

Developing Assumptions for Emerging Longevity & Mortality markets

An exciting growth period

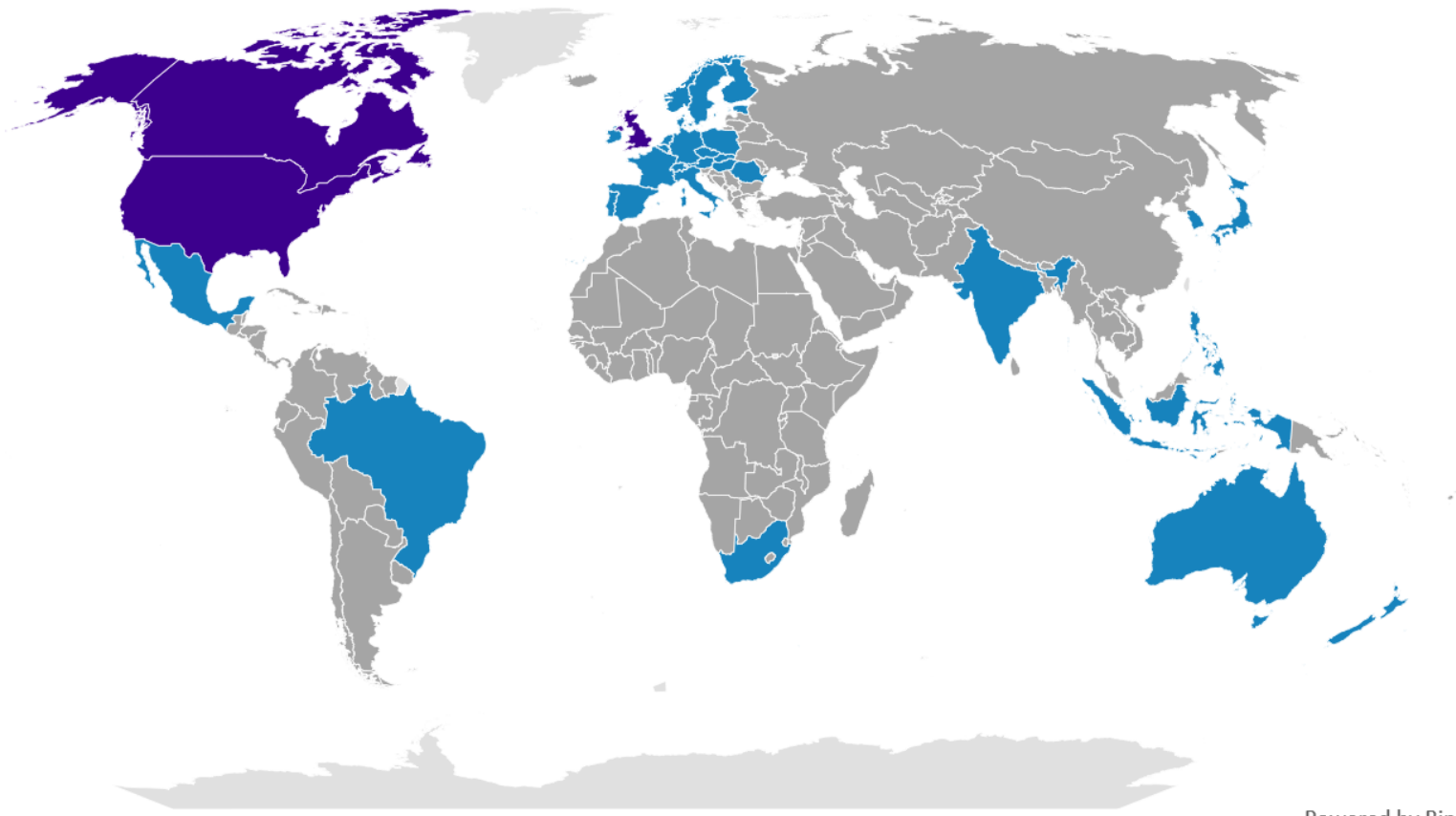
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September 9, 2026

Why Emerging Markets?

Markets in need of detailed mortality modelling

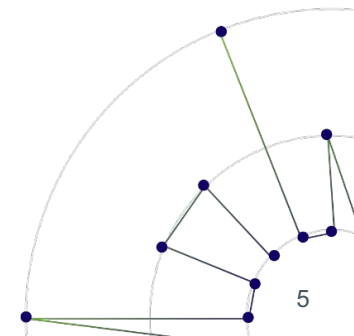


Established PRT markets



Emerging markets
(selection)

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What are the risks with developing assumptions for new markets?



Lack of data



Quality of data



Unknown variables



Reputation

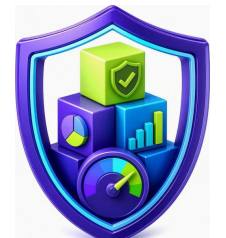
Why do it?



Chance to shape the market



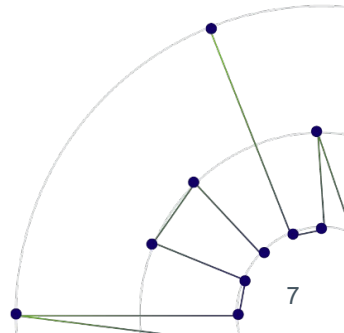
Opportunity for higher margins



Conservative existing assumptions



Build experience before competitors

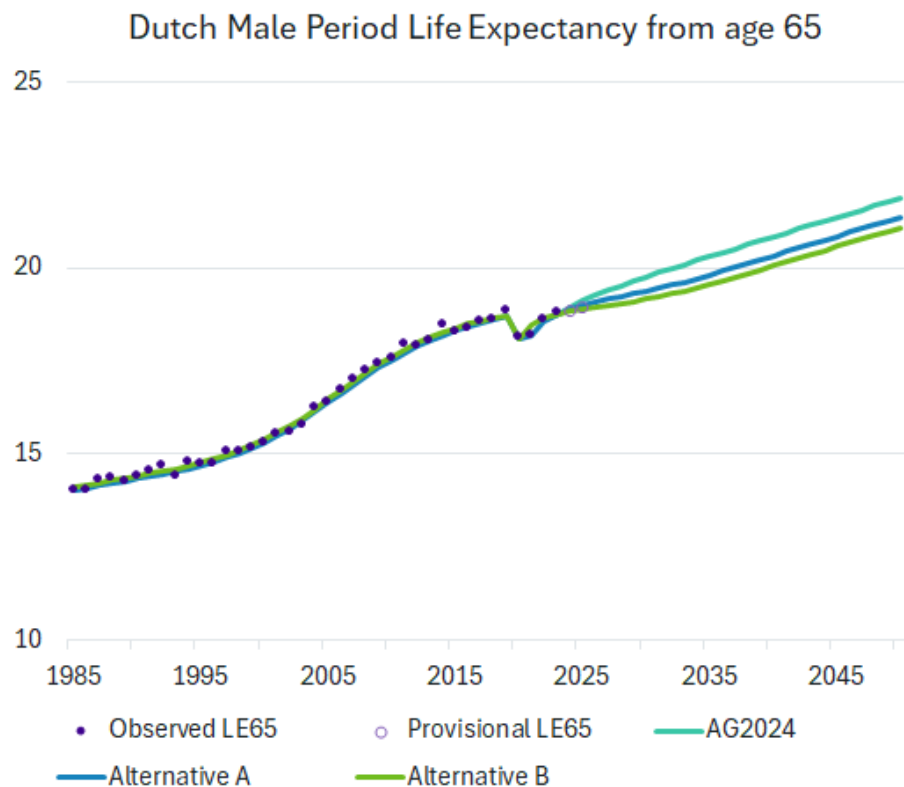
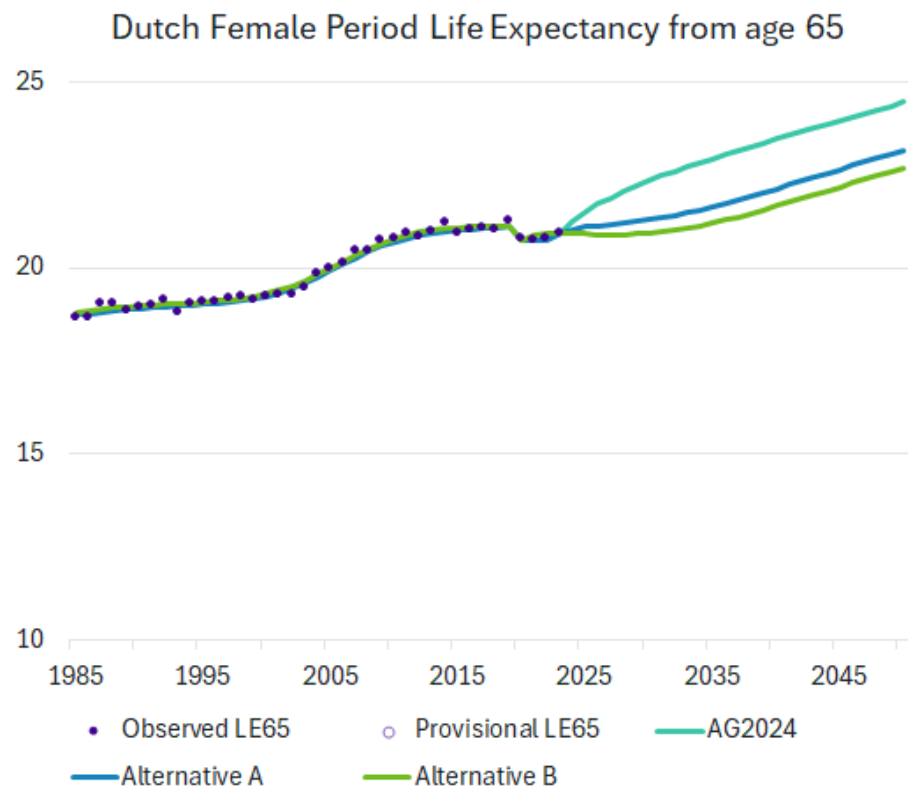


Managing the risks



Improvements

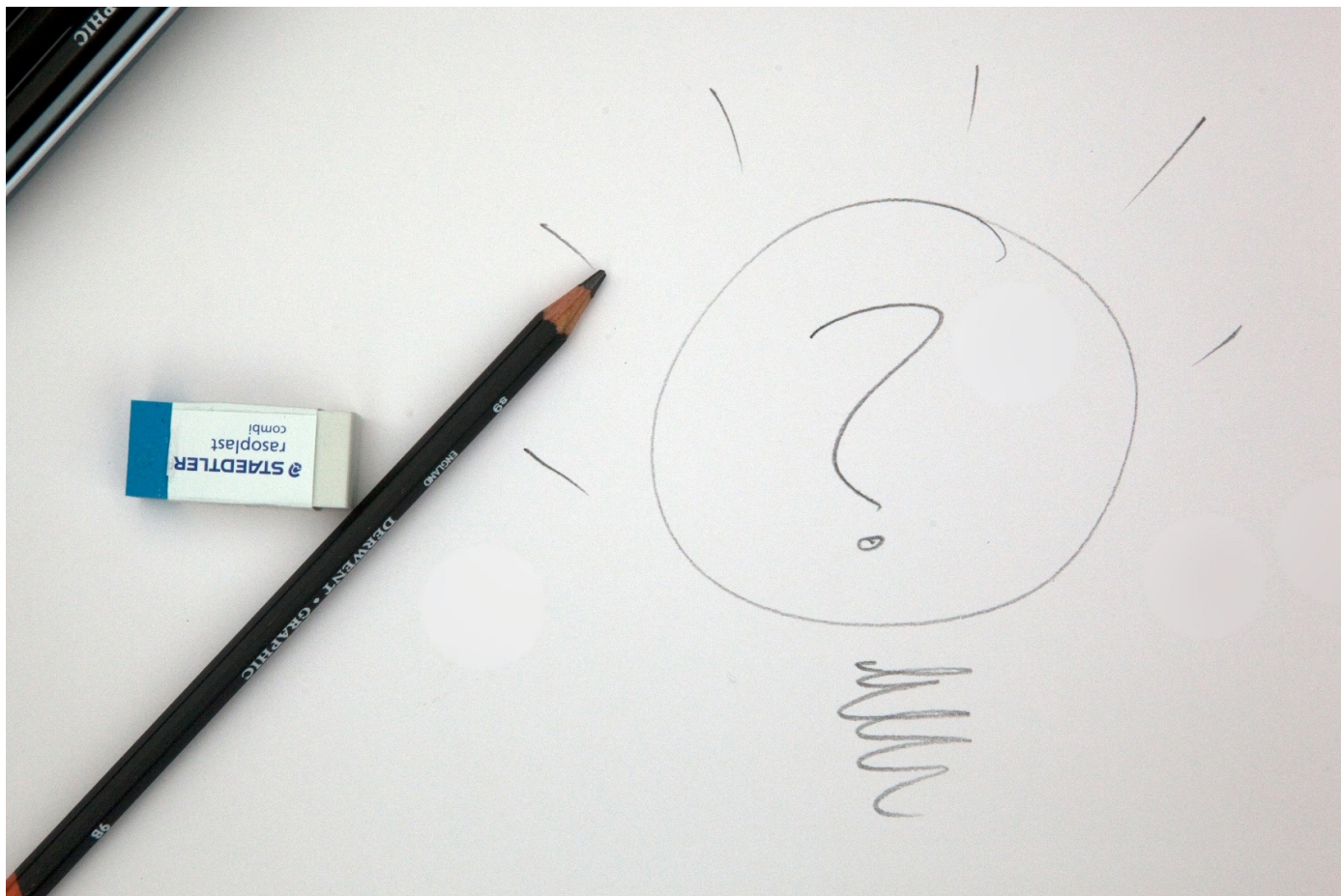
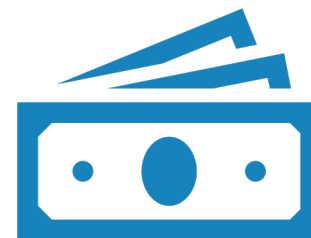
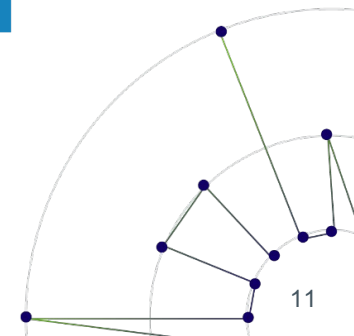
Potential for systemic pricing advantage



Getting comfortable requires an understanding of local mortality / longevity drivers

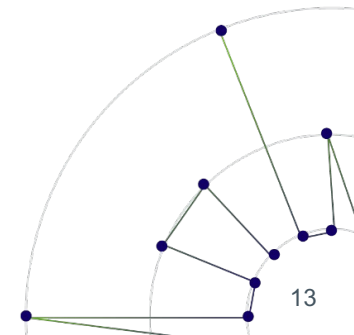
Baseline

Understanding a block of lives





Mind the gap





Key emerging longevity and mortality markets

Which ones are exciting you?...



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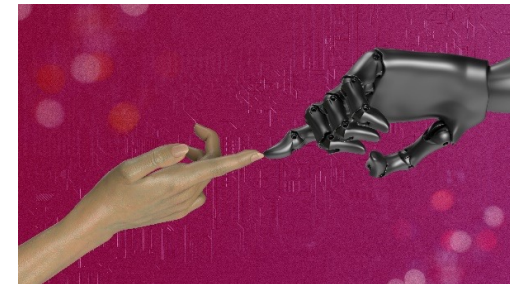


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Please reach out with any questions



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