

Summary of Key Takeaways



1

Advisors, brokers, and agents are all adapting to a **new normal** from a day-to-day perspective and are facing new challenges.

2

However, they've also uncovered new ways to be **efficient**, and some elements of the new normal are appreciated.

3

The bottom lines of advisors, agents, and brokers are mostly stable, though this appears **career stage-dependent**.

4

There are both threats and opportunities to advisory and insurance businesses, and optimism for the future is **muted/cautious**.

5

The industry will change in several ways; most changes will last for the medium-term, and many changes **may be positive in nature**.