



MyIntentData™ for Insurance

COMPREHENSIVE REPORT

The Intelligent Data Marketing System™

For life, long-term care, and Medicare producers. From attention to intention, and from raw intent data to booked appointments, without buying the same aged leads as everyone else.

The shift from the attention economy to the intent economy, quantified, sourced, and applied.

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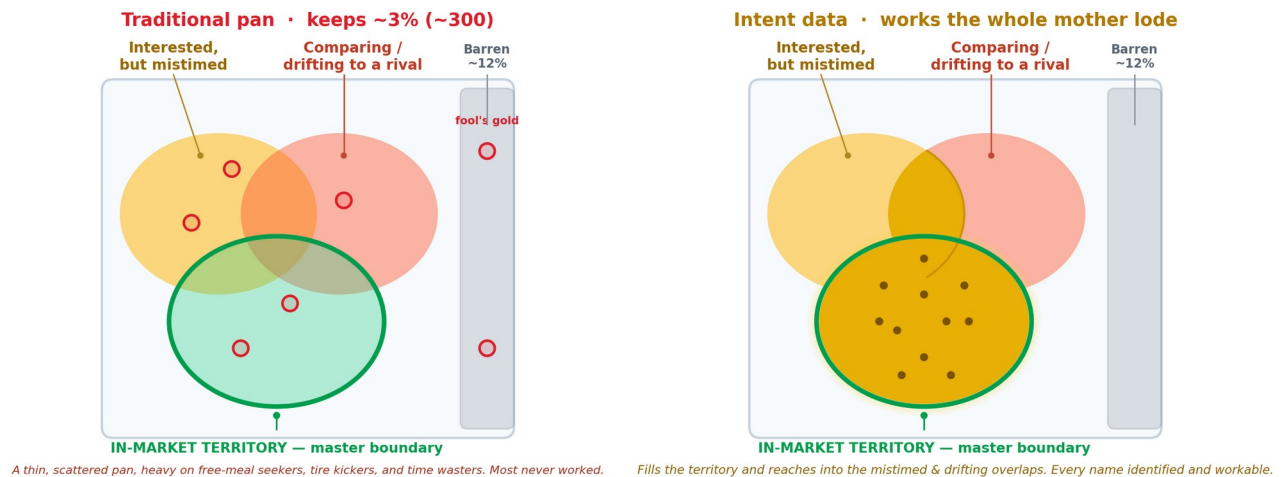
1. Executive Summary

For a century, marketing has been an attention business. Buy enough reach, repeat the message often enough, and a small fraction of the audience, historically about 3%, responds. A 3 to 4% response to a prospecting campaign is still considered a strong result. But you paid to reach the whole audience. That 3% is simply the slice that happened to be ready on your day, in your channel.

All Marketing Is Mining for Gold

The only question is whether you pan the whole claim or work the mother lode.

The setup: one 10,000-name campaign built on widely reused static demographic data. Traditional keeps ~3% (~300).



Manage 10,000 demographic names, or 500 in-market prospects. The choice is yours.

Illustrative and conceptual: the states overlap and sizes are not to scale. Read it for placement, not precision.

All marketing is mining for gold: the traditional pan keeps a thin, scattered ~3%, while intent data works the whole in-market mother lode and the near-market it recovers (illustrative and conceptual).

The other 97% did not vanish. Their interest, once created, is liquid: it flows to whoever shows up next, the competitor's seminar a week later, a national firm's ad, the first call returned. Much of your spend is not wasted so much as working, for someone else. The harder you market without a way to capture that demand, the more you subsidize the competitors you are trying to beat.

THE CORE IDEA

Attention marketing keeps roughly the 3% who respond today. The Intelligent Data Marketing System™ (IDMS™) reaches the rest of the demand you created, and, unlike a raw data feed, it hands you the reports, record data sheets, and ready-to-send content to turn that demand into booked revenue. The advantage is concentration: instead of paying to reach a whole ZIP to find the few who are ready, you reach the few directly. IDMS™ is delivered as one system, records and the deployment Playbook together, not data alone.

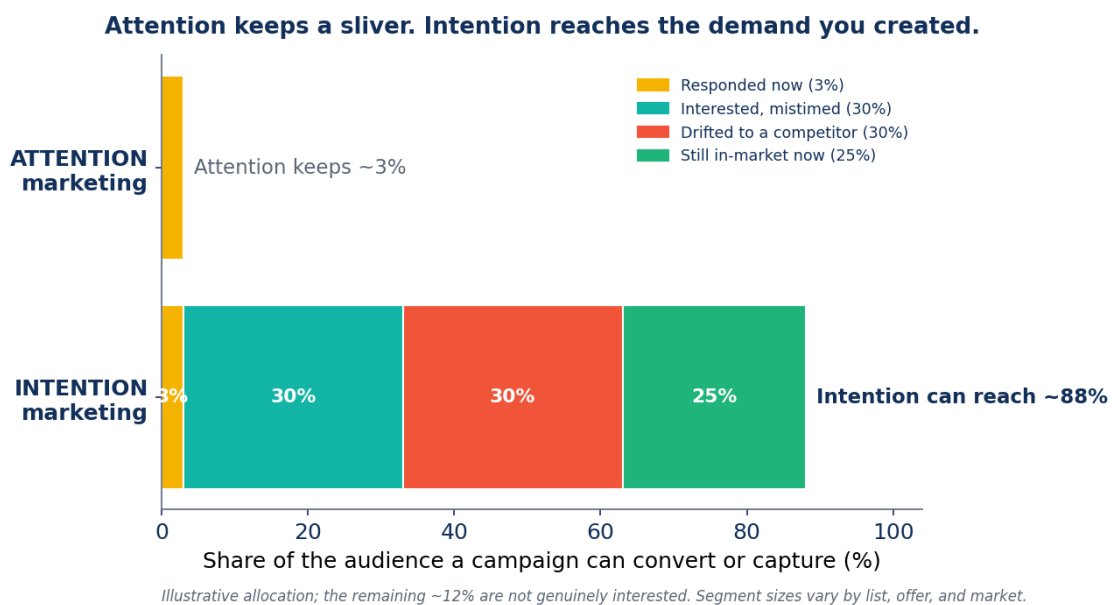


Figure 1. Where a broadcast campaign's demand actually goes (illustrative allocation).

This shift, from the attention economy to the intent economy, is being forced by measurable pressure on the old model: acquisition costs up roughly 222% in eight years, display ads clicked about six times in a thousand, nearly a third of users blocking ads outright, most buyers researching independently before they ever engage, and the third-party tracking behind legacy targeting fragmenting. Every figure in this paper is sourced to independent research and cited at the end.

This paper makes the case for that shift and shows how the Intelligent Data Marketing System™ from Elite Wealth Network, delivered through the MyIntentData™ platform, turns anonymous, in-market demand into identified, reachable prospects and the content to close them. For an insurance practice, it also adopts a metric more honest and more useful than ROAS: ROMS, Return on Marketing Spend.

2. The Attention Era and Its 3% Ceiling

Every traditional channel, direct mail, seminars, webinars, radio, television, print, Facebook, and the rest, was built to do one thing: capture attention and bend it toward a brand. The playbook was reach and frequency: put the message in front of enough people enough times, and a sliver of the audience raises a hand.

That sliver has always been small and remarkably consistent. A 3% response to a prospecting drop counts as a success. The entire economic model of attention marketing is built on monetizing roughly the top few percent of any audience, the people who happened to be ready at the moment the message reached them.

“Attention marketing was never built to move the market. It was built to skim the small share of the market that was already moving.”

The problem is not that 3% is a bad number. The problem is everything the model leaves on the table, and the fact that the cost of reaching that 3% keeps climbing while its size stays fixed. When you pay for a whole audience to convert a fraction of it, your economics are hostage to the price of attention. And the price of attention has never been higher.

There is a subtler problem, too. Attention marketing answers the wrong question. It spends heavily to persuade a passive audience of who to buy from, while the modern buyer has already decided they will buy and is instead researching what to buy. Their research rarely begins with your brand; it begins with the problem. By the time they surface, the decision is largely made.

~3%

Your response to marketing

~60%

Of that response: free-stuff seekers, tire kickers, time wasters

~40%

Of that response: actually in-market, and only by luck

ZERO INTENT QUALIFICATION: LUCK OF THE DRAW

That 3% response is bad enough. Roughly 60% of even that is free-meal seekers, free-information grabbers, tire kickers, and time wasters. Only about 40% is genuinely in-market, and only by chance, because the list was built on static demographics alone, with no intent check at all. Which names are actually in-market is pure luck of the draw. Intent data removes the luck: every record is identified as in-market.

3. Why the Attention Model Is Breaking

Several forces are compounding at once. Individually each is a headwind; together they explain why attention-based returns have been sliding for a decade. Each claim below is sourced in the References.

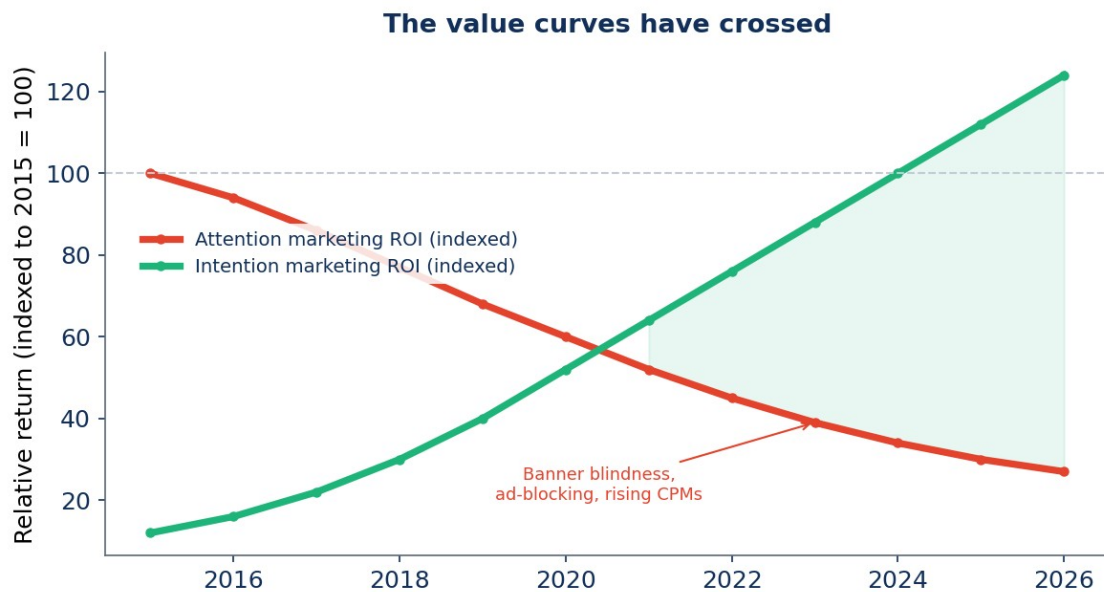


Figure 2. Illustrative view of the two ROI curves over the past decade.

1. Audiences ignore, skip, and block ads

Banner ‘blindness’ has been documented by the Nielsen Norman Group across three decades: people simply do not look at things that resemble ads. The numbers follow, display click-through rates hover around 0.05 to 0.10%, and roughly 30% of internet users (about 1.77 billion people) now run ad blockers. A large share of paid reach is gone or ignored before a campaign begins.

2. Acquisition costs keep climbing

As response falls, cost rises to compensate. Independent benchmarks put the increase in customer acquisition cost at roughly 222% over eight years and about 60% over the last five, a squeeze that turns thin response rates into unsustainable economics.

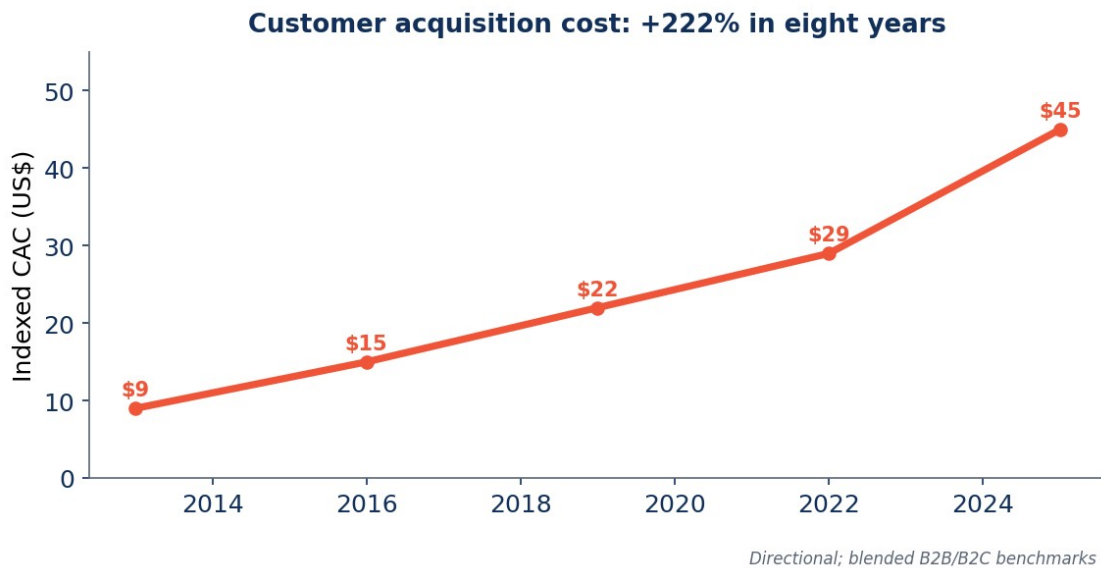


Figure 3. The cost of acquiring a customer keeps climbing (directional).

3. The buyer moved first

Buyers now self-direct the journey. Gartner finds a majority prefer a largely rep-free experience and actively avoid suppliers who send irrelevant outreach. The decision increasingly happens during independent research, exactly where attention advertising cannot follow, but where intent signals can.

4. The tracking foundation is crumbling

Even the plumbing of attention-era targeting is failing. Safari has blocked third-party cookies by default since 2020, and Google has repeatedly changed its own cookie plans. Cookie-dependent retargeting is building on sand; an owned intent signal is not.

5. Most “traffic” is not even human

Nearly half of all internet traffic, 49.6% in 2023, is generated by bots, the highest level on record. Spend and analytics built on raw traffic are, to a meaningful degree, chasing machines rather than buyers.

4. The Intent Economy: A Definitional Shift

Intention marketing is not a better version of attention marketing. It is a different discipline aimed at a different moment. Attention interrupts people who are not thinking about you. Intention answers people already looking for what you sell. The distinction runs through every dimension of how a campaign is conceived, targeted, and measured.

Dimension	Attention Marketing	Intention Marketing
Primary goal	Brand awareness and reach	High-converting action and utility
Buyer state	Passive, scrolling, consuming content	Active, researching or solving a problem
Timing	Interruptive; relies on ad repetition	Predictive; reaches people at the moment of need
Primary data	Impressions, CTR, demographic segments	First-party plus intent signals and behavioral triggers
Strategy	Broad, one-way messaging	Personalized, solution-oriented outreach
Measured by	Reach, frequency, CPM	Return on Marketing Spend (ROMS)
Competitive edge	Audiences rivals can also buy	Demand captured before it reaches a competitor

Table 1. The same buyer, two fundamentally different ways to reach them.

Read the table as one argument: the attention column is organized around the seller's calendar and the platform's inventory; the intention column is organized around the buyer's moment of need. One optimizes for being seen. The other optimizes for being chosen.

"Better audiences beat better optimization, every time."

5. Where the Other 97% Goes

The clearest way to feel the difference is to follow the money after a broadcast campaign. Picture the full audience you paid to reach for a considered purchase, a new roof, an HVAC system, a financial advisor, a software platform. Good marketing works on the whole audience: it raises a question and moves the needle. But it captures only the few who are ready that day.

~3%

Responded to you now

~30%

Interested, but mistimed

~30%

Drifted toward a
competitor

~25%

Still in-market right now

This is an illustrative allocation, segment sizes vary by list, offer, and market, but it makes the dynamic visible. Attention marketing keeps the first band and lets the rest leak into the market. The remaining demand is real, and much of it is reachable: people interested but not ready on your day, people already comparing you against a competitor, and a sizable segment actively researching your category now.

THE ECONOMICS IN ONE LINE

Every buyer you reach from the 'drifted toward a competitor' band is revenue you recover and a rival loses, often funded by their ad spend, not yours. IDMS™ is the system to identify that demand and keep reaching it until the buyer chooses you.

WHY DEMOGRAPHICS CANNOT FIND THEM

This is not a targeting problem a better mailing list can fix. For a high-consideration consumer purchase, an annuity, life insurance, a financial advisor, a new roof, the share of the audience actually in-market at any single moment is small, roughly 0.5% to 3% (Figure 4). A list built on demographics alone has no way to tell which names those are, so it is luck of the draw and most of the spend lands on people who are not buying now. Intent data identifies them directly, which is why concentration, not reach, is the entire game.

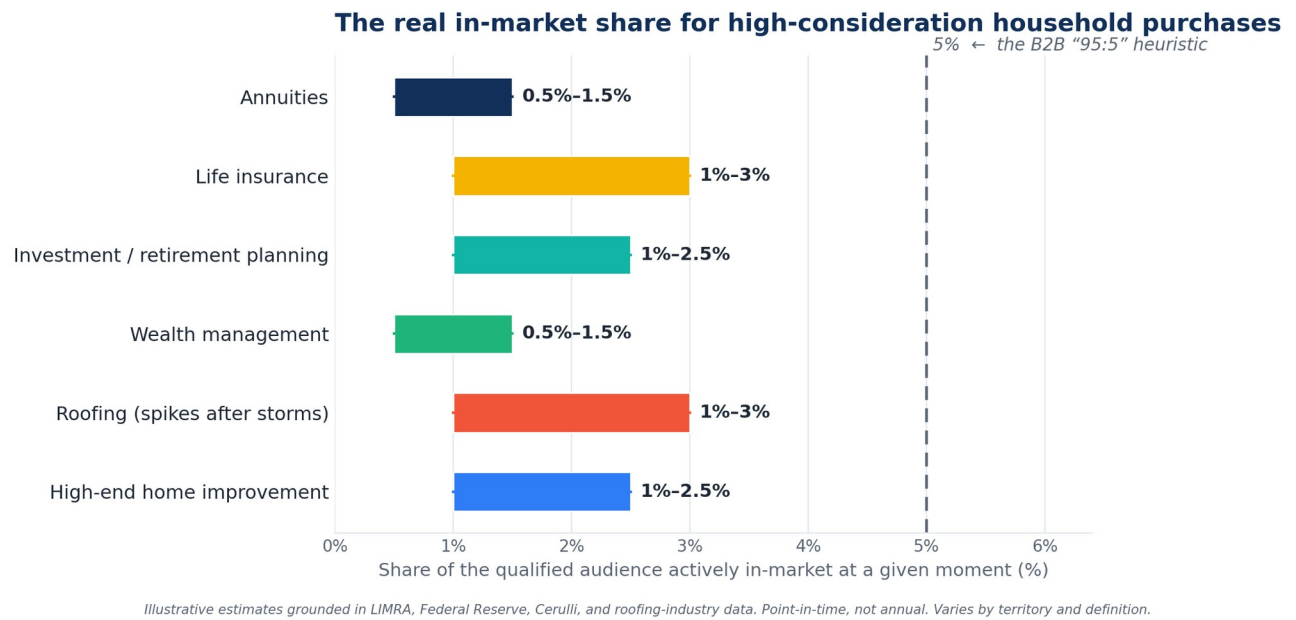


Figure 4. The real in-market share for high-consideration consumer purchases sits well under the 5% business-to-business benchmark (illustrative estimates grounded in LIMRA, Federal Reserve, Cerulli, and roofing-industry data).

6. Introducing ROMS: Return on Marketing Spend

The industry's default scorecard, ROAS (Return on Ad Spend), quietly encodes the attention worldview: it measures the return on money handed to ad platforms, as if the platform were the business. For most owners that framing is both narrow and a little demoralizing, it credits the walled garden, not the strategy.

We prefer ROMS, Return on Marketing Spend. ROMS measures revenue against the total cost of the marketing effort: media, data, tools, and time. It is a truer number because it captures the whole machine, and a more useful one because it rewards efficiency of intent rather than volume of spend.

ROMS, DEFINED

ROMS = Revenue attributable to marketing divided by total marketing spend (media plus data plus tools plus labor). Where ROAS asks what the ad platform returned, ROMS asks what your marketing returned, the question an owner actually cares about.

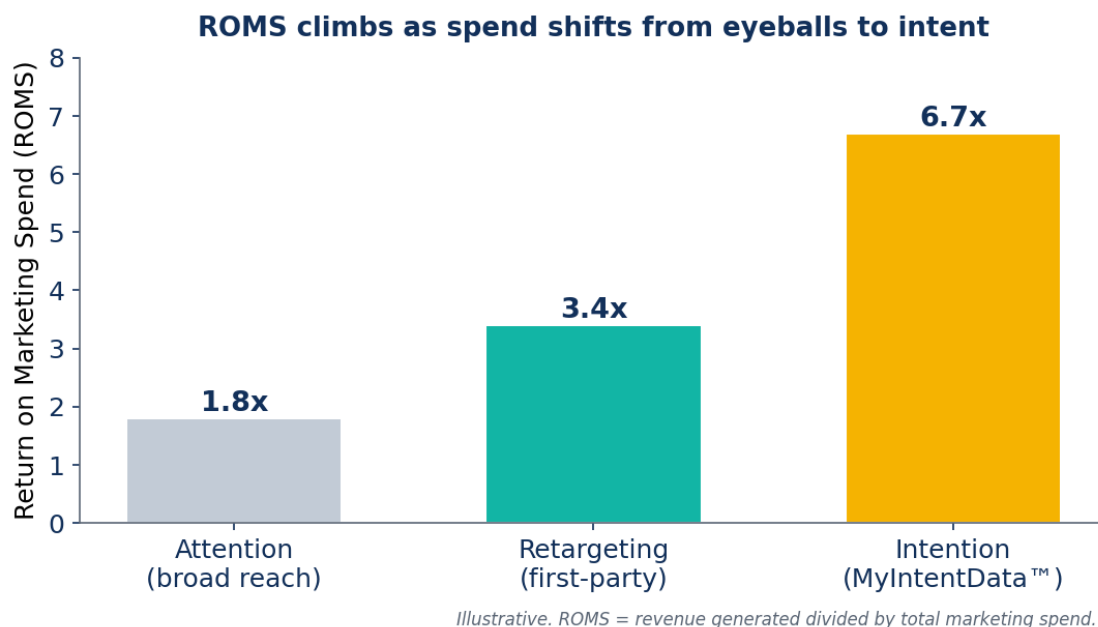


Figure 5. ROMS rises as spend moves from broad reach to identified intent (illustrative).

The reason ROMS climbs is concentration. Because a demographic list is chosen without any intent check, most of who you pay to reach is not in the market right now, luck of the draw. Reaching the whole audience, a 10,000-piece mailer, a rented seminar room, a radio flight, a boosted social post, means paying for the large majority who are not buying now. Concentrate the same budget on the identified in-market few and the denominator collapses: fewer pieces, fewer dials, less airtime, all aimed at people already leaning in. Cost per acquired client falls even as conversion rises.

THE EFFICIENCY CASE, IN ONE LINE

Same budget, two outcomes. Sprayed across a whole ZIP to find the roughly 1 to 2% who are ready, cost per acquired client stays high and climbs as media costs climb. Concentrated on identified, in-market records, the same dollars reach far more ready buyers, so cost per client falls. ROMS is the scorecard that makes it visible, and it puts seminars, radio, television, webinars, social, and direct mail on one honest number instead of each channel's flattering vanity metric.

10,000

Mailer pieces to find the
~1 to 2% ready

500

Identified in-market
records, same buyers

Down

Cost per acquired client

Up

ROMS

FOLLOW-UP YOU CAN ACTUALLY DO

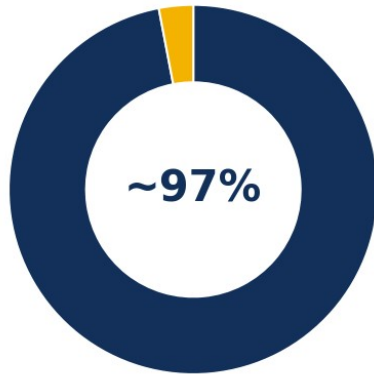
Reach is not follow-up, and this is where the efficiency truly compounds. Traditional marketing only ever follows up on the roughly 3% who raise a hand, because working all 10,000 names with a real drip, by email, letter, and phone, almost never happens; in practice it is skipped in nearly every case. A focused list of 300 to 500 identified in-market prospects is small enough to actually work every name, with a genuine multi-touch cadence sustained until they choose you. That is not just cheaper reach, it is follow-up you can realistically execute, which is where marketing value goes through the roof.

This is why ROMS, not reach or ROAS, is the right comparison for a insurance practice. The entrenched channels are not bad; they are simply expensive ways to reach a whole audience in order to convert the sliver that was ready. Measured on the total cost to book a client, a

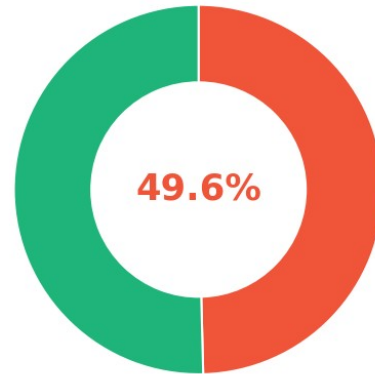
concentrated intent program is built to win, and ROMS is how you prove it before and after you spend.

Two leaks attention marketing never plugs

**Visitors who leave without acting
(avg conversion ~2-3%)**



**Internet traffic that is bots,
not people (2023)**



Sources: Ruler Analytics / Invesp / Littledata (conversion); Imperva 2024 Bad Bot Report (bots).

Figure 6. Two leaks attention marketing never plugs (sourced).

7. The Cold-Data Equivalent: How Much Would You Have to Buy?

A fair way to size the advantage is to ask a simple question: how much cold, purchased contact data would you have to buy to surface the same in-market buyers a focused intent pull identifies directly? Only a small share of even a well-targeted demographic list is actively in-market at any moment. For the high-consideration purchases we serve, that share is roughly 1 to 1.5%, so a cold list has to be many times larger, on the order of 15 to 25 times, just to contain the same number of ready buyers, and it still cannot tell you which ones they are.

Level	MyIntentData™ records	Cold data to match (about 20x)
Starter	500	~10,000
Growth	1,500	~30,000
Market	5,000	~100,000

Table 2. Reaching the same in-market buyers: intent records versus cold attribute data (illustrative; based on a ~1 to 1.5% point-in-time in-market share, roughly the midpoint of a 15 to 25x range).

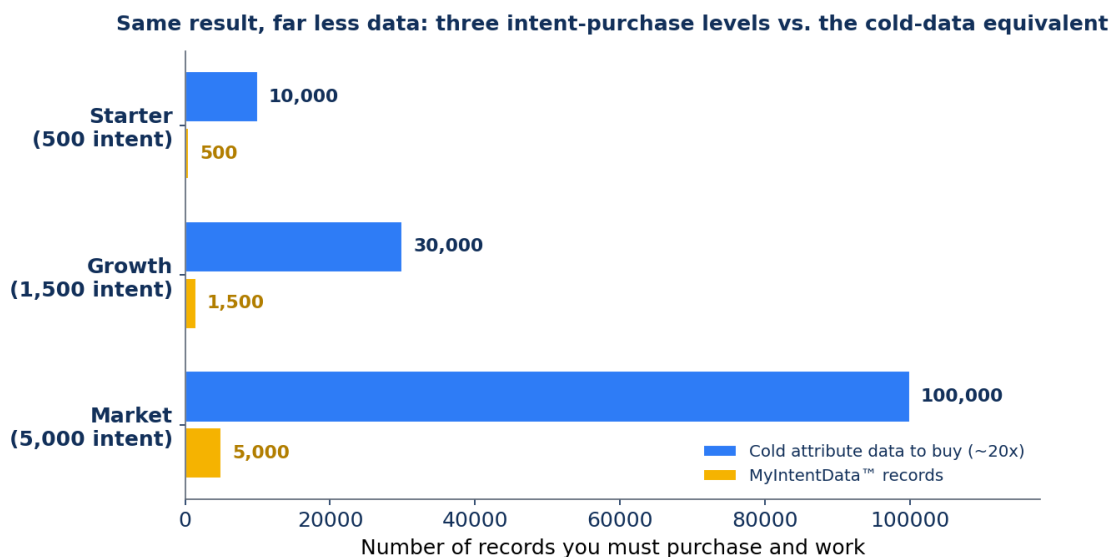


Figure 7. Three intent-purchase levels and the cold-data volume needed to match each.

THE VOLUME GAP

To match the in-market buyers a focused pull of 500 intent records identifies, you would sift roughly 10,000 cold contacts, about twenty times the volume, and still pay to message the roughly 9,500 who are not ready, because a cold list cannot tell you which of them are in-market.

And twenty times is the conservative figure. It counts only the in-market share; it does not yet subtract the invalid and bounced addresses common on purchased lists, the opt-outs, or the simple fact that a cold, untargeted message is far more likely to be ignored. Each of those widens the gap, and every wasted contact drags down ROMS.

8. The Intelligent Data Marketing System™ (IDMS™)

Buying data is not the same as getting results. Most vendors hand you a spreadsheet of raw signals and wish you luck. That raw data is their whole product, and it leaves you to build the content and the process before a single prospect hears from you. The Intelligent Data Marketing System™ from Elite Wealth Network is different. It is a full-circle system that starts with intent and does not stop until you have something you can send.

1. Model the intent, by vertical

IDMS™ models intent data for your specific business vertical, so the signals map to how your buyers actually behave, not a generic average.

2. Transform raw data into something usable

It takes the overwhelming raw data that is most competitors' only deliverable and, through our exclusive process, transforms it into clear, actionable reports and expanded, easy-to-understand record data sheets built for real marketing and sales outreach.

3. Hand you the content, the Records-To-Revenue Tactical Playbook™

Data alone still leaves you to write everything. Every IDMS™ engagement includes the Records-To-Revenue Tactical Playbook™, an Elite Wealth Network exclusive: a done-for-you 10-email sequence, 5 marketing letters for mail or a direct, personal email approach, and 5 phone scripts, each with a matching voicemail script for when you reach a recording instead of the prospect.

4. Go one to one, Digital DNA Power Marketing™

For a specialized, high-touch option, Digital DNA Power Marketing™ reads the digital signals unique to each prospect and creates one-off email, letter, and phone outreach that speaks to individual propensities such as travel, wine, food, and hobbies. It is custom designed and priced on a consulting basis.

Integrated, not optional

The Playbook is not an add-on. Records without deployment fall flat for the many end users who are not marketers, so IDMS™ is delivered as one system: the modeled records and the done-for-you content together. It is included on every qualifying order, a single pull of 500 or more records and all 90-day and 12-month programs, so you are never left with data and no way to use it.

FOUNDERS OFFER: ONBOARDING FEE WAIVED (FIRST 100 ORDERS)

The one-time onboarding that creates and delivers your Records-To-Revenue Tactical Playbook™ is normally \$2,997, the same for every cadence. For the first 100 qualifying orders it is WAIVED in full, a \$2,997 value at no cost: your order shows the \$2,997, then a Founders credit brings it to zero. Qualifying orders are single-pull orders of 500 or more records and all 90-day and 12-month programs; single-pull orders under 500 records do not include the Playbook. Records are billed separately by the cadence you choose. Spots are limited, and offer terms apply.

RAW DATA VERSUS A SYSTEM

Most vendors sell the raw material. IDMS™ delivers the finished result: modeled intent, usable reports and record data sheets, and the content to deploy them. That is the full circle, from a signal to booked revenue.

9. How You Receive It: The MyIntentData™ Platform

IDMS™ is delivered through the MyIntentData™ platform. Instead of paying to broadcast to a whole ZIP code and hoping a few percent respond, you receive identified, in-market records for the territories you choose, and you only pay for records actually delivered.

1. Price it

Model records, ROI, and cost for your vertical in the calculator, so the economics are clear before you commit. Records are billed by the cadence you choose: a single pull, a 90-day refresh, or a 12-month program.

2. Request it

Choose your territory, up to several ZIP-code areas, and the volume you want.

3. We confirm

We check available inventory for your area and send a secure payment link. No long-term platform lock-in.

4. You deploy

Work fresh, in-market records with the Records-To-Revenue Tactical Playbook™. Prioritize by readiness, personalize to the buyer's situation, and sustain a light cadence until they choose you. Because the audience is identified and owned, you keep reaching it rather than depending on cookies that expire.

10. For Life, LTC & Medicare Producers

Life insurance, long-term care, and Medicare are considered, trust-driven decisions, and each starts with a moment and a search: a new baby or a new mortgage, a parent who suddenly needs care, a 65th birthday on the calendar. Aged, shared leads and broad seminars reach a demographic and convert the few who happen to be ready that week. IDMS™ reaches the households actually researching coverage right now, so you get there first, while the need is real.

- Stop buying aged, shared life, LTC, and Medicare leads resold to a dozen agents at once.
- Reach the households actively researching life insurance, long-term care, and Medicare in your area now.
- Time Medicare outreach to the moment someone starts researching, not only the annual enrollment window.
- Deploy the done-for-you Records-To-Revenue Tactical Playbook™ instead of writing every email, letter, and script yourself.
- Own the records in your territory, and measure the whole effort with ROMS.

Dimension	Traditional insurance marketing	IDMS™
Who you reach	Aged leads resold to several agents, a seminar room, a mailed ZIP	Households researching life, long-term care, and Medicare coverage now
Timing	Your mail drop, or Medicare only at AEP	The moment they begin researching coverage
Typical yield	About a 3% response is a good day	Concentrates spend on the households actually in-market now
Freshness	Aged, shared leads worked by everyone	Fresh, identified records you can own in your territory
The content	You write the emails, letters, and scripts	Done for you in the Records-To-Revenue Tactical Playbook™
Measured by	Cost per lead	ROMS (Return on Marketing Spend)

Table 3. Traditional insurance marketing versus the Intelligent Data Marketing System™ (illustrative).

Model the economics for your practice in the calculator at elitewealthnetwork.com and myintentdata.com before you spend a dollar.

11. For Agencies & Partners

For agencies and marketers, IDMS™ is more than a performance lever for clients; it is a way to differentiate. When you own the system beneath the campaign, you offer audiences and content competitors cannot simply buy, and results that do not evaporate every time a platform changes its algorithm.

- Differentiate with in-market audiences and done-for-you content built outside the walled gardens.
- Make results more durable; an owned intent signal survives algorithm changes.
- Move up the value chain from media reseller to data-and-content partner.

12. Objections & Realities

“Is this just another data vendor?”

No. A data vendor sells raw signals and stops there. IDMS™ models the intent, transforms it into reports and record data sheets you can actually use, and includes the Records-To-Revenue Tactical Playbook™ so the outreach content is done for you. The data is the starting point, not the product.

“Is this just retargeting?”

Retargeting acts only after a buyer has already found you. IDMS™ acts before, reaching in-market buyers who have not yet reached you, then supports durable, owned follow-up. Retargeting is a tactic inside the larger intent strategy.

“What about privacy and compliance?”

Intent data is not consent. All outbound must follow the applicable rules, TCPA, CAN-SPAM, and Do-Not-Call requirements, plus suitability standards such as the NAIC and state insurance rules where they apply. Used properly, an intent-and-first-party approach is more durable than the third-party cookie tracking it replaces. This paper is educational and not investment, tax, insurance, or legal advice; consult qualified counsel on your program.

“Will it survive the death of cookies?”

That is the point. With Safari blocking third-party cookies by default and Google’s plans in flux, an owned, permissioned intent signal is the durable alternative, not another dependency on infrastructure the platforms keep changing.

13. Getting Started

The shift from attention to intention does not require replacing your stack. It requires adding the system your competitors are missing.

- Model your numbers in the calculator to see the cost and ROI for your vertical.
- Choose your territory and request in-market records for the areas you serve.
- Deploy the Records-To-Revenue Tactical Playbook™, an Elite Wealth Network exclusive, and set ROMS as the scorecard.
- Ask about Digital DNA Power Marketing™ when you want one-to-one, propensity-based outreach.

Elite Wealth Network, Inc. built the Intelligent Data Marketing System™ to make this practical for businesses that cannot afford to waste a dollar on attention that never converts. The market in motion is already researching your category. The only question is whether it finds you, or the competitor whose message arrives first.

FOUNDERS OFFER: ONBOARDING FEE WAIVED (FIRST 100 ORDERS)

The one-time onboarding that creates and delivers your Records-To-Revenue Tactical Playbook™ is normally \$2,997, the same for every cadence. For the first 100 qualifying orders it is WAIVED in full, a \$2,997 value at no cost: your order shows the \$2,997, then a Founders credit brings it to zero. Qualifying orders are single-pull orders of 500 or more records and all 90-day and 12-month programs; single-pull orders under 500 records do not include the Playbook. Records are billed separately by the cadence you choose. Spots are limited, and offer terms apply.

MODEL IT, THEN OWN YOUR TERRITORY

Compare your current marketing costs and download the sourced studies at elitewealthnetwork.com and myintentdata.com. See who is in-market for what you sell, and capture the demand you are already paying to create.

Request a Demo

REQUEST A DEMO

See who is in-market for what you sell. Scan to book a 30-minute call, or reach us directly.

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info@elitewealthnetwork.com

elitewealthnetwork.com · myintentdata.com



Scan to book a 30-minute demo

References & Sources

Every factual claim in this paper is supported by at least three independent sources, each opened and verified as live and on-point in July 2026. Sources are grouped by the claim they support.

The standard edition summarizes the evidence; the comprehensive edition lists every source in full. All figures cited are independently sourced and verified.

Claim 1. Traditional advertising increasingly fails to capture attention: banner ‘blindness’ is well documented, display click-through rates sit near 0.05 to 0.10%, and roughly 30% of internet users now run ad blockers.

- Nielsen Norman Group, “Banner Blindness Revisited” (documented across three decades), <https://www.nngroup.com/articles/banner-blindness-old-and-new-findings/>
- Smart Insights, average display/banner CTR about 0.05 to 0.10%, <https://www.smartinsights.com/internet-advertising/internet-advertising-analytics/display-advertising-clickthrough-rates/>
- Backlinko, 29.5% of internet users use ad blockers (about 1.77B users), <https://backlinko.com/ad-blockers-users>

Claim 2. The cost of acquiring a customer has risen sharply, roughly 222% over the past eight years and about 60% in the last five.

- SimplicityDX, CAC up 222% over the decade (about \$19 to \$29 per customer), <https://www.simplicitydx.com/blogs/customer-acquisition-crisis>
- GTM 8020, CAC surged 222% over eight years; up 60% over five, <https://www.gtm8020.com/blog/customer-acquisition-cost-statistics>
- Genesys Growth, CAC benchmarks: up about 60% across sectors over five years, <https://genesysgrowth.com/blog/customer-acquisition-cost-benchmarks-for-marketing-leaders>

Claim 3. Only a small share of a market is buying at any moment. Business-to-business research frames this as the 95:5 rule (about 5% in-market). For the high-consideration consumer purchases we serve, annuities, life insurance, financial advice, roofing, and home improvement, independent industry data puts the true point-in-time in-market share even lower, on the order of 0.5% to 3%. That makes concentration, not reach, the advantage.

- Ehrenberg-Bass Institute, the 95:5 rule as origin of the idea (Prof. John Dawes), <https://marketingscience.info/news-and-insights/the-955-rule-why-b2b-growth-starts-long-before-the-purchase>
- LinkedIn B2B Institute, 95% of buyers are out-market at any time (business-to-business context), <https://business.linkedin.com/advertise/resources/b2b-institute/b2b-research/trends/95-5-rule>
- LIMRA, final U.S. retail annuity sales \$464.1B in 2025, a base for real annuity purchase rates, [https://www.limra.com/en/newsroom/news-releases/2026/limra-final-u.s.-retail-annuity-sales-set-new-sales-high-totaling-\\$464.1-billion-in-2025/](https://www.limra.com/en/newsroom/news-releases/2026/limra-final-u.s.-retail-annuity-sales-set-new-sales-high-totaling-$464.1-billion-in-2025/)
- LIMRA, U.S. individual life insurance new premium tops \$17.5B in 2025, [https://www.limra.com/en/newsroom/news-releases/2026/limra-u.s.-individual-life-insurance-new-premium-tops-\\$17.5-billion-to-set-new-sales-record-in-2025/](https://www.limra.com/en/newsroom/news-releases/2026/limra-u.s.-individual-life-insurance-new-premium-tops-$17.5-billion-to-set-new-sales-record-in-2025/)

- Cerulli Associates, retail investor advice relationships and advisor-switching intent, <https://www.cerulli.com/press-releases/affluent-investors-are-more-reliant-on-advisors-than-ever-before>
- Roofing industry data, roughly 5 million roofs installed a year, about 80% asphalt shingle, <https://www.rubyhome.com/blog/roofing-stats/>

Claim 4. Buyers now run most of the purchase journey themselves and prefer minimal sales contact; a majority say they want a largely rep-free experience.

- Gartner, B2B Buying Journey: 75% of buyers prefer a rep-free experience, <https://www.gartner.com/en/sales/insights/b2b-buying-journey>
- Gartner (press release, Jun 2025), 61% prefer a rep-free experience; 73% avoid irrelevant outreach, <https://www.gartner.com/en/newsroom/press-releases/2025-06-25-gartner-sales-survey-finds-61-percent-of-b2b-buyers-prefer-a-rep-free-buying-experience>
- Demand Gen Report, Gartner: 67% of B2B buyers prefer a rep-free experience, <https://www.demandgenreport.com/industry-news/news-brief/gartner-67-of-b2b-buyers-prefer-a-rep-free-experience/52142/>

Claim 5. The average website converts only a low-single-digit share of its visitors, so the large majority, on the order of 97%, leave without acting.

- Ruler Analytics, average conversion rate about 3.3% across industries, <https://www.ruleranalytics.com/blog/insight/conversion-rate-by-industry/>
- Invesp, overall average about 3.3%; ecommerce about 2.5 to 3%, <https://www.invespcro.com/cro/conversion-rate-by-industry/>
- Littledata, average ecommerce conversion rate about 1.4% (2,800 sites), <https://www.littledata.io/average-website-performance>

Claim 6. Nearly half of all internet traffic is non-human: bots made up 49.6% of traffic in 2023, the highest level on record.

- Imperva (Thales), 2024 Bad Bot Report: bots 49.6% of traffic; humans 50.4%, https://www.imperva.com/company/press_releases/bots-make-up-half-of-all-internet-traffic-globally/
- Thales, “The Rise of the Bad Bots”: nearly half (49.6%) of traffic is bots, <https://cpl.thalesgroup.com/blog/identity-data-protection/imperva-2024-bad-bot-report-insights-and-solutions>
- SecurityBrief, “Half of online traffic in 2024 generated by bots”, <https://securitybrief.co.uk/story/half-of-online-traffic-in-2024-generated-by-bots-report-finds>

Claim 7. The third-party tracking that powers attention-era targeting is fragmenting: Safari blocks third-party cookies by default and Google keeps shifting its cookie plans.

- Apple WebKit, Safari fully blocks third-party cookies by default (since 2020), <https://webkit.org/blog/10218/full-third-party-cookie-blocking-and-more/>
- Google Privacy Sandbox, maintaining cookie choice; no new deprecation prompt (Apr 2025), <https://privacysandbox.google.com/blog/privacy-sandbox-next-steps>
- OneTrust, Google drops plans for a third-party-cookie choice prompt in Chrome, <https://www.onetrust.com/blog/google-drops-plans-for-third-party-cookie-choice-prompt-in-chrome/>

Notes on figures: the audience allocation in Figure 1 and the ROI and ROMS curves in Figures 2 and 5 are illustrative; they show the dynamic, not audited results, and are labeled as such. Response and conversion figures cited are third-party industry estimates that vary by list, offer, and execution and

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