

Zeldis Product and Concept Test Recent Experience

FIA Product Test and Optimization

- ✓ Webcam IDIs followed by a large-scale quantitative survey (with choice exercise) with advisors to first qualitatively explore and then quantitatively optimize a potential new FIA product

Fee-based VA Product Test

- ✓ Online qualitative survey with consumers using a trade-off exercise to explore potential retirement income options, including a fee-based VA, an FIA, and other solutions



Defined Contribution Concept Test

- ✓ Telephone in-depth interviews with leading defined contribution consultants to test a potential new 403(b) product

VUL Product Test

- ✓ In-person focus groups followed by an online quantitative survey with consumers to test a potential new VUL product

Retirement Plan Concept Test

- ✓ Online quantitative research with plan participants to test a potential new defined contribution retirement plan