

How they compare

Traditional high net worth	New generation high net worth
<ul style="list-style-type: none">● Focused on retirement and legacy planning	<ul style="list-style-type: none">● Focused on liquidity and returns
<ul style="list-style-type: none">● Views insurance as a protection tool	<ul style="list-style-type: none">● Views insurance as a potential wealth creation tool
<ul style="list-style-type: none">● May use insurance for estate and legacy planning for retirement	<ul style="list-style-type: none">● May use value of insurance policy as leverage for loan collateral
<ul style="list-style-type: none">● More likely to highlight the importance of life insurance and wealth planning to the younger generation	<ul style="list-style-type: none">● More likely to be receptive to insurance than older generation, and conducts own research
	<ul style="list-style-type: none">● Concerned about premiums and pricing

NOTE: Table highlights the differences in perspective and attitude between traditional HNW (55+ years of age) and new generation HNW (31-50 years of age) clients.