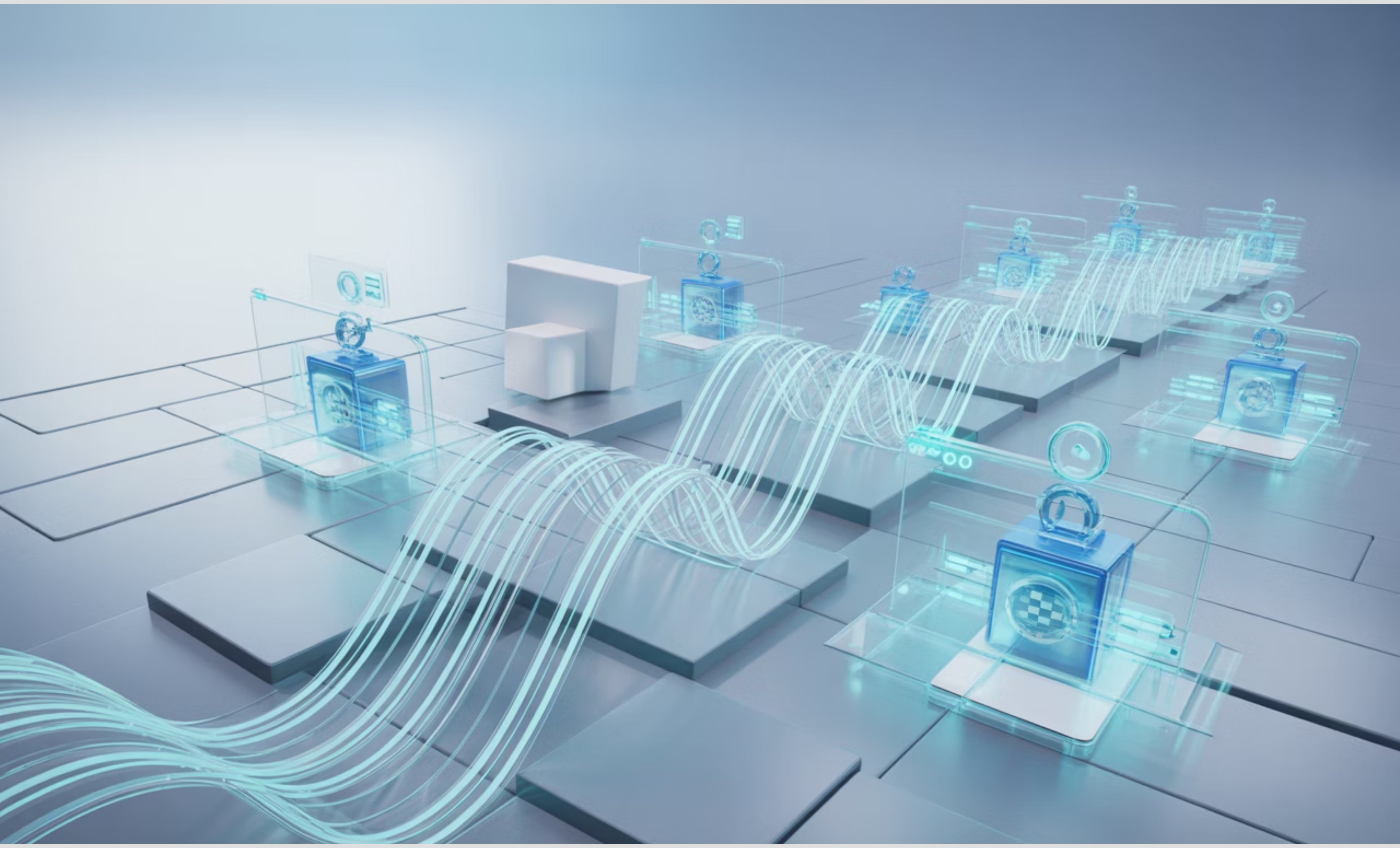
Building Trust at Scale:

How AI Reinvents Annuities Distribution



White Paper

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Abstract

The annuity industry stands at a pivotal moment. Despite holding trillions in retirement savings, consumers continue to face limited transparency and trust – leaving many underserved. Meanwhile, the distribution system struggles with high agent turnover, with more than a quarter expected to retire within the next decade. It still depends on fragmented data, manual workflows, and underdeveloped digital capabilities.

This white paper examines how artificial intelligence (AI), data standardization, and user-centric design are reshaping annuity distribution – transforming complexity into clarity and transactions into trusted advisory experiences. It highlights how intelligent infrastructure is redefining the future of annuity distribution and unlocking new growth across the industry.

I. State of the Industry: Market on the Edge of Reinvention

The annuities industry has the luxury of clear consumer demand, but it lacks transparency, integration, and scalability.

73% of retirees and pre-retirees

cite "guaranteeing a consistent income stream" as their top financial objective, yet fewer than 20% hold an annuity[1,2].

Nearly half of working adults aged 50–75

are unsure whether their guaranteed income will cover basic expenses[2].

Carriers and advisors identify

"education and suitability" as the single largest source of friction – where product complexity meets consumer confusion[3].

With decreasing reliance on Social Security, annuities will only strengthen their mission to provide financial security for future retirees.

Until now, annuities have operated within fragmented data silos, proprietary quoting systems, and pre-determined IMO/advisor workflows – a structure that limits both growth and trust. But with the rise of AI, integrated data pipelines, and conversational interfaces, the industry now has the tools to unify the entire journey – connecting data, compliance, and human insight into one intelligent infrastructure.

Some insurance sectors, such as P&C, underwriting, and claims management, are already being transformed by AI. Yet annuities – especially the front end of the value chain (education, research, product selection, and pre-sale engagement) – still lag far behind. Despite recent consolidation in distribution, the industry still struggles to deliver the level of transparency and convenience that advisors and consumers expect.

This is the gap the industry can finally close – with AI technology connecting data, compliance, and human insight into one continuous experience. The companies that act now won't just improve productivity; they'll redefine how trust, advice, and financial confidence are built at scale.

1. Goldman Sachs Retirement Survey, 2025 2. LIMRA – Future Retirees Face a Different Reality, 2024
2. Bain & Company – Revitalizing the Life Insurance Industry, 2024

II. Lessons from Other Industries

Real estate offers a compelling parallel. Two decades ago, housing data was locked within hundreds of MLS databases – each controlled by local associations, creating information barriers between agents and consumers. The arrival of platforms like Zillow and Redfin transformed that system:

Data consolidation

made every listing accessible in real time.

Distribution empowerment

gave agents modern tools for research and presentation.

Consumer transparency

created trust and lowered transaction friction.

AI-driven intelligence

streamlined discovery and decision-making, enabling personalized insights, automated recommendations.

The lesson: even the most fragmented and closed markets ultimately evolve toward transparency, convenience, and intelligence. Technology first democratized access to information – and now, with AI, it's transforming how people discover, evaluate, and decide.

III. Guiding Principles for the Annuities Distribution Transformation

Annuities are among the most complex and regulated products in the financial world. To transform the industry responsibly, every innovation must be guided by clear principles:

1. **Empowerment Through Simplicity**

   Complexity erodes trust. Every interaction – whether digital or human – must be understandable, visual, and personal.

2. **Data as the Foundation of Advice**

   Structured, validated, and continuously refreshed data is the foundation for every intelligent system and trusted recommendation.

3. **Intelligence as the Equalizer**

   AI elevates both consumers and advisors – enabling everyone to operate with expert-level precision and confidence.

4. **Compliance by Design**

   Technology must be built in alignment with regulatory standards – so compliance becomes effortless, not obstructive.

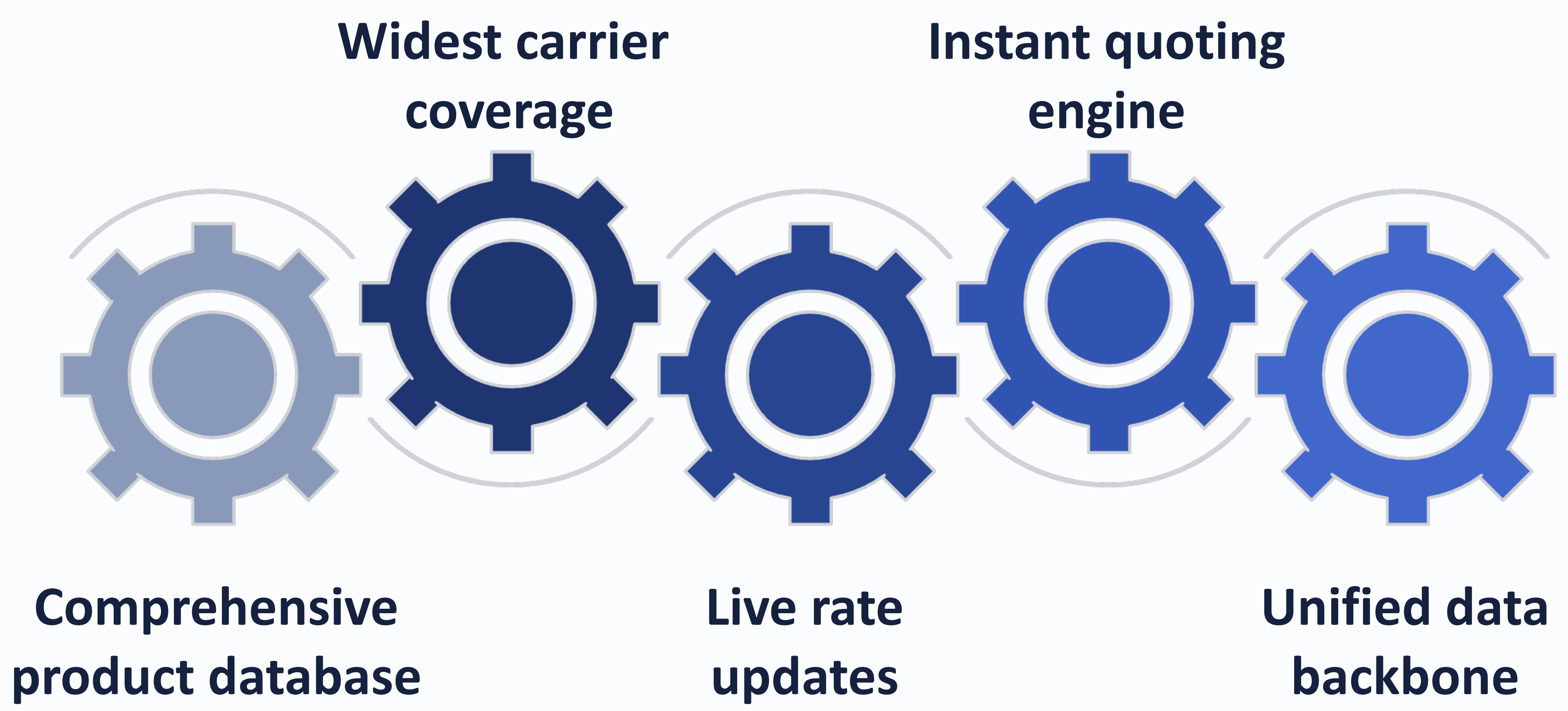
IV. The Transformation: Data Infrastructure

Creating intelligence starts with structure. The transformation of annuity distribution unfolds in three interconnected layers:

1. Data Infrastructure

AI requires structured, integrated, and continuously updated data. Fortunately, some players have already begun this journey.

Over the past seven years, **Agatha Global Tech has built Annuities Genius®** into the most comprehensive data backbone in the industry – capturing and keeping up-to-date rates, product parameters, and suitability attributes. The advisors get access to 2,000+ annuity products from 100+ carriers, including instant quotes for 250+ income riders, making it easy to find the right solution for their clients.



This data powers all product illustrations, comparisons, and calculations within seconds – creating the first unified view of the annuity universe. It is the foundation upon which AI-driven, industry-wide intelligence can now be built.

2. Intelligence Layer

On top of that data infrastructure, the industry needs an intelligence layer – the engine that turns structured information into real-time reasoning.

This layer powers the digital distribution journey – from lead generation to research, comparison, scenario simulation, suitability, illustration, and e-application – all carefully built within the Annuities Genius platform. Each step is driven by precision calculations and algorithms.

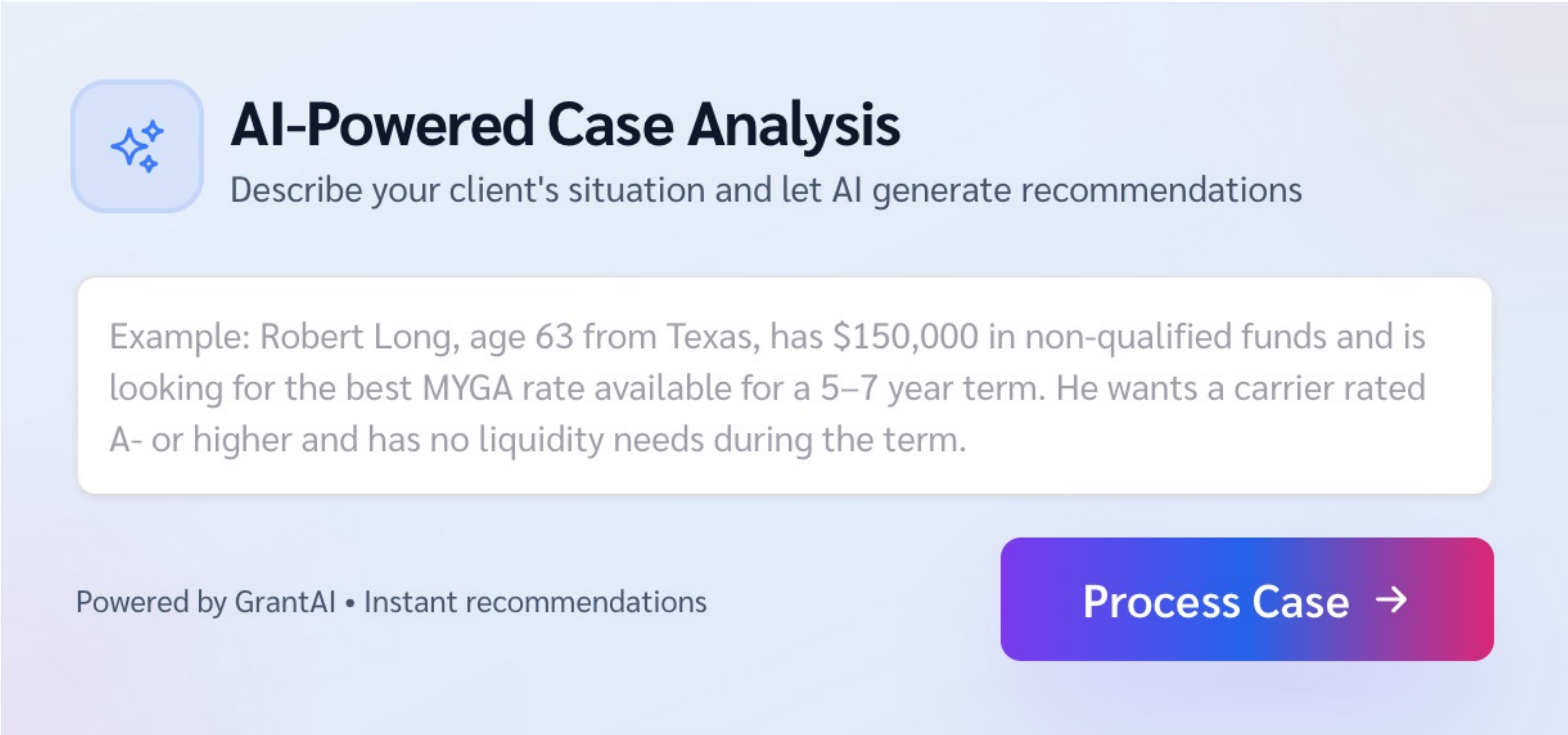
Where AI comes in, it enhances the research process with reasoning and recommendations that would otherwise take advisors years to master – and hours to execute.

For instance, **GrantAI™** within Annuities Genius transforms the highly judgment-based task of FIA allocations into an AI-powered reasoning engine that delivers results in seconds. It's not automation; it's reasoning – faster, consistent, and explainable.

3. Human Experience Layer

This part of the transformation is deeply tangible. With today's AI technology, the advisor-consumer experience evolves from a maze of disconnected tools and portals into a single conversational workspace. The target state is easy to envision. Imagine an advisor inputs: "My client in Georgia is 60 years old, plans to retire in 5-7 years, and wants steady income." Typing this single sentence is all it takes to receive an optimized solution in seconds.

What once seemed futuristic is now real. **GrantAI** interprets the objective, accesses real-time product data, compares viable options, and produces a personalized, visual explanation – along with a compliant report ready to share.



AI enhances understanding, accelerates delivery, and restores trust. It breaks down the walls of fragmented workflows, allowing advisors and consumers to interact as humans – united by shared clarity and purpose.

V. How AI Empowers the Industry

With these three pillars in place, the industry has reached a point of no return. Until now, carriers, distributors and vendors have designed the workflows around their own systems and portals. **The future belongs to consumers and advisors**, empowered to define their own experience through intelligence and conversation.

For Consumers

AI makes retirement planning tangible. Instead of abstract financial jargon, consumers see clear, visual trade-offs. They gain easier access to information and greater transparency, transforming retirement literacy from confusion into confidence.

For Advisors and distributors

AI serves as a true copilot:

- **AI as a Reliable Researcher** – instantly sourcing and interpreting data across 100+ carriers.
- **AI as a Complexity Translator** – turning dense financial details into clear, human explanations.
- **AI as an Agent's Back Office** – generating personalized reports, notes, and compliance documentation in seconds.

For Carriers

AI closes the feedback loop between product design and field performance. As the market intelligence became available, aggregated insights reveal what resonates with consumers – enabling carriers to craft products aligned with genuine retirement needs.

VI. The Road Ahead

The roadmap toward an intelligent, industry-wide annuity ecosystem unfolds in four phases:

1. Connected Intelligence

Linking carriers, IMOs, and advisors through a shared data layer. (Already delivered by the Annuities Genius® platform)

2. Human Clarity

Transparency and convenience embedded in every conversation and recommendation. (Already enabled by GrantAI™)

3. Hybrid Distribution

Digital and human reasoning converge into one trusted experience. (Midterm)

4. Intelligent Ecosystem

A network where insight flows freely, advisors remain central, and trust is engineered into every retirement decision. (Long-Term)

About Agatha Global Tech

At the core of this transformation stands **Agatha Global Tech (AGT)** – the technology company behind Annuities Genius® and GrantAI™. AGT's mission is simple yet profound: to establish trust and transparency in financial services by simplifying complexity through technology.

Seven years ago, the AGT team launched Annuities Genius® to help advisors research and present annuities clearly. What began as a quoting tool evolved into an end-to-end pre-sales platform – integrating suitability, compliance, illustrations, and now AI-driven reasoning and personalized workflows through GrantAI.

Today, AGT operates as:

- A B2B sales enablement platform for the annuities and insurance industry.
- A scaled data infrastructure powering intelligent distribution and the carriers.
- An R&D lab exploring the next frontier of retirement innovation.

Our team is committed to making annuities – and ultimately, financial advice – simpler, transparent, and human.

Acknowledgment

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