

We at Transamerica believe wealth and health are inextricably linked, and that living well tomorrow starts with the habits we create today.

- It's an idea rooted in research by Stanford Center on Longevity, MIT AgeLab, and others.
- Good health allows people to enjoy their wealth.
- Employers can build deeper relationships by helping employees build better habits.

Pillars of Wealth & Health

 **longevity**
Savings + Fitness

Enjoying a long life requires both the physical health to stay active, and money to support ourselves.

 **discipline**
Budget + Nutrition

We can save more, exercise more, just “do” more, but living a great life means living with balance.

 **security**
Insurance + Prevention

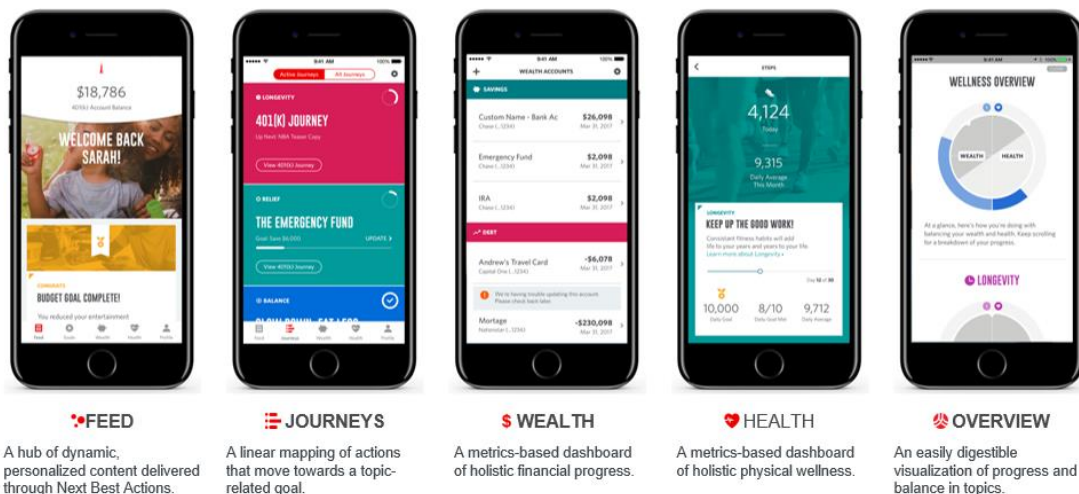
Life's unpredictable, but being prepared helps keep everyone calm and cool when things get hectic.

 **freedom**
Debt + Stress

Life can seem overwhelming at times, but a clear path forward is all we need to climb mountains.

Higher healthcare costs, record low savings in bank accounts and unhealthy lifestyles creates some fairly complex problems for employers and employees alike. How is the insurance market responding? This is the focus of Transamerica's presentation for the Aon Boot Camp.

Helping employee consumers Save, Invest, Protect and Retire through Technology:

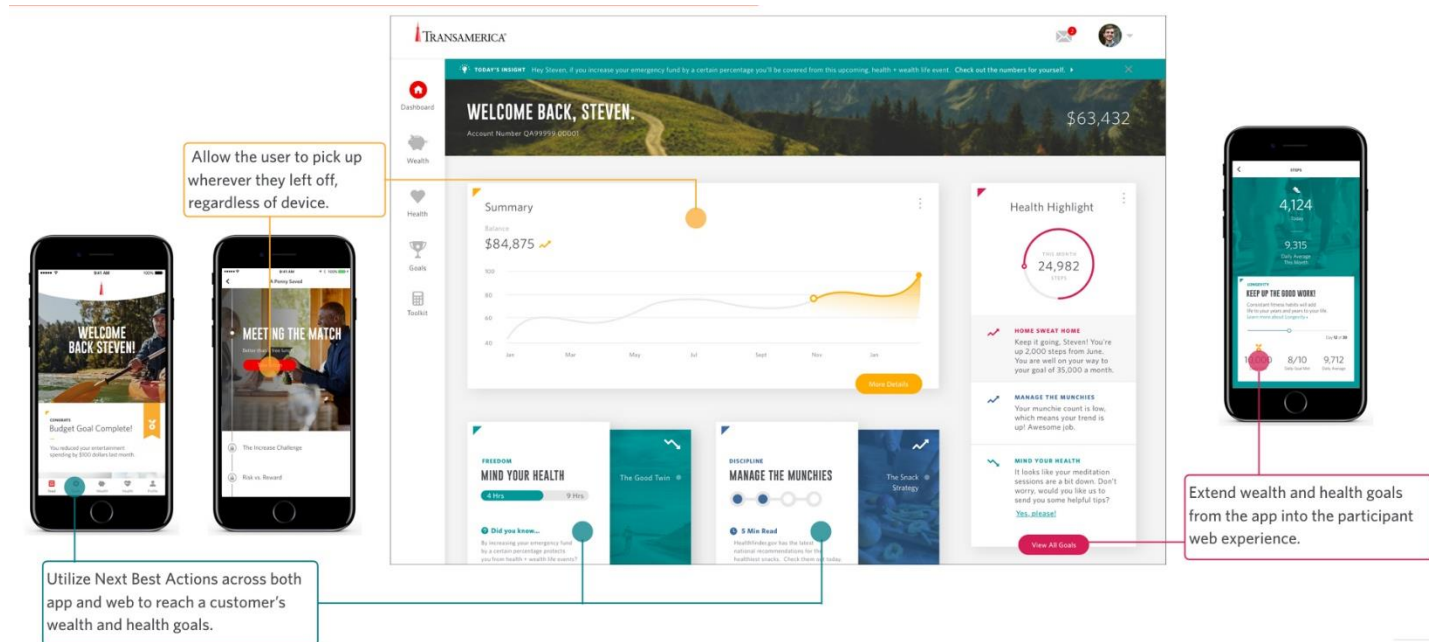


How the Market is utilizing Data Analytics to help employee consumers:

Providers need experienced partners who are on the leading edge of the science that applies advanced methodologies to gather and analyze the growing variety, volume, and velocity of data.

For perspective; In 2017 the world contains approximately 2.7 zettabytes (two-point-seven trillion gigabytes), by 2025 it's predicted to be over 163 zettabytes, and '...the global datasphere that's subject to data analysis will grow by a factor of 50 and more than a quarter of all data created will be real-time.' Source: International Data Corporation (IDC).

Financial wealth and health support tools in action



Enrollment Technology Evolution

- 57% of employers prefer online of mobile enrollment over any other enrollment method (*LIMRA 2016*)
- 68% of employees prefer online over other enrollment methods (*Eastbridge 2016*)

Enhancements in decision support, recommendations tools and the overall 'shopping' experience are taking place. Are they having an impact to the benefits enrollment experience?