

REGISTERED  
INVESTMENT ADVISER

# Easily integrate annuities into your independent RIA business

Traditionally, Registered Investment Advisers (RIAs) have found it difficult to incorporate insurance within their unique business models. Fortunately, there have been significant industry advancements that can help easily integrate insurance into an RIA’s ecosystem. As an RIA, consider these advancements as an opportunity to expand your services, explore new potential solutions, and gain visibility into already-purchased annuities.

New annuities designed for RIAs	<ul style="list-style-type: none"><li>• Low-cost fee-based products with guaranteed lifetime retirement income</li><li>• Shorter withdrawal charge periods or no withdrawal charge<sup>1</sup></li><li>• Seamless fee-billing capabilities</li></ul>
RIA/Investment Adviser roles on contracts and data integrations	<ul style="list-style-type: none"><li>• Access to annuities already purchased for analysis</li><li>• Discretionary authority for advisors</li><li>• Fintech integration to help provide a smooth experience for clients and advisors (Orion, BlackDiamond, Tamarac, etc.)</li></ul>
Academic research and analysis tools	<ul style="list-style-type: none"><li>• Show the value of incorporating an annuity into an overall portfolio to help address stated retirement objectives of cash flow, asset preservation, and/or wealth transfer</li><li>• Advancements with financial planning software (eMoney, MoneyGuidePro, RightCapital, etc.) have allowed planners the ability to analyze retirement plans with and without an annuity</li></ul>
RIA platforms to support implementation	<p>If you aren’t currently offering insurance products, you may have had to refer your clients to an insurance professional to help them or you’ve noticed that they have sought one out on their own. There are ways in which <b>you can help offer your clients potential insurance solutions</b>, such as annuities, <b>without being insurance licensed yourself</b>. <b>These new implementation models may help RIAs bill on the annuity asset while maintaining the client relationship and their experience.</b></p>

**TO LEARN MORE,** we have included five simple steps your regional RIA contact can guide you through.

<sup>1</sup> Some products include a market value adjustment which could be positive or negative.  
**RIA-183-A (R-7/2024)** For registered investment adviser use only – not for use with the public.

# Five steps to consider when incorporating insurance into your RIA

Adding fee-based annuities as a service can potentially help you retain clients, seek to improve client outcomes, and potentially increase revenue to your business.

## A SIMPLE FIVE-STEP SOLUTION:

### 1. Gain access

Gain access to your clients' already-purchased annuities for a holistic view.

### 2. Explore new solutions

Review old annuity contracts to see if new solutions would provide opportunities for better outcomes, and leverage new tools to analyze portfolios or financial plans.

### 3. Demonstrate the impact

Utilize your preferred fintech software to model and objectively evaluate a fee-based annuity solution. Easily share the report results with your clients in a way they can understand.

### 4. Implement

When the client decides to move forward, utilize an insurance licensing desk for product implementation and application completion.

### 5. Manage

While you always maintain your relationship with your client, your insurance partner is available to help navigate client milestones and support both you and the client during the life of the contract.

#### This includes:

- Integrating annuities into your portfolio management platform
- Adding RIA/IAR to the insurance contract as the adviser
- Billing – Private letter ruling (PLR) and streamlined processes with billing software
- Service contracts via discretionary authority

**READY TO GET STARTED?** Scan the code to find support in your region or go to [www.allianzlife.com/riacontacts](http://www.allianzlife.com/riacontacts)



Annuities are designed to meet the long-term needs for retirement income. They provide guarantees against the loss of principal and credited interest, tax-deferred accumulation potential, and the reassurance of a death benefit for beneficiaries.

Guarantees are backed by the financial strength and claims-paying ability of the issuing insurance company and do not apply to the performance of the variable subaccounts, which will fluctuate with market conditions.

• Not FDIC insured • May lose value • No bank or credit union guarantee • Not a deposit • Not insured by any federal government agency or NCUA/NCUSIF

Products are issued by Allianz Life Insurance Company of North America. Registered index-linked annuities are distributed by its affiliate, Allianz Life Financial Services, LLC, member FINRA, 5701 Golden Hills Drive, Minneapolis, MN 55416-1297. 800.542.5427. [www.allianzlife.com](http://www.allianzlife.com)

**For registered investment adviser use only – not for use with the public.**

This content does not apply in the state of New York.

Product and feature availability may vary by state and broker/dealer or registered investment adviser.