

DefinedBenefit Life[®]

An Innovative Life
Insurance Strategy.
Patent Pending.

OVERVIEW FOR
INSURER EXECUTIVES





Restoring Credibility. Enhancing Profitability.

For more than four decades, the life-insurance industry has carried an unspoken burden: a credibility gap created by products that too often failed to live up to their illustrations. Universal Life and Indexed Universal Life were designed to blend flexibility with long-term value, yet the assumptions behind those promises proved fragile. Declining interest rates and volatile markets turned once-confident projections into disappointment. Premiums that seemed adequate became insufficient, cash values fell short, and the credibility of the industry eroded.

Consumers lost trust, and agents lost confidence. Even though life insurance remains one of the most powerful financial instruments ever created the gap between what was promised and what was delivered has constrained the industry's growth and weakened the connection between carriers, agents, and clients.

Defined Benefit Life® (DB Life) changes that story.

Rather than relying on static projections, DB Life introduces a disciplined *annual recalibration system* that keeps every plan aligned with reality. Each year, actual policy performance is measured against a client-selected benchmark interest crediting rate. Policyowners are informed of the required premium adjustment- upward or downward- that will keep the policy on track for delivering a pre-defined level of retirement income.

This annual recalibration results in a personal defined-benefit framework—built on the carrier's existing IUL chassis—that turns policy management into a process of continuous truth-testing.

But DB Life goes further.

For the first time, consumers are empowered with information they've never before been given: a clear, transparent view of how their plan is performing relative to its retirement-income objective. Clients can see—in plain language—how their cash value, funding pattern, and projected income evolve over time. This visibility transforms skepticism into confidence. Consumers begin to understand life insurance not as a static purchase, but as a living system that adjusts to ensure results. In an era defined by transparency, DB Life provides what the industry has long lacked: *clarity that earns trust.*

For carriers, the business implications are significant.

Wealth2k believes that DB Life extends average policy duration from roughly 11 years to as much as 18 years and raises persistency from the low 70s to nearly 90 percent. Persistency is profitability; longer-lived policies mean lower DAC strain, smoother reserves, and greater spread income. Modeling shows that carriers who integrate DB Life can achieve an **81 percent uplift in lifetime block profitability** with no change to capital requirements and no new product filings. The same products, priced the same way, simply perform better because outcomes are managed—not assumed.

For distribution executives, DB Life provides something the field desperately needs: **a new story that sells with integrity**. Agents can demonstrate how the plan adapts year by year to keep income promises real—and show clients the evidence to prove it. That confidence changes conversations. A policy review becomes a credibility-restoration opportunity. Agents stop selling projections and start delivering performance.

For actuaries and CFOs, DB Life adds control without adding risk. It is AG 49-A compliant, GAAP-positive, and fully compatible with existing IUL platforms. It brings pension-style funding discipline into modern life insurance—producing blocks that are longer in duration, steadier in reserves, and more valuable if sold or reinsured.

Ultimately, DB Life restores what the industry once represented: **a promise of income that can be kept**. It redefines life insurance not as an accumulation vehicle but as a managed, outcome-based retirement-income system—transparent, adaptive, and consumer-empowering. In doing so, it gives select carriers a structural advantage—greater profitability, stronger distribution, and the chance to lead the market’s next era of credibility and growth.

Defined Benefit Life® — Turning Projections into Performance.

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