

Life Concurrent Session

Impact on Life and Annuity Markets of Potential Future Scenarios

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Scenarios to Consider

- ✍ Improvement in mortality rates
 - ✍ Continuation?
 - ✍ Future blips?
 - ✍ Genetic testing
- ✍ Financial market conditions
 - ✍ Preparation for changes
 - ✍ Rate swings
 - ✍ Equity market effects
 - ✍ Hedging

More Scenarios to Consider

- ✍ Demographic trends
 - ✍ Product shifts?
 - ✍ Targeted product development and marketing
 - ✍ New products
- ✍ Changing financial services marketplace
 - ✍ Consolidation
 - ✍ Competition
 - ✍ Internationalization

Even More Scenarios to Consider

- ✍ Regulatory environment
 - ✍ Future changes?
 - ✍ State vs. federal regulation
 - ✍ Taxes
 - ✍ Litigation
- ✍ Technology
 - ✍ New tools and actuarial capabilities
 - ✍ Internet effects
 - ✍ Product changes
 - ✍ Marketing/distribution changes