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DALBAR's Universal Life Study Recognizes Top Online Experiences

These Providers Make it Easy to Begin Doing Business with Them

MARLBOROUGH, Mass., Sept. 29, 2022 /PRNewswire/ -- [DALBAR](#)'s 2022 review of Universal Life consumer web experiences identifies Nationwide, USAA, Thrivent, Lincoln Financial and Prudential as leaders in addressing clients' and prospects' self-service needs.

Demystifying the complexities of life insurance for those seeking protection solutions is essential to clients feeling assured that they are making the best decision. **Nationwide** tops the list of providers, with an easy-to-use website offering an optimal level of product details. Resources include an overview of Universal Life insurance, individuals for whom this insurance is most appropriate, and the available benefits. Phone numbers to connect with insurance professionals are clearly displayed, or a call can be scheduled at the visitor's convenience. Hours of operation are also shown, giving prospects everything needed to begin a business relationship.

"Consumers are comparing their digital experience when interacting with financial services companies to best-in-class brands across categories and they are raising the bar for their expectations," said Holly Snyder, President of Nationwide Life. "The pandemic accelerated expectations for a web experience that makes it easy to interact with a life insurance provider based on the preference of each customer. That's why we have leaned into efforts to enhance our web experience, and our customers and distribution partners are noticing a real difference."

Policies are not "one-size fits all," so connecting prospects with professionals is an integral component of the universal life experience. 80% of providers offer advisor look-up or contact request tools on the homepage; 75% link to the tools from insurance product pages. **Prudential**, a clear frontrunner, offers both, with a look-up tool that can filter by advisor specialties. Clients can also link to advisor profiles that specify their areas of expertise and professional experience.

Thrivent places their "Find a Financial Advisor" tool at users' fingertips, providing multiple links across the homepage and product pages. Results can be filtered by services offered and give prospects the opportunity to connect with a specific professional.

The level of information known about advisors is integral to customers making the decision to work with them. Not far from their look up tool, **Lincoln Financial** places a link to FINRA's BrokerCheck and displays the exact distance between the prospect and the professional's office.



For more information about [DALBAR](#)'s review of Universal Life experiences, please contact DALBARIntellect@dalbar.com.