IP AI Pro

INDUSTRY RESEARCH

2027 STRATEGIC OUTLOOK

Unlocking the Value of In-Force Life Insurance

The business case for making life insurance review a core financial planning interaction.

THE OPPORTUNITY
The in-force book

THE STRATEGY
The planning interaction

THE ENABLER
Insurance Planner AI Professional

Retain. Reposition. Expand.

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Financial Planner AI LLC | November 2026

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EXECUTIVE PERSPECTIVE

How comprehensive is your planning relationship?

The question is not whether financial planning matters. It is whether existing life insurance receives the same thoughtful attention as the rest of the client's financial life.

01 The in-force book is the opportunity.

Existing policies are already part of clients' financial lives, including coverage purchased elsewhere. Their protection, funding, liquidity and legacy implications can remain relevant for decades.

02 The planning interaction is the strategy.

Make the review of eligible permanent life insurance a defined, recurring service. Start with understanding and alignment, not a transaction.

03 Insurance Planner AI Professional is the enabler.

Purpose-built AI prepares structured analytical intelligence from supported carrier illustrations in approximately 5–10 minutes, allowing professionals to focus on verification, interpretation and engagement.

The executive decision

Determine where life insurance fits in the firm's service model, then evaluate a repeatable review process with qualified professionals and measurable outcomes.

Company-authored strategic thesis. The 5–10-minute figure is an internal operating estimate for automated preparation, not total review time. See methodology on page 14.

01 / FINANCIAL SIGNIFICANCE

Permanent life insurance is more than a policy number.

Its importance is not captured by cash value alone. Coverage, future premiums, guarantees and ownership may all affect the financial plan.

ILLUSTRATIVE HOUSEHOLD PROFILE

Investment accounts Allocation, performance and risk	**$2.5M**
Retirement income Sustainability and cash flow	**$150K / yr**
Permanent life insurance Death benefit; funding, duration and fit	**$1.5M**

A policy's face amount is not investable wealth. Cash surrender value, contractual protection and premium obligations are separate measures; they must not be added together as household assets.

Protection & guarantees

Will coverage remain aligned with family, business or estate objectives?

Funding & liquidity

What does the policy require, and what values or loans could affect cash flow?

Policy mechanics

How do crediting, charges, dividends, riders and non-guaranteed assumptions affect the illustrated outlook?

Hypothetical household, not a customer case. ACLI describes the protection and savings roles of permanent insurance [1]. NAIC describes illustration mechanics [4].

02 / MARKET OPPORTUNITY

The policies already exist. The relationship may not.

The in-force opportunity starts with existing coverage and the quality of ongoing professional contact.

MARKET CONTEXT

$14.1T

U.S. individual life insurance face amount in force at year-end 2024, including term. [1]

RELATIONSHIP WITH THE SELLING AGENT OR ADVISOR | J.D. POWER 2025 [3]

58%

Disengaged or transactional

19%

Trusted relationships



43% disengaged (no contact for over three years) · 15% transactional · 19% trusted · 23% other categories (calculated).

757 vs. 581

Trust satisfaction scores: connected human and digital interactions versus no interaction, J.D. Power 2026. [5]

The opportunity: test meaningful, policy-specific engagement.

Market totals are not addressable revenue or eligible permanent-policy counts. J.D. Power studies measure relationships and satisfaction, not review penetration or the causal effect of reviews.

03 / THE CAPABILITY GAP

Specialist expertise should be accessible across the advisory network.

A relationship advisor can recognize an insurance need without independently performing every technical analysis.

HIGH-NET-WORTH PRACTICES OUTSOURCING SELECTED SERVICES [6]



16,544

SEC-registered advisory firms (2025 reporting population). [7]

8

Average employees at firms focused on individual clients. [7]

A build, buy or partner decision

Larger firms can extend internal specialist resources; smaller firms can partner with qualified external experts. The next question is how consistently those experts can support additional eligible policies. Insurance Planner AI Professional provides the analytical layer.

Cerulli's risk/insurance category includes more than policy review. IAA/Comply figures describe SEC-registered firms and the individual-focused subgroup, respectively.

04 / RELATIONSHIP ECONOMICS

Play offense. Play defense.

A substantive review of existing insurance can demonstrate planning value before a product or asset-transfer conversation.

DEFENSE | Protect the relationship.

Understand held-away coverage, broaden service and address gaps that another advisor might otherwise identify.

OFFENSE | Grow the relationship.

Offer a meaningful second opinion, uncover appropriate unmet needs and deepen existing or prospective relationships.

WHY INVESTORS FIRED AN ADVISOR | MORNINGSTAR [8]

32%

Advice / service quality

21%

Relationship quality

TOP-PERFORMING RIAs VS. OTHER PARTICIPANTS | SCHWAB 2026 [9]

2.8×

Assets from new clients

4.2×

Assets from existing clients

THE NEXT GENERATION OF WEALTH

Fidelity's 2026 Investor Insights Study identifies insurance considerations among the services high-net-worth Gen Y and Gen Z investors seek beyond investment management. [16]

Morningstar: coded responses from 184 investors who had fired an advisor. Schwab: self-reported participant data. Fidelity: wealthy next-generation investors. None measures the effect of insurance reviews on retention or growth.

05 / COMMERCIAL VALUE

Retain. Reposition. Expand.

One review can support multiple appropriate outcomes. The client's interests determine which, if any, action follows.

Retain.

Protect coverage. Strengthen relationships.

Identify funding and coverage concerns, recognize existing guarantees and benefits, and create relevant reasons for contact.

Example: A policy remains appropriate: document why, preserve coverage and set the next review.

Reposition.

Realign with today's objectives.

Assess the policy against current needs, evaluate adjustments and understand alternatives when appropriate.

Example: A change in retirement cash flow prompts a qualified review of funding options.

Expand.

Broaden the planning relationship.

Explore related protection, retirement income, long-term care, estate and wealth planning needs when relevant.

Example: A policy discussion reveals a beneficiary or legacy question for the broader planning team.

Illustrative planning outcomes, not predictions or recommendations. Maintaining a policy can be the right answer; replacement or additional sales are never presumed.

06 / WHY NOW

Specialist planning is becoming a repeatable, technology-enabled service.

The precedent exists in tax, estate and comprehensive planning. AI adds a new opportunity to prepare complex analytical work at scale.

eMoney
138.4K
Financial professionals; comprehensive planning infrastructure. [10]

Holistiplan
11,000+
Firms; tax and related specialized planning workflows. [11]

Wealth.com
3,000+
Wealth management firms; estate planning and document intelligence. [12]

64%
of 68 surveyed RIA firms reported less manual or administrative work through AI. Cerulli / Vista, 2026. [19]

The strategic opening: bring insurance-specific intelligence into the existing planning stack, with professional review intact.

Vendor reach is company-reported, not comparable across firms and not evidence of Insurance Planner AI Professional adoption. Cerulli's small RIA survey is self-reported and not insurance-specific.

07 / ECONOMICS

More reviews. More planning interactions.

The operating advantage is expanded professional reach, not simply a shorter report-preparation cycle.

ILLUSTRATIVE 1,000-POLICY COHORT | TWO OPERATING SCENARIOS

TRADITIONAL

200
Detailed reviews

250 h
75 min / review

AI-ASSISTED

500
Detailed reviews

83 h
10 min / review

MODELED DIRECT SPECIALIST HOURS



+300

Additional detailed reviews in the modeled scenario: 2.5× volume with about 67% fewer direct specialist hours.

KEEP THREE CLOCKS SEPARATE

5–10 min
Estimated automated preparation

75 vs. 10 min
Illustrative active specialist effort

Separate
Intake, exceptions and follow-up

Model assumes comparable accepted analytical deliverables. 200 × 75 min = 250 h; 500 × 10 min ≈ 83 h. Excludes screening, intake, rework, exceptions, platform fees and downstream service. Not measured customer results. [15]

08 / ENTERPRISE OPERATING MODEL

Your people. Our process. Our platform.

Extend qualified specialist capacity across a network without requiring every advisor to perform advanced insurance analysis.

Relationship advisors | **Planning teams** | **Service specialists**

↓

CENTRALIZED ADVANCED PLANNING / INSURANCE DESK

↓

Insurance Planner AI Professional

SPECIALIZED POLICY INTELLIGENCE LAYER

Extract · Analyze · Diagnose · Compare · Document

↓

Qualified professional verification, interpretation and escalation

↓

Intelligence returned to the relationship advisor

Dashboard · Meeting preparation · Professional report

↓

Retain. **Reposition.** **Expand.**

ESTABLISHED INDUSTRY PRECEDENTS

Merrill describes insurance specialists supporting private wealth advisors. Morgan Stanley's Family Office Resources uses dedicated insurance advisors and external general-agent partners in its planning model. [17, 18]

Proposed case-level desk design; automated routing, portfolio ingestion and integrations are separate implementation opportunities. Institutional examples do not imply a relationship with or endorsement of Insurance Planner AI Professional.

09 / PRACTICE INTEGRATION

Make insurance review part of the advisor's practice.

Use the existing client service calendar, CRM and specialist relationships. Add a defined review interaction, not an entirely new technology stack.

A PRACTICAL RECURRING SERVICE

1	**Identify**	Inventory owned and held-away insurance at onboarding or review; confirm scope and permissions.
2	**Request**	Obtain current in-force illustration and relevant contract or statement information.
3	**Analyze**	Use Insurance Planner AI Professional for structured analytical preparation on supported documents.
4	**Verify**	Qualified reviewer checks material findings and resolves exceptions or escalates.
5	**Engage**	Relationship advisor discusses verified findings, goals and appropriate options.
6	**Document & monitor**	Record decisions, ownership of follow-up and next review in existing firm systems.

ILLUSTRATIVE SERVICE CALENDAR — USE A SUITABLE CADENCE

Q1	Q2	Q3	Q4
Portfolio / goals	Tax / retirement	Life insurance / risk	Estate / benefits

Policy anniversaries, retirement, ownership changes, loans or material changes can also trigger a review. Not every policy needs a full annual illustration analysis.

CFP Board monitoring duties depend on scope [14]; NAIC recognizes periodic in-force illustrations for applicable forms [4]. No integration is required for the initial interactive workflow.

10 / THE PLATFORM

Deep policy intelligence. Not summaries.

One specialized platform, seven applications designed around distinct professional questions across the policy lifecycle.

SEVEN APPLICATIONS | AVAILABILITY VARIES BY PLAN

Policy Review	What is happening inside the policy? Funding, longevity, values, guarantees and Health Score.
Policy Match	How does the policy align with documented client objectives?
Policy Compare	What are the financial, coverage and contractual trade-offs between policies?
Performance Review	How does the current illustration compare with the as-sold outlook?
Policy Second Look	How can existing or held-away coverage be explained clearly to a client?
Policy Explore	What planning and engagement considerations follow from completed analysis?
TOLI Review	What do funding, guarantees and monitoring evidence mean in the trust context?

Understand · Explain · Document

Company-reported capabilities. All seven applications are in production; availability and deliverables vary by module. Outputs depend on source evidence. Not autonomous advice or carrier illustrations. [15]

11 / EXECUTIVE AGENDA

Seven questions every firm should be asking.

Use these questions to assess whether life insurance review can become a more consistent part of the existing client relationship.

01 Visibility
Do we know which clients own permanent life insurance, including policies purchased elsewhere?

02 Coverage
Do we systematically review those policies as part of ongoing planning?

03 Expertise
Who conducts the technical analysis, and how do advisors access that expertise?

04 Barriers
What prevents us from conducting more meaningful reviews?

05 Practice fit
Would a standardized review process fit our client service calendar?

06 Delivery model
Should we use advisor self-service, specialist support or a centralized planning desk?

07 Relationship value
Could proactive reviews improve service and engage existing or prospective clients?

Start with a focused evaluation

Select representative cases and qualified reviewers. Measure source accuracy, accepted outputs, active human effort, exceptions, cost and useful client conversations. Expand only on demonstrated evidence.

Proposed leadership diagnostic, not survey findings. Monitor actual retention, referrals and growth over longer periods using suitable comparison methods.

SOURCES & METHODOLOGY

Evidence behind the strategic case.

Selected original publications and company-reported platform information. Select any source title to open its publisher's page.

[1] ACLI — 2025 Life Insurers Fact Book, Ch. 7 (2024 data).
[2] LIMRA — Final 2025 U.S. individual life sales (Mar. 2026; background).
[3] J.D. Power — 2025 U.S. Individual Life Insurance Study.
[4] NAIC — Life Insurance Illustrations (Jan. 2026).
[5] J.D. Power — 2026 U.S. Individual Life Insurance Study (Oct. 2026).
[6] Cerulli — Build, Buy, or Outsource as Wealth Managers Move Upmarket (Oct. 2026).
[7] IAA / Comply — 2026 Investment Adviser Industry Snapshot (2025 data).
[8] Morningstar — Why Investors Fire Their Financial Advisors (2023).
[9] Charles Schwab — 2026 RIA Benchmarking Study: Growth Strategies.
[10] eMoney Advisor — About: company-reported platform reach.
[11] Holistiplan — Strategy Library and platform adoption (Oct. 2026).
[12] Wealth.com — Estate planning platform: company-reported reach.
[13] Cerulli — Tax and Estate Planning Technology Gain Momentum (Sep. 2026; background).
[14] CFP Board — Code of Ethics and Standards of Conduct, Practice Standard 7.
[15] Financial Planner AI LLC — Insurance Planner AI Professional website and internal operating assumptions.
[16] Fidelity Institutional — Serving the Next Generation of Wealthy Investors (2026).
[17] Merrill Private Wealth — Insurance solutions and specialist support.
[18] Morgan Stanley — Family Office Resources: Insurance Solutions (Oct. 2025), p. 3.
[19] Cerulli / Vista — Advisor Headcount Set to Grow as AI Expands Capacity (Sep. 2026).

METHODOLOGY & PROFESSIONAL BOUNDARIES

This company-authored report combines published industry context, vendor-reported reach, internal platform descriptions and illustrative economics. Eligible permanent-life policy counts, review penetration and attributable commercial outcomes have not been established. Qualified professionals verify material findings against source documents and the contract; the firm retains responsibility for advice, suitability, licensing, conflicts and review cadence. The platform does not perform carrier solves or authorize transactions. No publisher endorses Insurance Planner AI Professional.

Research reviewed through November 25, 2026. For enterprise discussions: insuranceplanneraipro.com