Services for transitioning advisors

Are you changing the way you do business? We can help.

Did you know that advisors typically hold 7%-32% of client assets in insurance products? However, based on Cerulli research, insurance assets at retail Registered Investment Advisors (RIAs) account for 3%.[1]

The data reflects that during transition insurance assets are more commonly left behind or viewed as held-away. With 30% of U.S. investors owning an annuity,[2] the unfortunate outcome is that many of these assets are outside the management of the RIA and outside the framework of a holistic financial plan. Additionally, recent research shows RIAs that offer insurance planning have higher net promoter scores (a measure of customer loyalty and experience); thus, firms that do not incorporate insurance management could create a client experience that's less than ideal.[3]

We're here to help and offer services to assist advisors in capturing previously held-away assets, retain more insurance accounts as advisors transition to RIAs and efficiently incorporate annuity contracts within the client's financial plan.

Integrating clients' annuity contract data into your RIA technology/business

Contract access and management—Whether you have hybrid advisors, advisors in transition or fully independent advisors, we've built a dedicated RIA platform to help you access and manage client contracts through the RIA.

Data feeds—Integrated technology platforms are important to your business. We provide data feeds to send annuity data to the systems you know and are comfortable using. This allows you to fully integrate clients' existing annuities in your RIA portfolio management and financial planning tools.

Annuity analysis—a case manager can help you efficiently evaluate your entire annuity book of business

Understand what your clients own—Whether the advisor sold annuities in the past or inherited annuities sold by another advisor, understanding the details of these products can help ensure alignment with the client's current goals and objectives.

Provide insight into the relative value of the contracts—Annuities are constantly evolving with different pricing, optional benefits and features. A contract sold years ago by the same carrier may be materially different than the products offered today. We provide insight into how clients' current annuities compare with today's available products.

Access to advisory annuities*

Access—Connect with our licensed concierge team to review and implement advisory annuities when appropriate.

Contract tracker—Fully digital platform to track implementation and manage policies, i.e., block trading, fee billing and back office access.

Who are these services for?

Advisors with held-away annuity assets.
Advisors transitioning their practices toward advisory.
RIAs recruiting advisors or firms with advisors joining.
RIAs looking to expand their services.

[1] Cerulli Associates, The Cerulli Report, "U.S. Advisor Metrics 2023," 2024.
[2] Cerulli Associates, The Cerulli Edge, " U.S. Asset and Wealth Management Edition," April 2022.
[3] Dimensional, "Perception vs. Reality: The Vital Role of Insurance in a Thriving Advisory Practice," 2024.
* With variable annuities, a contract charge and subaccount charges will apply. A market value adjustment (MVA) may apply to withdrawals from fixed index annuities and registered index linked annuities. The MVA may result in an increase or decrease to amounts removed from the contract. In addition withdrawals from registered index linked annuities may be subject to an interim value adjustment.

To find out more about how we can help during the transition process, reach out to **RIABusinessDevelopment@jackson.com**

Annuities are long-term, tax-deferred vehicles designed for retirement and are insurance contracts. Variable annuities and registered index-linked annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax for withdrawals before age 59½ unless an exception to the tax is met.

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