



2026 DISTRIBUTION AND MARKETING CONFERENCE

Agility in Action

Annuity Strategies for Sustainable Growth

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Annuity Strategies for Sustainable Growth

2020 \$220 Billion

2025 \$460 Billion

**Financial
Professional
Growth**

**Products
as Solutions**

**Distribution
and
Technology**

**New Client
Segments**

Changes in Annuity Production: Who's Driving Growth and What's Next, LIMRA, 2025.



Financial Professional: Market Penetration 2020 – 2025



Changes in Annuity Production:
Who's Driving Growth and What's Next



Are FPs having more client-initiated discussions about annuities with their recent retiree and pre-retiree clients?

How has annuity production changed since 2020?

What are FPs' expectations about future annuity production? Why do they have these expectations?

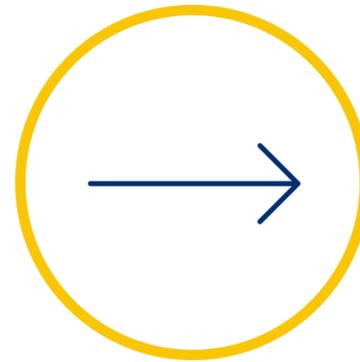
What are the characteristics of FPs who have increased annuity production?



Change in Overall Annuity Production Since 2020



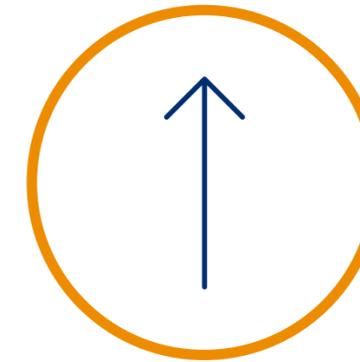
21%
Decreased
production



24%
Remained
the same



38%
Increased production
somewhat



17%
Increased production
significantly

Annuity Producers Driving Growth

By Affiliation

Independent Insurance Agencies



-  **Highest positivity** toward annuities' value and purpose
-  **Most likely** to strongly agree annuities are essential
-  Actively **encourage** and **support** annuity sales

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*Average percentage of recent retiree (retired within past five years) and pre-retiree (anticipated retirement within 10 years) clients proactively expressing interest in annuities over the past two years.
**Average recommended proportion of typical recent retiree or pre-retiree clients' portfolios to be invested in annuities.

Annuity Producers Driving Growth

By Affiliation



Younger (average age 41.7), **shorter** tenures (9.6 years)



Provide strong support and encouragement

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Annuity Producers Driving Growth

By Affiliation

Independent Broker-Dealers



Highest average age (54.1 years) and tenure (20.7 years)



Serve a high proportion of retiree/pre-retiree clients (more than 50%)



Higher AUM and annuity revenue correlate with stronger recommendations

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Annuity Producers Driving Growth

By Affiliation

Registered Investment Advisors (RIA)



Longer tenures (average 14.2 years), 100% securities licensed



Lower proactive interest shown by clients



More likely to cite complexity and cost concerns

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Annuity Producers Driving Growth

By Affiliation

**Wirehouse/Full-service
Broker-Dealer**



Longer tenure (16 years)



Less likely to strongly encourage annuity sales

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Annuity Producers Driving Growth

By Product Type

Traditional VA

Production change since 2020:
66% of extensive sellers* continued

Top reasons:
44% demand
41% rollup rates
40% design improvements

Future outlook:
56% expect increase sales

RILA

Production change since 2020:
68% of extensive sellers* continued

Top reasons:
45% demand
46% buffer/floor options

Future outlook:
59% expect increase sales

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*FPs who sold the product type extensively before 2020 and continued to sell that product type extensively after 2020.



Annuity Producers Driving Growth

By Product Type

Fixed Index Annuity

Production change since 2020:
77% of extensive sellers* continued

Top reasons:
45% demand
44% crediting options

Future outlook:
60% expect increase sales

Fixed Rate Deferred

Production change since 2020:
67% of extensive sellers* continued

Top reasons:
51% demand
52% interest rates

Future outlook:
50% expect increase sales

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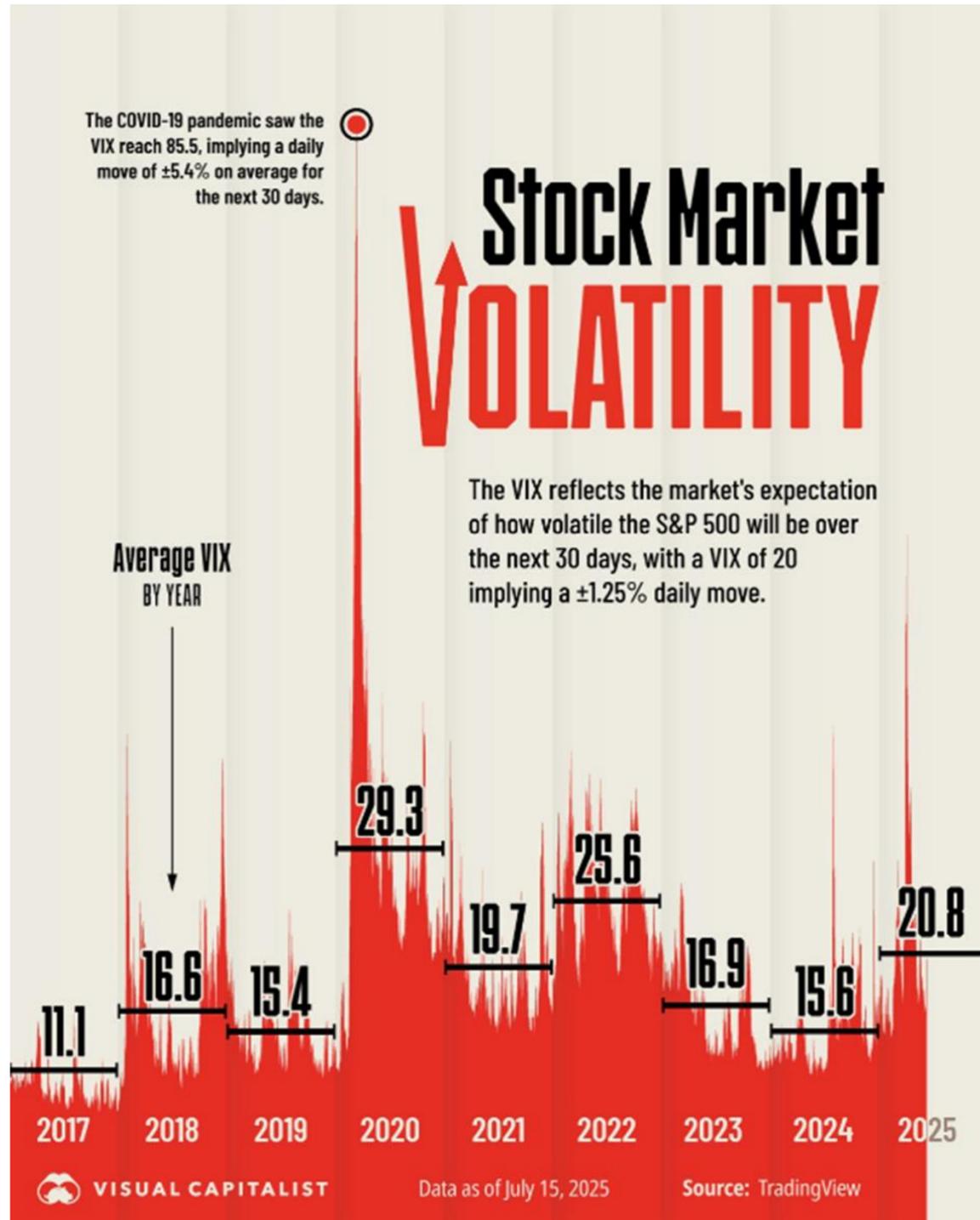
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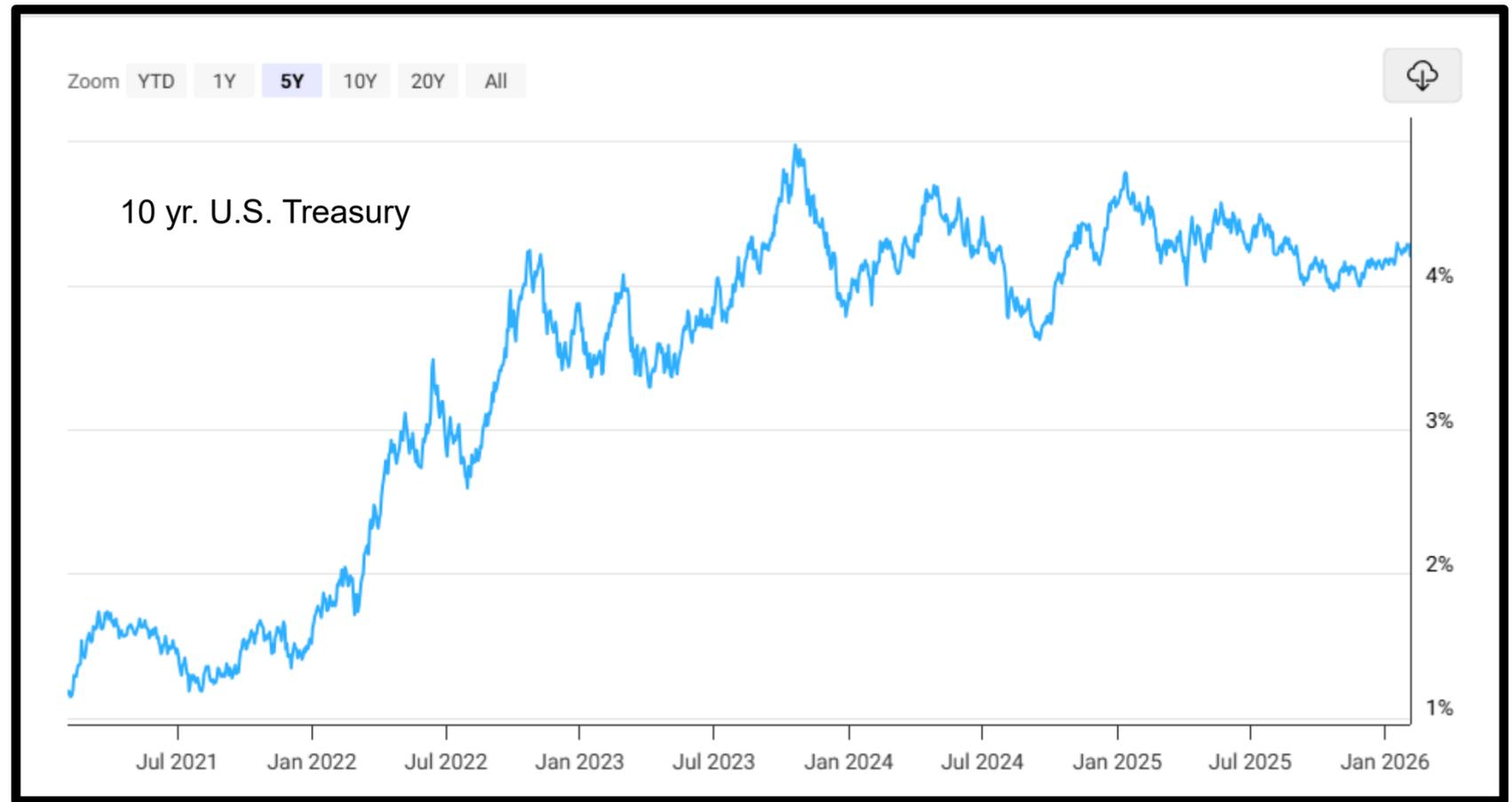


Annuity Strategies for Sustainable Growth: Products as Solutions

Financial Impacts on Annuity Sales

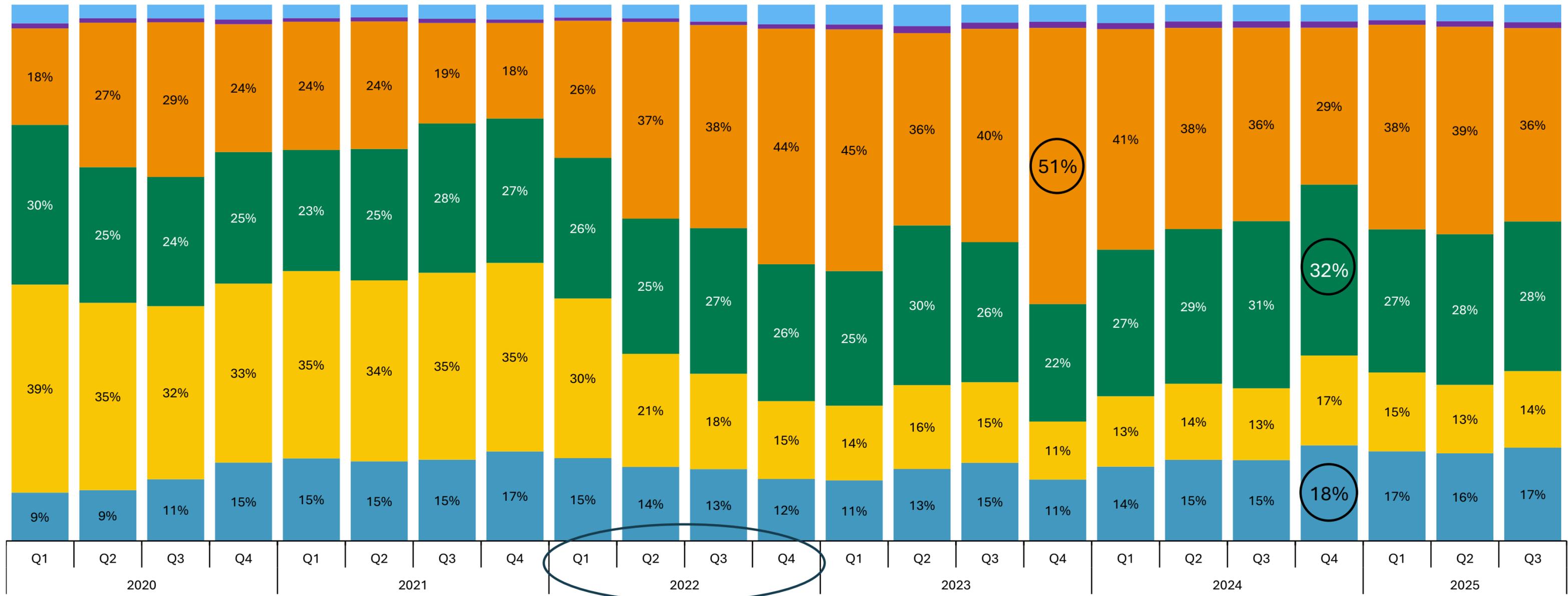


Interest Rates



10 yr. Treasury: <https://www.macrotrends.net/2016/10-year-treasury-bond-rate-yield-chart>.
 Stock Market Volatility: visualcapitalist.com.

A Shift to Downside Protection and Upside Growth



■ RILA ■ Traditional VA ■ FIA ■ MYGA ■ DIA ■ SPIA



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Planning: Customize Risk and Return



- Fixed Rate Deferred
- Income
- Fixed Index
- RILA
- Traditional Variable
- In-Plan Annuities

Framing Products as Solutions

Protection as an asset class

“It's possible to frame an annuity, or the protections it provides, as an asset class for households to help manage market risks and the risk of outliving assets”

Wade Pfau

Alliance Fellow and Professor of Retirement Income, The American College of Financial Services
Fellow, LIMRA's Retirement Income Institute

Income is the new outcome

“Represents a shift in financial planning, focusing on generating steady cash flow rather than relying solely on asset accumulation (capital appreciation)”

Jason Fichtner

Executive Director, Retirement Income Institute Fellow
LIMRA's Retirement Income Institute

“Risk Mitigation”

“Customize Risk
and Return”

“Protection and
Accumulation”



Annuity Strategies for Sustainable Growth: Distribution and Technology

New Segment — Gen X



Only 14% have access to protected income from a pension

41% feel confident their savings will last — compared to 62% of Boomers

The annuitization concept is **especially popular** among those with a formal written plan and those working with FPs

69% would choose an annuity over the stock market with a \$100,000 inheritance

67% say supporting family significantly impacts their retirement savings

Distribution and the Use of AI

A modern financial professional experience, easy and fast, facilitated by a holistic digital sales workbench

Financial Professional

Negotiation Support

- Suggests pricing strategies (e.g., annual versus monthly)
- Drafts counteroffers or bundled plans
- Highlights regulatory limits and disclosures

Onboarding Coordination

Collects KYC, medical reports, and digital signatures.

Client Transition

Introduces servicing team or relationship manager for future queries.

Post-Sale Support

Ensures client satisfaction and identify cross-sell opportunities.

AI Agent

Negotiation and Finalization

Discusses premium payment modes, policy terms, and discounts.

Onboarding and Compliance

- Sends document checklists
- Tracks submission status
- Ensures KYC/AML compliance and alerts for missing documentation

Handoff Agent

- Summarizes client profile and preferences
- Assigns onboarding and service tasks to internal teams and tracks completion status
- Ensures all required documents; notes are logged in the CRM

Renewals and Upsell Alerts

- Tracks usage patterns, and market signals to suggest renewal or upsell timing
- Prompts for referrals and manages incentive workflows

Integrating Technology — the Shift From Tools to Ecosystems

Lead Generation and Targeting

Turn anonymous prospects into qualified opportunities through AI-driven engagement and intelligent prioritization:

- **Real-time lead alerts and lead-scoring analysis**
- **CRM-integrated appointment and follow-up automation**
- **AI-driven next best actions for personalized engagement**

HubSpot
Predictive Lead Scoring

Microsoft Dynamics 365

Einstein Copilot
salesforce

Personalization, Journey Intelligence, and Orchestration

Equip agents with a 360° customer view and AI-guided insights to deliver more relevant advisory conversations:

- **Digital needs analysis tools and interactive questionnaires**
- **Live chat/video support with agents or AI assistants**
- **AI-powered customer and product recommendation**

Audience Streams

Optimizely **Sensei**

TEALIUM

Agent and Advisor Productivity Tools

Accelerate proposal creation with automation, product intelligence, and data-driven decision support:

- **Automated document ingestion and proposal generation**
- **Product comparison tools for informed decisioning**
- **Portfolio and risk insights to guide cross-sell/up-sell**

Breeze **GONG**

HubSpot **Seismic**
Predictive Lead Scoring

Annuity Strategies for Sustainable Growth



**Financial
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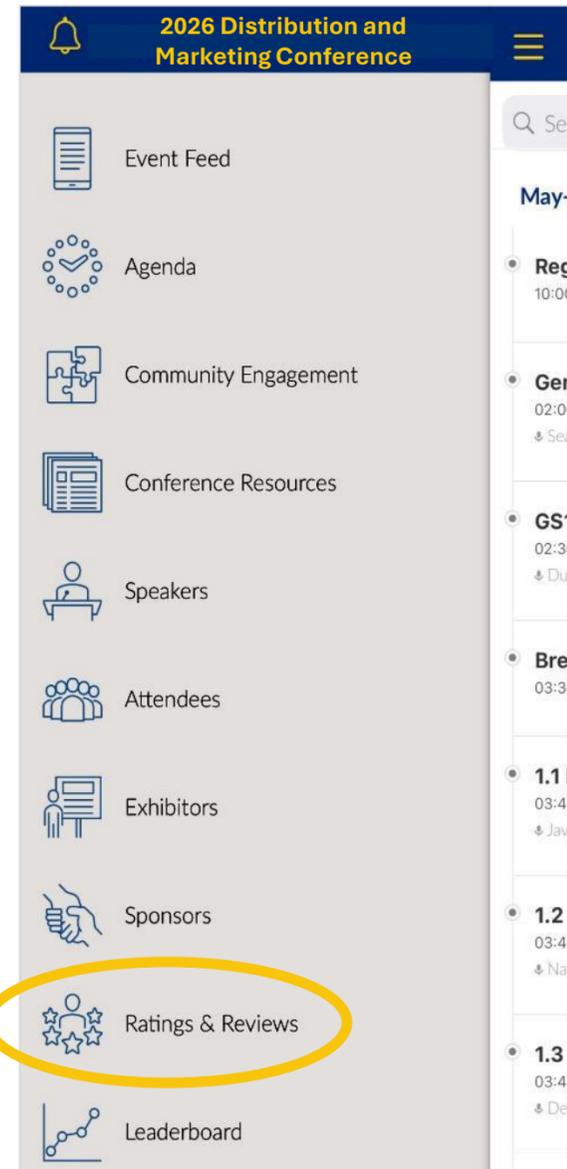
**Products
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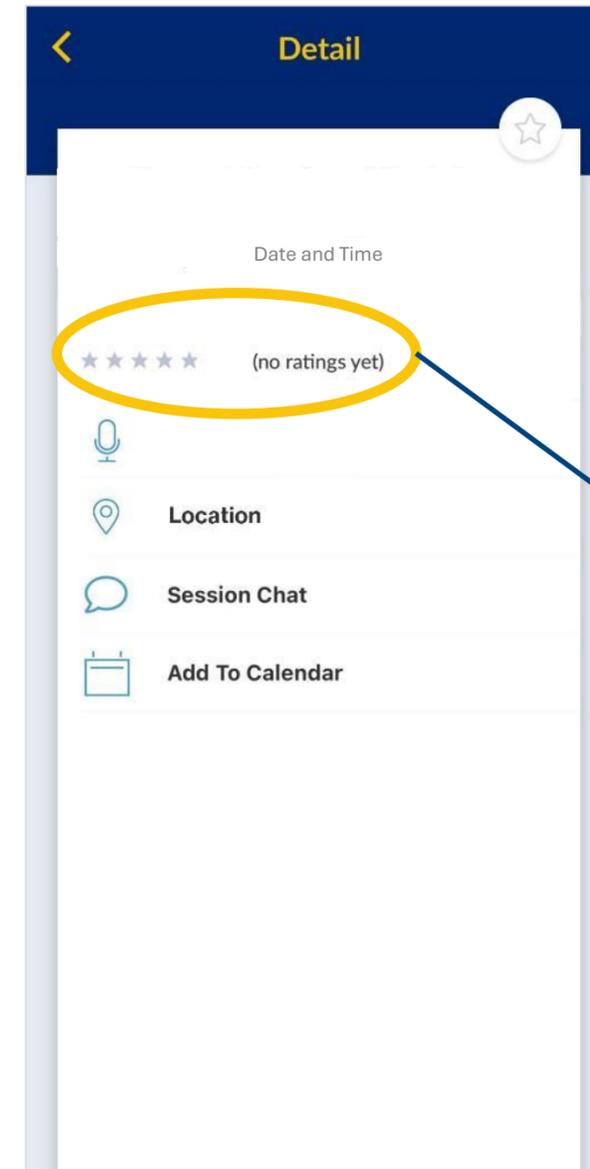
**New Client
Segments**

We Value Your Feedback — Share It in the Conference App

Module Option



Agenda Option



Thank You



Navigate With Confidence

