Curriculum Vitae

Personal Information

Name: Jeremy David Pincus

Home Address: 95 Pond Plain Road, Westwood, Massachusetts 02090

Telephone: (781) 762-2469

Education

The University of Connecticut, Storrs

Doctor of Philosophy in Social Psychology, August 1993

Master of Arts in Social Psychology, May 1993

Bachelor of Arts in Psychology, May 1987

Honors

Named "Marketing Researcher of the Year," Pharmaceutical Marketing Research Group, October 2011

Named to "2008 Long Term Care Power List," Senior Market Advisor magazine, November 2008

Fellow, Employee Benefit Research Institute, Washington, DC, 1997-present

Professional Experience

2016-2018 *Vice President*, Isobar, Boston, Massachusetts. Responsible for managing the *Healthy Aging* practice (spanning health care, insurance, wellness, pharmaceuticals), the *System 1* practice (spanning MindSight motivational-emotional profiling, behavioral economics, Neurolab and biometrics, and other emerging techniques), and the *Extended Realities* practice (augmented reality, virtual reality, and mixed reality testing).

2000-2016 *Principal,* Forbes Consulting Group, Lexington, Massachusetts. Conduct fact-based consulting in strategic support of consumer and business-to-business marketing, with concentrations in consumer motivation and emotion, brand equity, market segmentation, and new product development. Clients include AstraZeneca, JP Morgan Chase, Johnson & Johnson, Lowe's, MassMutual, Merck, Pfizer, S.C. Johnson, and the U.S. Department of Health & Human Services.

1995-1999 *Director of Research and Product Development,* Business Insurance Group, John Hancock Mutual Life Insurance Company, Boston, Massachusetts. Responsible for strategic planning, research and development supporting Group Life, Group Long-Term Care, and Critical Illness products and initiatives. Actively involved in national dialogue on long-term care. Managed national research study coordinated between Group and

Retail Long-Term Care divisions, Corporate Public Relations, the National Council on the Aging, and external consultants. Chairman of the Product Development Committee.

1992-1993 *Management Consultant,* Liberty Industries, Incorporated, East Berlin, Connecticut. Responsible for analysis of sales performance and assessment of new domestic and foreign markets. Reported directly to President/CEO.

1991-1992 *Marketing Research Supervisor,* Spectrum Associates, Hartford, Connecticut. Constructed surveys, developed and executed mystery shopping study, conducted advertising concept tests, briefed interviewers, and supervised field researchers.

Consulting

1991-1992 Micromeasurements, Incorporated, Farmington, Connecticut. Conducted eye movement testing of package designs, billboards, and print advertisements for consumer goods clients.

1991 Beta One, Incorporated, Farmington, Connecticut. Conducted research studies of customer satisfaction, product distribution, and product development for consumer goods, health care, and financial services clients.

1988 Abt Associates, Cambridge, Massachusetts and Mount Vernon Associates, Incorporated, New Haven, Connecticut. Conducted field research on the use of state assistance programs for the State of Connecticut.

1988 Key Communications, Incorporated, New Haven, Connecticut. Conducted survey data collection for state and national political campaigns.

1987 Advanced Resource Development Corporation, Columbia, Maryland. Researched mental status examinations in conjunction with Georgetown University Medical Center under Federal Aviation Administration grant contract #DTFA-02-86-R0011, "Cognitive Function Evaluation in Medical Certification of Airmen."

1985 Gouverneur Hospital of N.Y.U. Medical Center, Department of Pathology, New York, New York. Conducted data collection for epidemiological study of disease patterns in immigrants by country-of-origin.

Publications

Google scholar profile:
https://scholar.google.com/citations?user=wjZ7rXEAAAAJ&hl=en

ResearchGate profile:
https://www.researchgate.net/profile/Jeremy_Pincus

Pincus, J.D., Wallace-Hodel, K. and Mills, R. (2017). *Framing the Decision to Buy Long-Term Care Insurance: Losses and Gains in the Context of Statistical and Narrative Evidence*. Journal of Financial Services Marketing 22 (1), 33-40.

Pincus, J.D. and Moore, L. (2017). *Reinventing the LTC Insurance Industry Through Technology,* CLTC Digest, July-September 2017.

Pincus, J.D. (2014). *Calling Dr. Diet, Dr. Quiet, and Dr. Merryman: How to Address Cultural Conceptions of Illness, Health, and Wellness*, Quirk's Marketing Research, Volume 28 (11), 36-43.

Pincus, J., Wallace-Hodel, K., and Brown, K. (2013). *Size of the Employer and Self-Employed Markets without Access to Long-Term Care Coverage Options,* The SCAN Foundation Series on Shaping Affordable Pathways for Aging with Dignity, pp. 1-24, Long Beach, CA: The SCAN Foundation.

Pincus, J.D. (2004). *The Consequences of Unmet Needs: The Evolving Role of Motivation in Consumer Research,* Journal of Consumer Behaviour, Volume 4, June 2004.

Pincus, J.D. (2000). *Voluntary Long-Term Care Insurance: Best Practices for Increasing Employee Participation,* Employee Benefit Research Institute Issue Brief Number 221, May 2000.

Pincus, J.D. (2000). *Employer-Sponsored Long-Term Care Insurance: Best Practices for Increasing Sponsorship,* Employee Benefit Research Institute Issue Brief Number 220, April 2000.

Lach, J. and Pincus, J.D. (1999). *For Want of a Plan,* American Demographics, May 1999 issue.

Pincus, J.D. (1996). *Long-Term Care: Who's Prepared,* The Marketer, v. 2, no. 4, pp. 1, 5.

Pincus, J.D. (1992). *Interpreting Perceiver Reactions to Emotional Stimuli,* Advances in Consumer Research, v. 19, pp. 245-250.

Dissertation: Imitation and emotion in perceiver responses to the emotional expressions of others, Thesis P79 1994 Pinc

Presentations

The Coming LTC Delivery Revolution, Keynote Address, 18th Annual Intercompany Long-Term Care Insurance Conference, March 20, 2018, Las Vegas, NV.

What Neuroscience Can Tell Us About Virtual and Mixed Reality, Ad Age Next, November 15, 2017, New York, NY.

Translating Emotion Science into Digital Experiences: Digital Activation of Personas, The Market Research Event (TMRE), October 23, 2017, Orlando, FL.

Translating Emotion Science into Digital Experiences: VR Experiences, Insights Innovation Exchange, North America (IIEX NA), June 12, 2017, Atlanta, GA.

Robots, Exoskeletons, and Smart Homes: The Coming LTC Delivery Revolution, 17th Annual Intercompany Long-Term Care Insurance Conference, March 27, 2017, Jacksonville, FL.

Why Behavioral Economics is Crucial to Your Business, ShiftShapers Podcast Interview #111 with Jeremy Pincus, May 4, 2016. http://podbay.fm/show/860832782/e/1464015600?autostart=1

Don't Educate, Motivate: Behavioral economics and the triumph of motivation over information, InsuranceRadio Interview: LTCI Partners webinar on Behavioral Economics, May 19, 2016.

The Decision Illusion: Behavioral Economics and Insurance Marketing, Keynote Address, 16th Annual Intercompany Long-Term Care Insurance Conference, San Antonio, TX: March 15, 2016.

"Accessing the Emotional Brain", BrightTALK webcast, June 6, 2015

MindSight: The Science of Why, Neuromarketing World Forum, March 4-7, 2014, New York City.

Directly Accessing the Emotional Brain, The Market Research Event (TMRE), October 19-22, 2014, Boca Raton, FL.

Price Sensitivity of LTC Insurance through the lens of Prospect Theory, 14th Annual Intercompany Long-Term Care Insurance Conference, Orlando, FL: March 18, 2014.

Customer Service for the 21st Century, 14th Annual Intercompany Long-Term Care Insurance Conference, Orlando, FL: March 18, 2014.

Workers Without Access to Coverage, AcademyHealth's 2013 Annual Research Meeting, Baltimore, MD: June 26, 2013.

Possible Directions for a Successor to CLASS, Technical Experts Panel Meeting, sponsored by Assistant Secretary for Planning and Evaluation, U.S. Department of Health & Human Services, University Club, Washington, DC: June 6, 2013.

Transforming Long-Term Care Financing, Options for the Future: Workers Without Access to Coverage, Press Conference sponsored by The SCAN Foundation, National Press Club, Washington, DC: March 20, 2013.

The World in 5 Segments – From Undeveloped to Highly Developed, Opportunity May Be Where You Least Expect It, Pharmaceutical Marketing Research Group Webinar: November 7, 2012.

Tapping Motivations to Encourage Planning Behavior Among Boomers, 12th Annual Intercompany Long-Term Care Insurance Conference, Las Vegas, NV: March 20, 2012.

The Importance of Emotion in Evaluating Product Promotion: Insight Into Physicians' and Patients' Minds, Pharma Marketing Talk, March 7, 2012 http://www.talk.pharma-mkting.com/show159.htm

Think Globally While Acting Locally: Increasing the ROI for Your Next Global Research Initiative, Annual Institute, Pharmaceutical Marketing Research Group, Boston, MA: October 25, 2010.

The Impact of Longevity Risk on Americans, and their Financial and Insurance Products, 4th Medicare Supplement Insurance Forum, Scottsdale, AZ: October 13, 2010.

Cultural Conceptions of Illness, Health, & Wellness, Annual National Conference, Pharmaceutical Marketing Research Group, Orlando, FL: March 22, 2010.

Marketing PPA-enabled Annuity/LTC and Life/LTC Combination Contracts, Ninth Annual Intercompany Long-Term Care Insurance Conference, Reno, NV: March 31, 2009.

A Dynamic Approach to Market Segmentation, Annual Institute, Pharmaceutical Marketing Research Group, Philadelphia, PA: October 21, 2008.

Unlocking Baby Boomers LTC Needs, Senior Market Advisor Expo, Orlando, FL: August 21, 2008.

Messaging to Baby Boomers that Motivates Planning Behavior, Technical Experts Panel Meeting, sponsored by Assistant Secretary for Planning and Evaluation, U.S. Department of Health & Human Services, Kaiser Family Foundation, Washington, DC: May 7, 2008.

What Will the LTCI World Look Like in 20 Years? Eighth Annual Intercompany Long-Term Care Insurance Conference, Jacksonville, FL: March 17, 2008.

Moderator: Debating the Creation of a Claims Arbitration Panel, Eighth Annual Intercompany Long-Term Care Insurance Conference, Jacksonville, FL: March 17, 2008.

It's a Small (Segmented) World, LIMRA Annual Marketing and Research Conference, Orlando, FL: May 31, 2007.

Webinar Speaker: Customizing the 8 Conversations about Benefits, HR.com, May 23, 2007.

Moderator: CEO Forum, Seventh Annual Intercompany Long-Term Care Insurance Conference, Dallas, TX: March 28, 2007.

Reaching the Consumer through Financial Advisors, Seventh Annual Intercompany Long-Term Care Insurance Conference, Dallas, TX: March 26, 2007.

Webinar Speaker: Unlocking Baby Boomer LTC Needs, Continuing Education Course sponsored by America's Health Insurance Plans, December 6, 2006.

Managing Longevity Risk for Retirement, Schwab IMPACT Conference, Washington, DC: November 7, 2006.

Outside-In View of the LTC Industry, Society of Actuaries Annual Meeting, Chicago: October 26, 2006.

Group LTCI and Federal Legislation, Sixth Annual Intercompany Long-Term Care Insurance Conference, Anaheim, CA: February 28, 2006.

Segmentation and Target Marketing for Increasing LTC Sales, Sixth Annual Intercompany Long-Term Care Insurance Conference, Anaheim, CA: February 28, 2006.

Invited Testimony: Research and Quality Improvement, National Commission on Quality Long-Term Care (The Honorable Bob Kerrey and The Honorable Newt Gingrich, Co-Chairs), Washington, DC: July 22, 2005.

Invited Presentation: Impact of Messaging and Legislative Actions on Planners vs. Non-Planners, Legislative Staff, U.S. House of Representatives, Ways and Means Committee, Subcommittee on Social Security, Washington, DC: July 22, 2005.

Keynote Address: Marketing Hot Buttons for Worksite LTCi Buyers, 2005 National Multi-Life LTCi Boot Camp, Kansas City, MO: May 1-3, 2005.

Invited Testimony: The Problem of Increasing Private Insurance Coverage, Meeting of the Majority, U.S. House of Representatives, Energy and Commerce Committee, Subcommittee on Health, Washington, DC: March 3, 2005.

Financing Long-Term Care: Will Insurance Make the Difference?, National Health Policy Forum, Washington, DC: October 22, 2004.

From Buyer/Non-Buyer to Actionable Segmentation, 2004 Private Long-Term Care Insurance Conference, Washington, DC: June 23-25, 2004.

A Theoretical Model for Understanding and Predicting Long-Term Care Enrollment, Fourth Annual Intercompany Long-Term Care Insurance Conference. Houston: February 8-10, 2004.

Panelist, The Role of Private Insurance in Financing Long-Term Care for the Baby Boom Generation. Sponsored by Assistant Secretary for Planning & Evaluation, Disability, Aging, & Long-Term Care Policy, Department of Health & Human Services. Washington, DC: March 5-6, 2003.

Consumer Psychology of Long-Term Care Plan Design and Pricing, LIMRA International Annual Long-Term Care and Disability Conference. Orlando: September 11-13, 2002.

The 1997 National Council on the Aging/John Hancock Long-Term Care Survey, The National Council on the Aging, 46th Annual Conference. Washington, D.C.: April 26, 1996.

Interpreting Perceiver Reactions to Emotional Stimuli, Competitive Paper, Association for Consumer Research, 19th Annual Conference. Chicago: October 18, 1991.

Professional Affiliations

Employee Benefit Research Institute, Fellow, 1997-present

Reviewer, Journal of Consumer Behaviour (for manuscripts focusing on Motivation and Emotion)

Affiliated with Tufts University Emotion, Brain, and Behavior Laboratory (http://ase.tufts.edu/psychology/ebbl/)

Conducted facial measurement research in Professor Ross Buck's Emotion Communication Research Laboratory (https://comm.uconn.edu/research/ctec-lab/)

Certified in the Facial Action Coding System (Ekman & Friesen)

Certified in analysis of micro-expression of emotion (Paul Ekman Group)

Government Affairs Committee, Pharmaceutical Marketing Research Group, 2009-2012

Pharmaceutical Marketing Research Group, Member, 2008-present

Long-Term Care Financing Strategy Group, 2006-present

Association for Consumer Research, Member, 1991- present