this segment of the financial services market. Whether you are seeking new, innovative ways to meet the challenges of organizational change, creative, yet proven concepts to bring to your distribution partners, or finding more effective ways to communicate with and educate stakeholders, attending the Forum will give you unparalleled insights from peers and implementable ideas from experts. [Register](https://na.eventscloud.com/2025asf/?reference=web) or [book your hotel](https://book.passkey.com/go/AdvancedSalesForum2025) now.

## Member Collaboration Group Resources

**Member Collaboration Group Resources Page**

New resources are now available [here](http://llglobal/ev/CSG/SitePages/Meeting%20Resources%20%26%20Templates.aspx), connecting you to the Member Collaboration Group Resources page. Here, you’ll find a wide range of tools and materials, including templates, facilitation guides, communication tools, best practices, and much more to support effective collaboration.

# Solutions

**NEW Anti-Money Laundering for Insurance Review – The Impact of Artificial Intelligence**

LIMRA’s 2025 AML course enhances understanding of money laundering within the insurance industry and explores ways artificial intelligence (AI) can create efficiencies for those working in insurance. It also prepares learners to recognize and prevent AI from being leveraged in fraudulent schemes. The course reviews important topics like Know Your Customer, Customer Identification Program, Activity Monitoring, and Red Flags. Learn more about this newest course, and other AML trainings [here.](https://www.limra.com/en/solutions-and-services/onboarding-and-development/compliance-education-platform/u.s2.-anti-money-laundering-aml-training/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

**Applied Research Solutions**

LIMRA’s Applied Research Solutions offers consultative research design and delivery to individual clients looking for fresh insights and approaches to company- or industry-specific challenges. Leveraging the association’s broader industry benchmarking and topical research program, the Applied Research Solutions team focuses on helping clients develop a deeper understanding of issues impacting their products, channels, customers, and market position.

We are currently fielding participants for a consortia study [on Process Efficiency Benchmarks for Individual Life Insurance](https://www.limra.com/en/solutions-and-services/applied-research-solutions/consortia-research-studies/consortia-study-reports-available-for-purchase/?utm_source=cxocommitteestudygroupemail&utm_medium=email), which will provide comprehensive insights into the efficiency of key processes involved in individual life insurance policy management.

There are also two finalized consortia studies available for purchase: [Underserved Markets: Priorities and Preferences](https://www.limra.com/en/solutions-and-services/applied-research-solutions/consortia-research-studies/consortia-study-reports-available-for-purchase/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and [Understanding the Small Business Owner Market Opportunity](https://www.limra.com/en/solutions-and-services/applied-research-solutions/consortia-research-studies/consortia-study-reports-available-for-purchase/?utm_source=cxocommitteestudygroupemail&utm_medium=email). Our [custom research options](https://www.limra.com/en/solutions-and-services/applied-research-solutions/custom-research-studies/?utm_source=cxocommitteestudygroupemail&utm_medium=email) allow our members to gather deeper insights into their specific questions and business issues.  For information and pricing on all our custom and consortia offerings, contact [Lynn Ferris](mailto:lferris@limra.com).

**Experience Studies Pro Series**

LIMRA and the Society of Actuaries (SOA) Research Institute have completed the most up-to-date, robust experience studies on both a [2015-2022 Term/Whole Life Lapse/Surrender Study](https://www.limra.com/en/research/experience-studies/experience-studies-pro/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and a [2013-2021 Group Life Study](https://www.limra.com/en/research/dashboards/2024-group-life-experience-study/?utm_source=cxocommitteestudygroupemail&utm_medium=email). Check out the other recently completed experience studies available for purchase in our [Experience Studies Pro Series](https://www.limra.com/en/research/experience-studies/experience-studies-pro/?utm_source=cxocommitteestudygroupemail&utm_medium=email). Need more info? Email [studypro@soa.org](mailto:studypro@soa.org).

**Hiring Assessments**

Hiring the right person for any role can be a challenge. Learn how to confidently select from a broad range of potential workers to find the ideal candidates to get the job done now and in the future. Our suite of both [home office](https://www.loma.org/en/solutions--services/recruiting--assessment/home-office-employees/?utm_source=cxocommitteestudygroupemail&utm_medium=email) and [field assessments](https://www.limra.com/en/solutions-and-services/recruiting_and_selection/rightchoice/?utm_source=cxocommitteestudygroupemail&utm_medium=email) offers solutions for all of your hiring needs and challenges and can be used throughout a financial professional’s career as well. Hire the right talent for the right job with confidence.

**FraudShare**

**NEW Protect Consumers Against Fraud**

The FraudShare team created a [six-part guide](https://www.limra.com/en/solutions-and-services/regulatory-and-compliance/fraudshare/#protect_consumers_against_fraud_schemes?utm_source=cxocommitteestudygroupemail&utm_medium=email) for ways to detect and stop potential fraud attacks. This fraud protection guide provides best practices and effective solutions for safeguarding your information. It also outlines steps to take if you or someone you know becomes a victim of fraud. You can read more about our best practices and guidelines on our [FraudShare](https://www.limra.com/en/solutions-and-services/regulatory-and-compliance/fraudshare/?utm_source=cxocommitteestudygroupemail&utm_medium=email) webpage.

When the industry works together and uses FraudShare, customer accounts are better protected. For more information, contact Russ Anderson at [randerson@limra.com](mailto:randerson@limra.com) or visit [FraudShare](https://www.limra.com/en/solutions-and-services/regulatory-and-compliance/fraudshare/?utm_source=cxocommitteestudygroupemail&utm_medium=email).

**Trustworthy Selling Two-Module Pilot Program**

Our two most popular modules — Understanding and Adapting Your Sales Style and Collaborative Discovery — are available to 50 financial professionals for $5,000. The [Trustworthy Selling program](https://www.limra.com/en/solutions-and-services/onboarding-and-development/sales-effectiveness/trustworthy-selling/?utm_source=cxocommitteestudygroupemail&utm_medium=email)is easy to implement and many organizations experience immediate results. Have questions? Contact Jacquie Lucas at [jlucas@limra.com](mailto:jlucas@limra.com).

**SkillSet *powered by* Trustworthy Selling**

A one-day program that features two of the most powerful skill-building modules from the TSprogram: Business Development Strategies and Collaborative Discovery. From launching new advisors, and retaining those 2-5 years in their career, to re-jumpstarting veteran producers, SkillSet improves efficiency, effectiveness, and profitability among your sales team members. Learn more about our newest offering [here](https://trustworthysellinginfo.com/editions/#skillset).

[**2024 Financial Crimes Services and Fraud Prevention Benchmarking Study**](https://www.limra.com/en/research/research-abstracts-public/2024/2024-financial-crimes-services-and-fraud-prevention-benchmarking-study/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

This study provides the life insurance and retirement industries with a collective look at the most current data and information related to their financial crimes services and fraud prevention services.

[**LIMRA Data Exchange (LDEx) Standards**](https://www.limra.com/en/solutions-and-services/data-exchange-standards/?utm_source=cxocommitteestudygroupemail&utm_medium=email)

The [LDEx Standards](https://www.limra.com/en/solutions-and-services/data-exchange-standards/?utm_source=cxocommitteestudygroupemail&utm_medium=email), a freely distributed LIMRA solution, are built by the industry for the industry and continue to lead the way in standardizing data transmission across the workplace benefits industry. To date, more than 270 companies have downloaded the freely available standards, and you can view the full list of companies who have adopted the LDEx Standards on [LIMRA.com/LDEx](https://www.limra.com/ldex). LIMRA and its contributing member companies have proven that adoption of the LDEx Standards will result in reduced costs and data errors, saving time and resources that can be allocated toward future growth opportunities. For more information on the LDEx Standards, their adoption, and requests for implementation support, please contact Cory Gardner at [cgardner@limra.com](mailto:cgardner@limra.com).