

Millennials and Gen Z

Subscription
Thinking and
the Future of
Life Insurance

DefinedBenefit
An Innovative Life
Insurance Strategy.
Patent Pending. **Life**





Subscription Thinking and the Future of Life Insurance

Why Defined Benefit Life® Aligns Perfectly with Millennial Financial Behavior

Millennials are the first generation to build their entire financial lives around **subscriptions**. From streaming services and fitness memberships to automatic investment apps and robo-savings tools, they've grown up with predictable, recurring payments that deliver ongoing value.

In their world, paying monthly isn't a burden — it's **the normal rhythm of ownership**. Subscriptions represent access, growth, and progress. They transform large, abstract goals into small, manageable steps that build momentum and deliver results over time.

This mindset defines how younger generations save and invest. Research confirms that:

- Over 60 % of Millennials automate at least one financial activity monthly — such as savings transfers, investment contributions, or debt payments.
- More than 70 % say “subscription-based investing” (automatic, ongoing contributions) makes saving feel easier and more achievable.
- Nearly half of Gen Z investors began investing before age 25, often through recurring micro-investment apps such as Acorns or Robinhood Recurring.

This is a behavioral revolution. Millennials don't respond to one-time transactions — they respond to **systems**. They're not looking for a payout at the end of life; they're looking for a process that keeps their goals on track throughout life.

DB Life®: The Subscription for Lifetime Income

Defined Benefit Life® is built on the same logic that powers the subscription economy: small, consistent contributions that compound toward a defined benefit. Each month, the participant contributes a predictable premium toward a pre-defined retirement-income goal. The system continuously manages the policy's progress — adjusting annually to ensure the target remains achievable.

That makes DB Life® instantly intuitive to the subscription generation. It's not a one-time policy purchase; it's an ongoing membership in one's own financial future — a personal defined-benefit plan that feels familiar, digital, and in rhythm with how they already live and pay.

“DB Life® reframes life insurance from a lump-sum decision into a lifestyle system — the financial equivalent of a subscription to lifelong income security.”



Why This Matters to Carriers

The subscription model isn't just cultural — it's commercial. Subscription-based businesses enjoy dramatically higher retention and recurring-revenue stability. Life insurance can capture those same economics.

Monthly DB Life® contributions mimic the subscription pattern that Millennials already trust. The result:

- **Higher Persistency:** predictable, budgeted payments fit naturally into digital banking behavior.
- **Greater Affinity:** the product “feels modern” — an automatic wealth-building system, not an antiquated policy.
- **Deeper Engagement:** every year's income-update report functions like a renewal moment — confirming value and reinforcing loyalty.

In short, DB Life® translates a generation's financial habits into a powerful, predictable growth engine for carriers.

The Strategic Question

If subscription models have transformed media, retail, and investing, why shouldn't they transform life insurance? Millennials and Gen Z don't want more products — they want **systems that fit the way they live.**

DB Life® is life insurance redesigned for the subscription era — predictable inputs, measurable progress, predictable outcomes.

It gives the next generation what they already understand and value:
a recurring path to financial freedom.