



INNOVATION – IT DOESN'T JUST HAPPEN

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BRAVE IN A WORLD OF RISK



PACIFIC LIFE RE

IT'S HAPPENING TO OUR NEIGHBOURS



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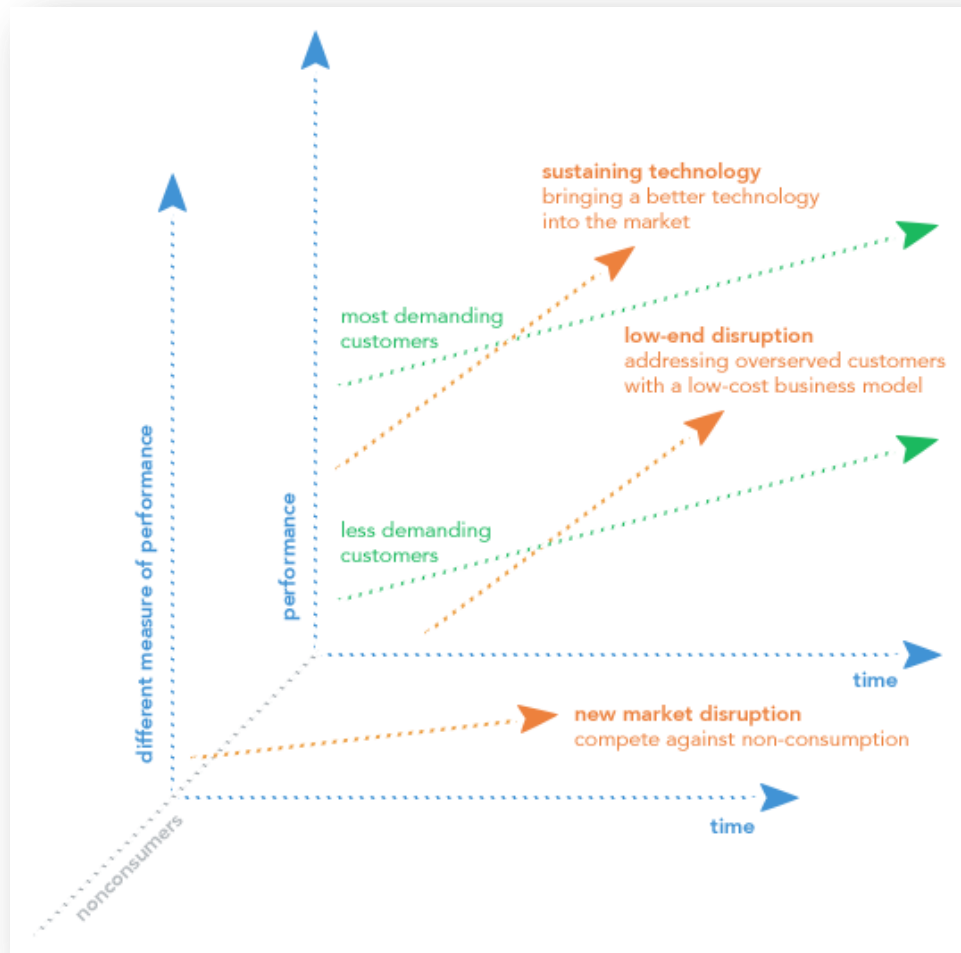
Unbundling of a Bank



FOCUS ON THE LOW END



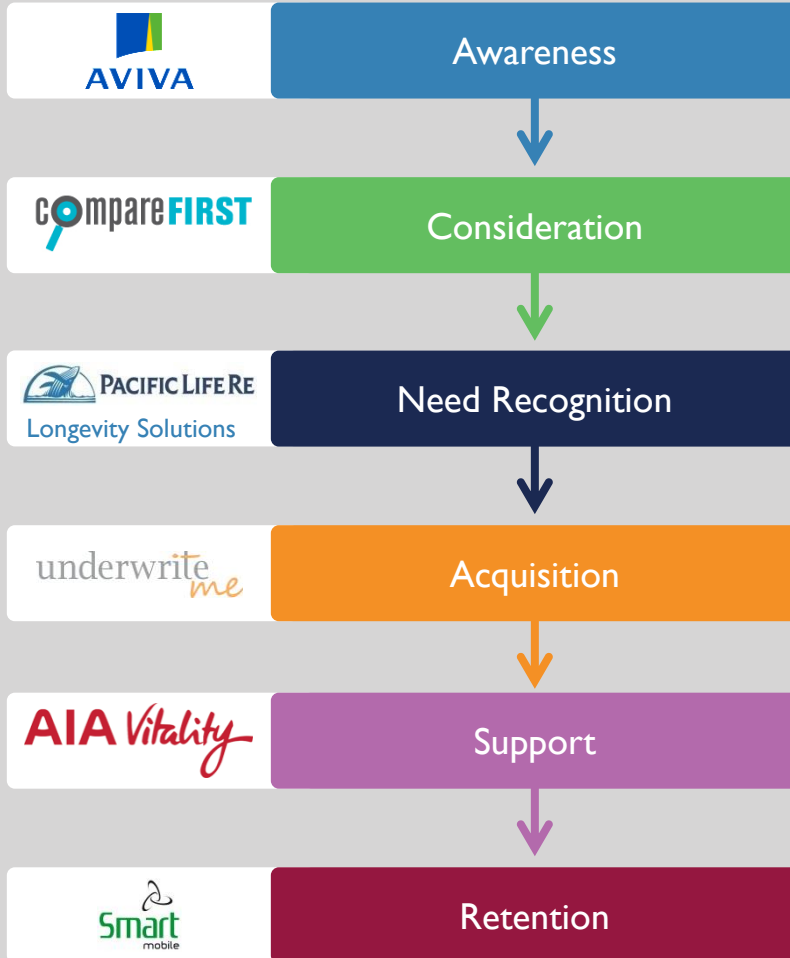
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WHY DO PAIN POINTS MATTER?



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Pain points can cause a customer to embark on a customer journey to see how insurance can help...

But they can also be the reason customers leave the journey!

WHAT CAN LIFE INSURANCE LEARN FROM THE TOY INDUSTRY?



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As someone who lost her father, and found out that he had allowed his life insurance policy to lapse just months before his unexpected death, I can say with certainty, it is the most important bill you should pay each month. My mother hadn't worked in over twenty years and was faced with 2 children in private schools, and 2 children in college.

If you never take advice from a stranger ever again, take it from me now: Have life insurance and keep it current.

My husband lost his dad when he was 11 years old. His parents had mortgage insurance on their house, which paid off the house and allowed my husband and mother-in-law, a stay-at-home mom without a college education, to stay in it. My husband is grateful that he didn't have to move on top of losing his dad.

Who Pays and Who Benefits?

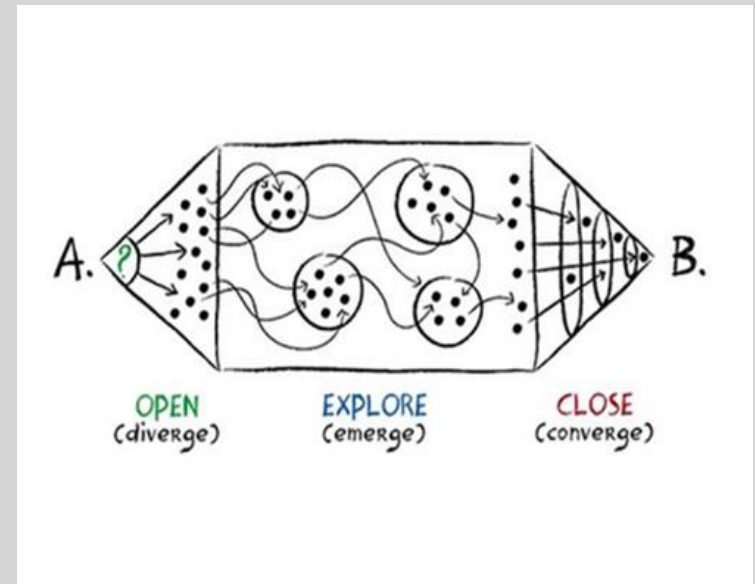
GROUP ACTIVITY: PRE-READING



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how to brainstorm: **RULES**

DEFER JUDGEMENT
GO FOR VOLUME
ONE CONVERSATION at a time
BE VISUAL
HEADLINE
Build on the Ideas of Others
Stay on **TOPIC**
Encourage **WILD IDEAS**



This 8 mins video will be a good one to watch:

<http://www.youtube.com/watch?v=cmoWCSyujPY>

If you don't have 8 mins then this is a 2 mins compressed version:

https://www.youtube.com/watch?v=Wlh5L_0rFz8

FOR MORE INFORMATION PLEASE CONTACT:

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BRAVE IN A WORLD OF RISK



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