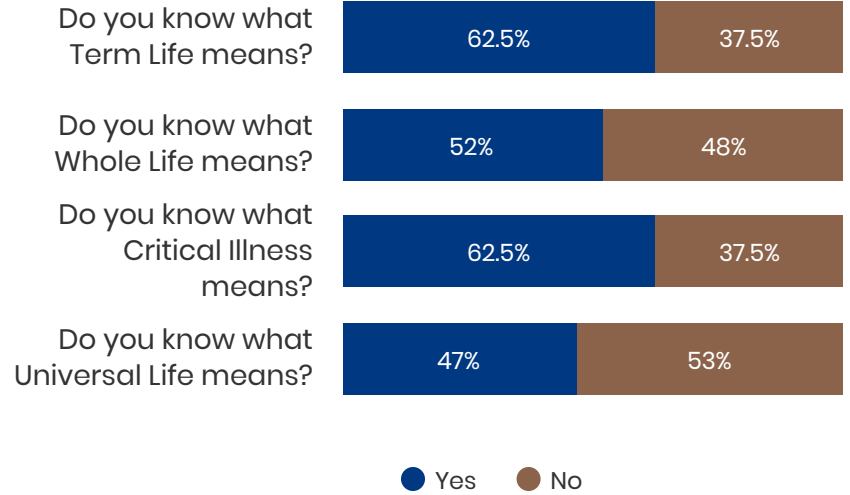


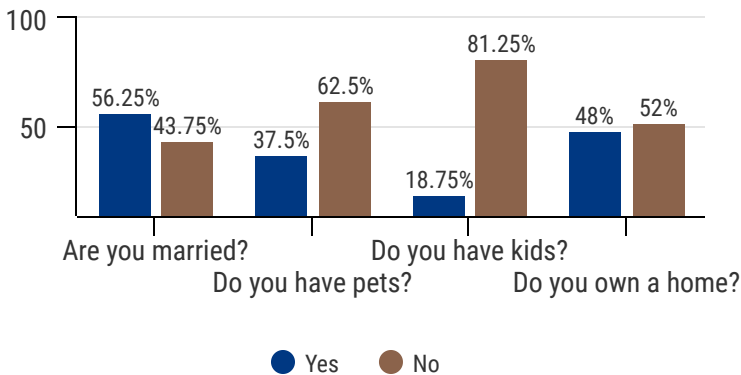
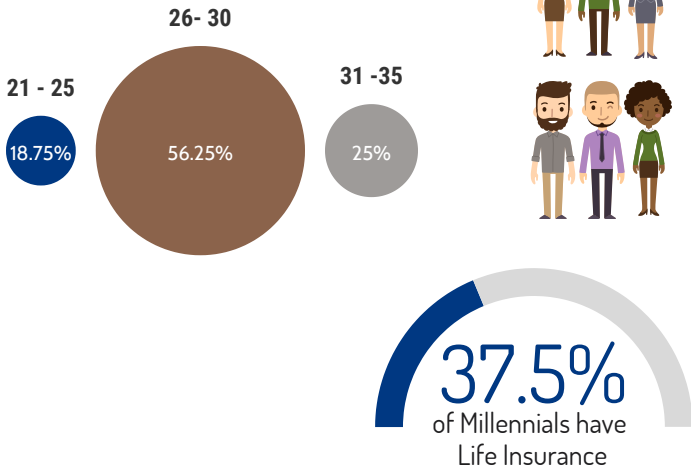
### Objective:

- To Understand Millennials':
  - Buying behavior
  - Lifestyle preferences
  - Spending patterns
  - Psychological & physical needs
  - Attitude towards financial products
- To Create New Products Tailored Towards Millennials
- To Assist Clients in Developing New Market Strategies

### Insurance Knowledge





### Millennial's Age



### Conclusion:

Millennials...



- settle down later in life
- are price driven, yet brand loyal
- are willing to pay a higher price for a brand
- distrust financial institutions, including insurance companies
- seek companies that are socially responsible via philanthropy & eco-friendly practices
- prefer Living Benefit products over Death Benefit only products
- do more research but word-of-mouth is still the most trusted review system
- desire face-to-face interaction, but in a non-traditional approach
- do not respond to drop-in visits at their 
- are weary of communication via 
  - such as phone calls from unknown numbers
  - spam emails