

Beyond the Likes:

Navigating the Financial Landscape of Influencers & Content Creators

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Metropolitan
Underwriting
Discussion Group

About the speaker

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MassMutual Chief Life Underwriter

Dave joined MassMutual in 2023, bringing over 35 years of life underwriting and new business experience. Previously, he served as Vice President - Life Underwriting at CoreBridge Financial, Assistant Vice President at MetLife (2014–2017), and Associate Vice President at Nationwide, where he started his career in 1989 overseeing life underwriting and new business processing.

Dave holds a Bachelor of Science in Business Administration (Finance) from Bowling Green State University and an MBA with honors from Ashland University.



Agenda

What is an influencer?

What platforms are used?

How do influencers earn a living?

Where's the risk?

Is the income stable?

What is the future of influencers and AI?

Case studies



What is an Influencer?

Why are we talking about influencers and content creators?



Sophie Rain

**\$95 million
earned income
past 2 years**



Patrick Mahomes

**\$81 million
earned income
past 2 years**

All NBA salaries in 2024: \$5.6 billion

OnlyFans models salaries in 2024: \$6.6 billion

What is an influencer?

An influencer is someone who has the power to affect the purchasing decision (or drive behaviors) of others because of his or her authority, knowledge, position, or relationship with his or her audience.

Typically, each influencer is known for a specific niche:

- Fashion
- Travel
- Gaming
- Beauty
- Cooking
- Fitness or any other interest area

Is this just a branch of the entertainment industry?



An aerial view of the New York City skyline, centered on the Empire State Building, framed by a large white archway. The sky is a pale, overcast blue, and the city buildings are densely packed below. The water of the harbor is visible in the distance.

What platforms are used?

Platforms



YouTube



Instagram



Facebook



Facebook
Messenger



TikTok



Douyin
*TikTok's Chinese
Version*



Snapchat



WhatsApp



WeChat



Telegram

Platforms



Facebook



YouTube



WhatsApp



Instagram



WeChat



TikTok



Facebook
Messenger



Douyin
*TikTok's Chinese
Version*



Telegram



Snapchat



How do influencers earn a living?

Who are the top influencers?

2025	2024	2023
MrBeast	MrBeast	MrBeast
Dhar Mann	Dhar Mann	Olajide Olatunji (KSI)
Jake Paul	Matt Rife	Jake Paul
Rhett & Link	Charli D'Amelio	Rhett & Link
Alex Cooper	Stokes Twins	Charli D'Amelio
Charli D'Amelio	Dixie D'Amelio	Logan Paul
Matt Rife	Mark Rober	Elliot Tebele (F*ckJerry)
Mark Rober	Alex Cooper	Emma Chamberlain
Druski	Rhett & Link	Matt Rife
Khaby Lame	Khaby Lame	Brent Rivera
Steven Bartlett	Druski	Khaby Lame
Dixie D'Amelio	Logan Paul	Alexandra Cooper
Brent Rivera	Jake Paul	Mark "Markiplier" Fischbach
Dani Austin	Emma Chamberlain	Sean "Jacksepticeye" McLoughlin
Logan Paul	Andre "Typical Gamer" Rebelo	Huda Kattan
Nick DiGiovanni	Mark "Markiplier" Fischbach	Preston Arsement (PrestonPlayz)
Marques Brownlee	Marques Brownlee	Ryan Kaji
Emma Chamberlain	Brent Rivera	Dixie D'Amelio
Stokes Twins	Adam W	Zach King
Ms. Rachel	Dani Austin	Druski
Ryan Kaji	Ryan Kaji	Chiara Ferragni
Rebecca Zamolo	Ms. Rachel	Bailey Sarian
Sean "Jacksepticeye" McLoughlin	Sean "Jacksepticeye" McLoughlin	Addison Rae Easterling
Adam W	Kai Cenat	Adam Waheed (Adam W)
Andre "Typical Gamer" Rebelo	Nick "Nickmercs" Kolcheff	Josh Richards



How to monetize social media

10 influencer metrics:

- Reach and impressions: # of people who saw your content.
- Audience engagement: engagement rates is a metric that measures how actively followers interact with content.
 - ✓ Likes and reactions
 - ✓ Reviews and mentions
 - ✓ Comments and replies
 - ✓ Shares and resharing

<1%:

Low engagement rate

1-3.5%:

Average or good engagement rate

3.5-6%:

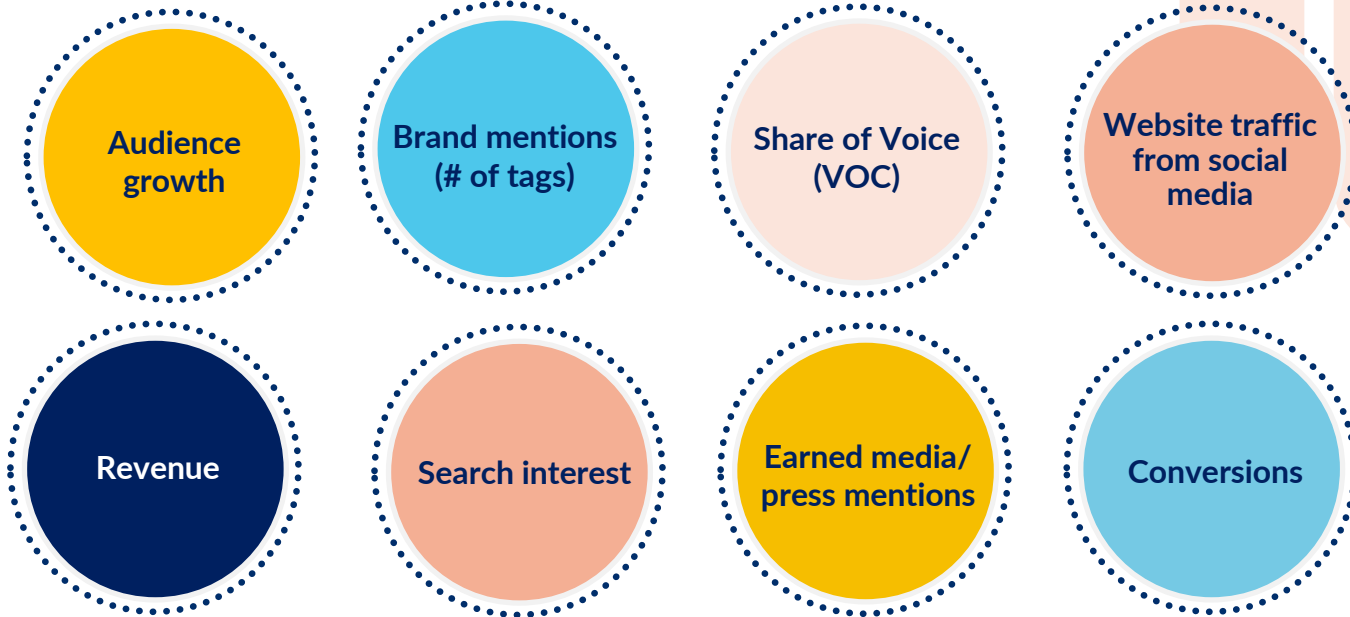
High engagement rate

>6%:

Very high engagement rate

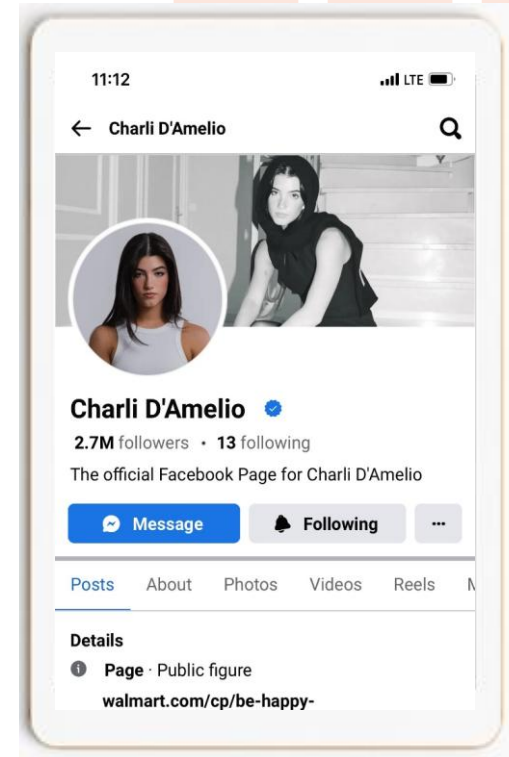
How to monetize social media

10 influencer metrics:



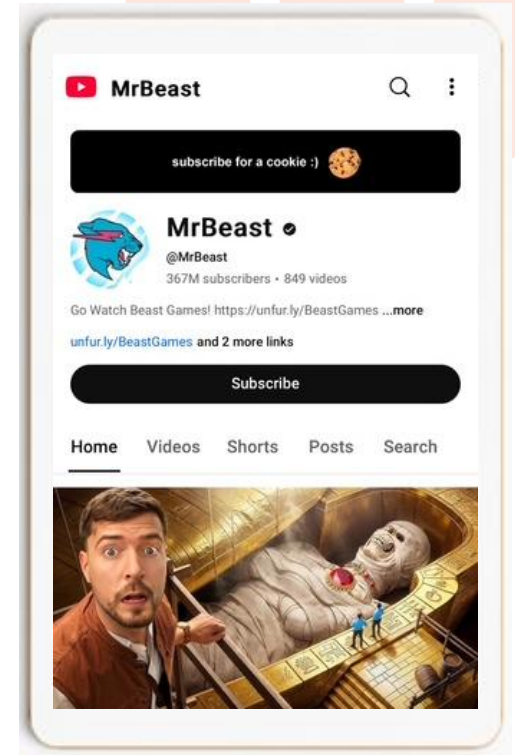
Ways to make money on Facebook

- ✓ Add a paid subscription to your page.
- ✓ Create videos with in-stream ads.
- ✓ Collaborate with brands and post branded content.
- ✓ Earn money directly from your fans.
- ✓ Run paid events online.

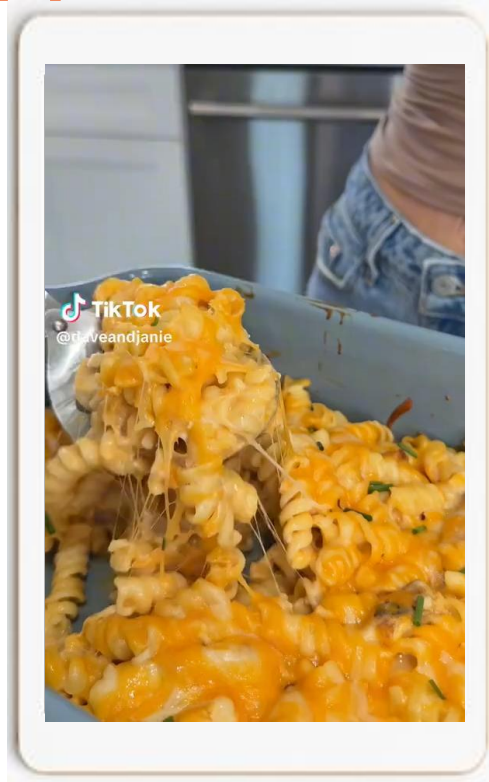


Ways to make money on YouTube

- ✓ Create your channel, upload videos, and gain an audience to monetize your videos.
- ✓ Set up Google AdSense to make money per click from your videos and market them in places other than YouTube.
- ✓ Join the YouTube Partner Program.
- ✓ Advertisements.
- ✓ You will receive money from those who have YouTube premium.
- ✓ Must have permission from the copyright holder to use their content.



Janie & Dave Ippolito - Partnership



Ways to make money on X

Sponsored Tweets

The earning potential for sponsored tweets depends on your follower count and engagement.

Brands pay around \$0.5 to \$1.50 per 1,000 X followers.

When publishing a sponsored tweet, you must specify it somehow. Most people use the #sponsored hashtag to indicate a brand partnership.



Ways to make money on TikTok

- ✓ Market your business and attract new clients.
- ✓ Score sponsorships.
- ✓ Tap TikTok's Creator Rewards Program.
- ✓ Use gifting.
- ✓ Sell with TikTok Shop.
- ✓ Monetize using the Series feature.
- ✓ Collect tips from viewers.

Average time spent on TikTok has increased exponentially.

- In 2019, the average user spent **27 minutes, 24 seconds** on TikTok.
- In 2024, that figure has more than doubled (113%), reaching an estimated **58 minutes, 24 seconds**.



MrBeast - TikTok



Matt Lyons - Comedian



TikTok
@mattslyon

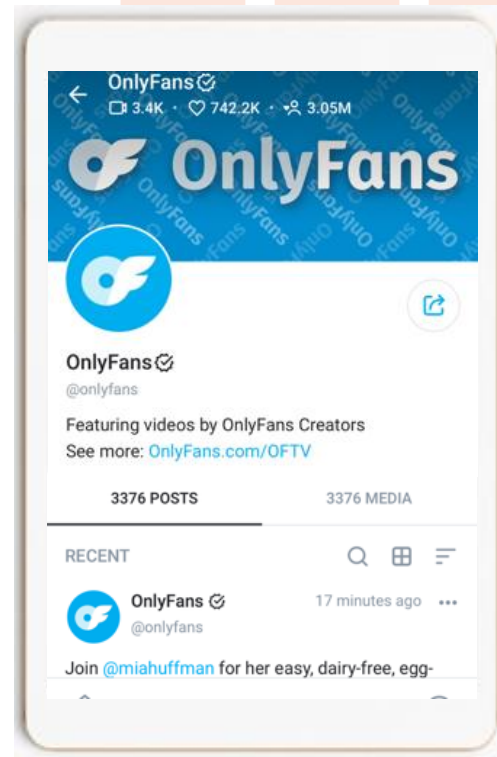
Every person who works
Tech in the Bay Area

Ways to make money on OnlyFans

Successful creators make money and found that the **top four ways to make money on OnlyFans** are:

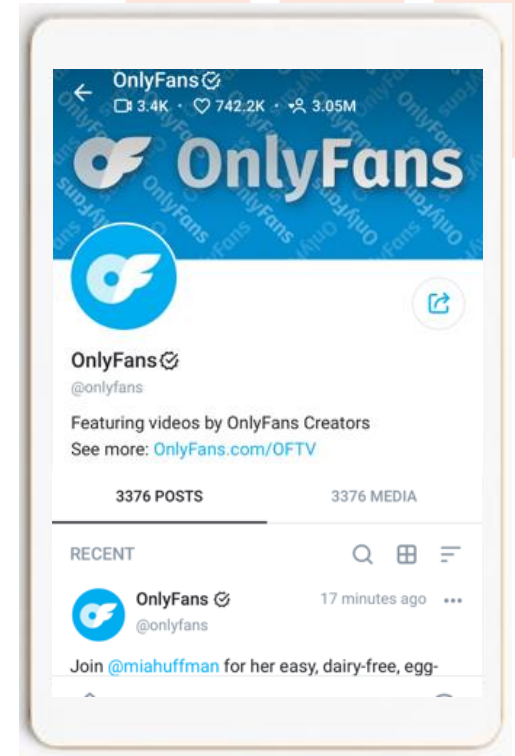
1. Monthly subscriptions
2. Pay-per-view (PPV) content
3. Private messages
4. Tips

Accounts normally feature adult content, but there's a Wingstop OnlyFans, **one dedicated to burping**, and there's even **an account about fungi**.



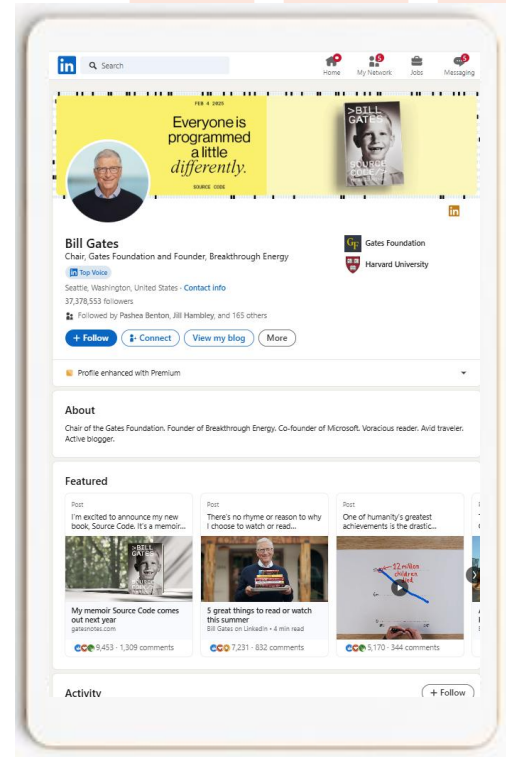
Ways to make money on OnlyFans

- ✓ The average OnlyFans income is only \$150.
- ✓ Most top-performing earners are celebrities.
- ✓ Bella Thorne broke a record by making \$1 million in one day.
- ✓ Highest earners bring fanbase from other social media platforms.
- ✓ Consistent content creation and fan engagement are crucial for building and keeping a loyal subscriber base.
- ✓ Use other monetization strategies apart from regular subscriptions.
- ✓ Maximize their earnings through pay-per-view content, tipping, exclusive offers, and brand collaborations.
- ✓ Promoting across multiple social media platforms increases your visibility and subscribers.



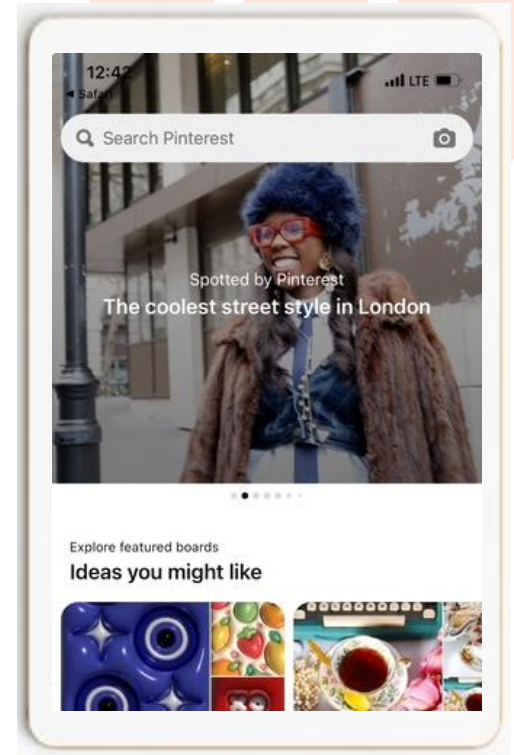
Ways to make money on LinkedIn

- ✓ Establish professional brand on-line.
- ✓ Engage the right audience.
- ✓ Share impactful content to demonstrate expertise.
- ✓ LinkedIn Premium and Sales Navigator can all contribute significantly to your revenue-generating efforts.
- ✓ For those providing services, LinkedIn can be instrumental in finding gigs, consulting opportunities, or full-time roles.
- ✓ LinkedIn's advertising and group features offer targeted ways to reach specific markets or niches.



Ways to make money on Pinterest

- ✓ Pinterest doesn't pay content creators directly.
- ✓ **Use the platform as a marketing or influencer tool** where earnings come through outside sources like your own business, an affiliate program or a brand you work with.
- ✓ **You can build your following over time** through consistent, quality pins that are worth saving. (The Pinterest website stresses the importance of encouraging saves to grow your audience.)
- ✓ Start pinning and see where it takes you.



An aerial view of the New York City skyline, centered on the Empire State Building, framed by a large, light blue archway. The sky is a pale, overcast blue, and the city buildings are densely packed below. The overall color palette is monochromatic, dominated by various shades of blue.

Stability of Income



Is there stability of income for the proposed insured?

- **Financial risk – will income be consistent?**
 - Not salaried roles; expect varying income levels.
- **How do they remain relevant to keep earning income?**
 - Depending on “type of influencer”, how do they take their platform to the next level?
- **Platform stability? Regulation?**
 - Potential regulation of platforms.
- **Role of AI in the future?**

Human vs. AI





Where's the risk?

Where's the risk?

- Unlike your website, you don't own your social media. Different platforms come and go (i.e. MySpace, StumbleUpon, FourSquare).
- Social media has become very political in recent years, so it's vital to anticipate possible controversies.
- Psychological harm that these sites cause.
- How they use consumer data.
- Just like other businesses, social media companies exist to make money. Reach is primarily determined by advertising.
- Thanks to constantly moving pieces, social media quickly becomes a black hole of time and resources for bankers and credit union marketers.



Where's the risk?

How does the content creator remain relevant? Increasing risky behavior perhaps?

Security concerns? – Hailey Ostrom

- Professional golfer (Cactus League)
- IG (1MM); TikTok (586K)
- Promotes BETONLINE and Branded Bills
- Stalked – 10/24; showed up at her house
- He was duped by a fake account; lost \$50K



Do they move into another “content” – Jake Paul?

- YouTuber turned boxer
- Bad boy image



An aerial view of the New York City skyline, centered on the Empire State Building, framed within a large, semi-circular arch. The sky is a pale, overcast blue, and the city's dense grid of buildings is visible below. The text "Case studies" is overlaid in a bold, orange font across the middle of the arch.

Case studies

Case Study #1

- Beauty/Fashion influencer – clothes, make-up, related products.
- Annual income \$350,000 (increasing x 3 years).
- Father is the producer.
- Female 32/Male 33.
- CPA husband recently quit his job to “manage her business”. Was making \$250K.
- One small child.
- Her business was just over 3 years old – Instagram, Tiktok, Facebook primary platforms.
- Each applying for \$5MM permanent coverage with living benefit rider (LTC).



Case Study #2

- Female 27.
- \$1MM Perm.
- Income \$110K.
- Occupation – entertainer/podcast creator.
- Employed by Fenix Internet, LLC (Fenix International Limited) per application.
- Admits to taking lamotrigine and hydroxyzine.

Actions taken:

- ✓ Ordered full APS.
- ✓ Requested details of podcast including show name.
- ✓ File closed (indicated they received offer from competitor).



Case Study #3

- Male 22 (currently 29).
- Disney actor turned-influencer, turned-boxer.
- 5.3MM followers on Vine (discontinued by X); launched YouTube Channel.
- Channel primarily designated to pranks and other controversies.
- \$10MM Universal Life funded around \$250K annually (prior to boxing career).
- Total line \$75MM.
- Net income approximately \$2MM annually; confirmed with tax statements.

Actions taken:

- ✓ Cover letter outlining need, business/marketing plan.

Case Study #4

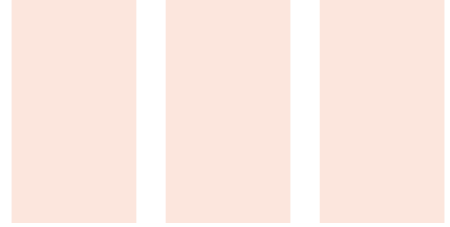
- Male 27.
- \$5MM Universal Life/Term; business coverage.
- Fast food chain owner; starting candy line (also social medium influencer).
- \$500MM net worth.
- Crohn's history.
- Medical assessment to complete a "buried alive" video for YouTube.
- Warrant arrest 5/23 for communicating threats.
- Foreign travel to South Africa, Kenya, Zimbabwe to build YouTube following.

Concerns:

- ✓ Flat extra cover?



Can we apply the pain scale?



Case Study Highlights

What are we looking for?

- ✓ What's the business model or how do they generate income?
- ✓ Consistency of income? Partnership income vs. tips?
- ✓ Pertinent business background.
- ✓ Social stability.
- ✓ Platform(s) used.
- ✓ Traditional medical impairments; plus?

Thank You



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