



The RightBRIDGE® Annuity Wizard uses a sales intelligence engine to determine the relevance of specific annuities for a client's needs and objectives. The RightBRIDGE Annuity Wizard gathers key information from clients about their preferences for income, liquidity, time horizon, source of funds (qualified assets) risk tolerance, expenses, and guarantees. The engine then configures and filters the company's inventory of available annuities and living benefit options then rank orders those that best meet the client's objectives. The increased requirements of the new DoL Fiduciary Rule highlight the need to provide advisors tools that analyze annuities and suggest those annuities that are best for clients.

DoL Fiduciary Rule Update

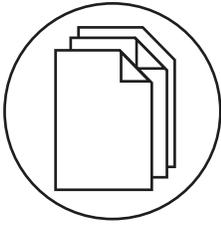
Best Interest = Unbiased and Prudent in Annuity Selection



Systematic Annuity Selection Process

- Use a systematic annuity selection process complete with compliance and suitability questions built-in to provide Best Interest annuity selection.
- Building compliance and suitability rules into the annuity selection process will be key to managing a more regulated sales process.
- Using a systematic approach helps advisors identify the best annuities for each client and addresses the Best Interest requirement of the DoL Fiduciary Rule.
- We believe the selection process for annuities will become highly scrutinized and will require an unbiased systematized process complete with the data used for the analysis and an audit trail showing results. Firms will have to demonstrate an audit-able process used in selection of annuities and disclose additional information including commissions. The Annuity Wizard functionality is being expanded to address these new requirements.

How It Works



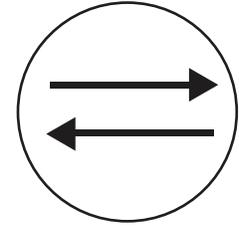
One Page Summary

One page summary provides annuity and rider details, client specific calculations and ReasonText™.



Comparison Report

Users can compare an expanded selection of annuity types.



Annuity Exchange Analysis

The Annuity Wizard can compare an existing annuity to current annuities available.

Reason Text™ makes RightBRIDGE different.

One highly desirable feature of RightBRIDGE is that it provides robust client-specific text that assists an advisor in communicating how a specific annuity and living benefit configuration meets the client's needs. Reason Text™ also describes for the client and future heirs a disciplined approach used to determine suitability.

New Enhancements



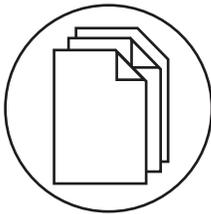
DOL Fiduciary Rule

The logic and rules will be extended for qualified money. More details on Page 6.



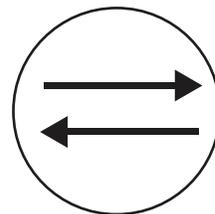
Non-Guaranteed Roll Up

Hypothetical calculations are being added to the analysis.



Wider Selection of Annuities

RightBRIDGE Annuity Wizard now includes variable, indexed, SPIA, and DIA Annuities, and Fixed Annuities currently being added.



Annuity Exchange Analysis

The RightBRIDGE Annuity Wizard can now compare an existing annuity to current annuities available.



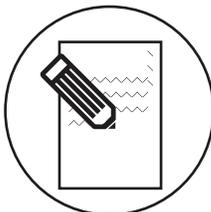
Death Benefit Riders

The Annuity Wizard now includes Death Benefit Rider analysis.



One Page Summary

One page summary provides annuity and rider details, client specific calculations and ReasonText™.



Comparison Reports

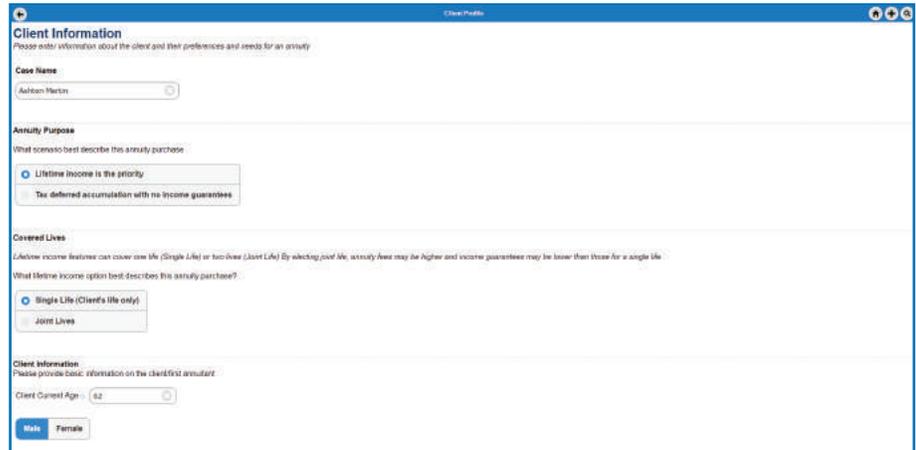
Users can now compare an expanded selection of annuity types.

How Does RightBRIDGE Work?

With the large number of annuity products and features available from multiple insurers it can often be challenging for a financial professional to effectively focus on the carriers, products, and features that best meet the objectives and needs of an individual client. The Annuity Wizard helps financial professionals identify the subset of products that best meet the client's objectives. Not only are the products filtered, but features such as living benefits are analyzed and presented. This ensures that the right products with the right features are evaluated and discussed with the client. The RightBRIDGE Annuity Wizard process is outlined in the following five steps:

Step One: Fact-Finding

The RightBRIDGE Annuity Wizard gathers a client's information including preferences and future desires as illustrated in the fact finder.



The screenshot shows the 'Client Information' form. It includes fields for 'Case Name' (Ashton Martin), 'Annuity Purpose' (Lifetime Income is the priority), 'Covered Lives' (Single Life (Client's life only)), and 'Client Information' (Client Current Age: 62). There are 'Next' and 'Finish' buttons at the bottom.

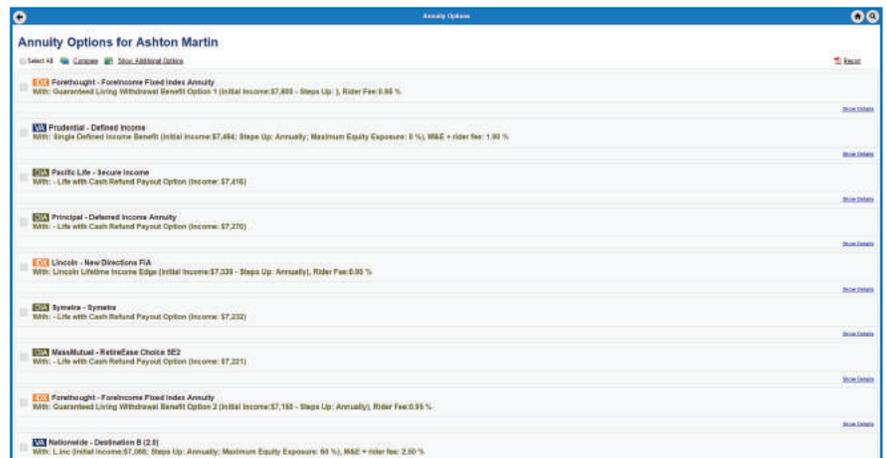
The Annuity Wizard gathers the client's preferences regarding liquidity, time horizon, risk tolerance, income, withdrawals and need for living benefits.

Step Two: Evaluation of Annuities

The engine determines the relevance of specific annuities from the company's inventory of available annuities. Each annuity is also evaluated, and where appropriate, each living benefit rider is evaluated based on factors such as:

- Cost
- Available income at the target withdrawal
- Flexibility of investment options
- Step ups to the benefit base

The RightBRIDGE engine has the flexibility to consider the various options and calculation methods of target income. These calculations combined with the scoring component of RightBRIDGE allow these complex options to be uniquely configured against the needs and preferences of the client. The configured and ranked annuities are listed on a results screen within the RightBRIDGE Annuity Wizard.



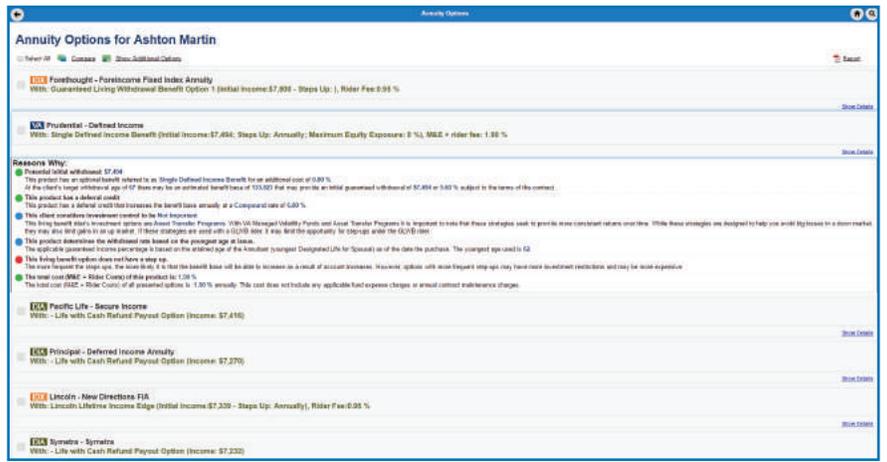
The screenshot shows a list of annuity options for Ashton Martin. The options are color-coded and include details such as carrier, product name, and initial income. The options are:

Carrier	Product Name	Initial Income	Steps Up	Rider Fee
Forethought	Forethought - ForeIncome Fixed Index Annuity	\$7,894	1	0.65 %
Prudential	Prudential - Defined Income	\$7,494	Annually	1.93 %
Pacific Life	Pacific Life - Secure Income	\$7,416	Life with Cash Refund Payout Option	
Principal	Principal - Deferred Income Annuity	\$7,270	Life with Cash Refund Payout Option	
Lincoln	Lincoln - New Dimension FIA	\$7,238	Annually	0.95 %
Symetra	Symetra - Symetra	\$7,232	Life with Cash Refund Payout Option	
MassMutual	MassMutual - Retirement Choice 162	\$7,221	Life with Cash Refund Payout Option	
Forethought	Forethought - ForeIncome Fixed Index Annuity	\$7,154	Annually	0.95 %
Nationwide	Nationwide - Destination B (2.8)	\$7,080	Annually	2.80 %

The engine determines the relevance of specific annuities in the company's inventory of available annuities based upon the best fit for the client's needs. The different types of annuities are color-coded in the summary list.

Step Three: Summary of Results

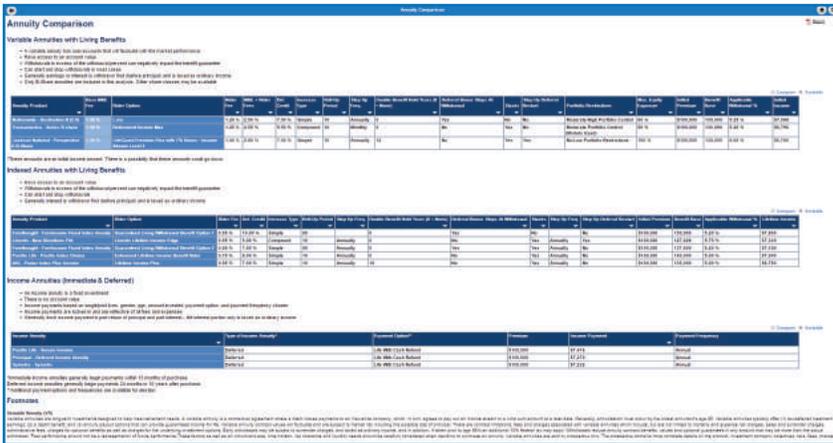
A financial professional can select any of the annuities listed and is provided with detailed reason text™ on each annuity and rider option. Reason text™ explains the calculations in terms that help the advisor quickly understand and ultimately help the advisor explain the solution to the client as illustrated on the screen to the right.



The Annuity Wizard displays detailed Reason Text™ for each product

Step Four: Side-By-Side Comparison

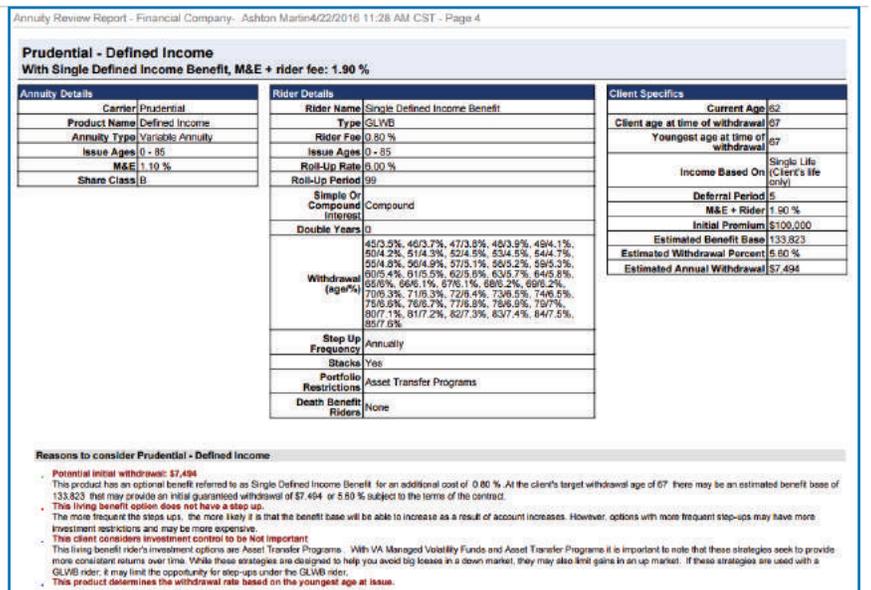
A financial professional can also select to compare annuities side-by-side as illustrated on the screen to the left.



Easily compare the current annuity options to the existing annuity.

Step Five: One Page Report

In addition to the RightBRIDGE Annuity Wizard's on-screen capabilities a report can also be generated. The report captures the client data used in the analysis as well as selected annuities complete with reason text for each annuity and a comparison chart of the annuities selected.



But Don't Take Our Word for it

Reasons why companies trust CapitalROCK and find the RightBRIDGE Annuity Wizard useful in their day to day operations



Scott Stolz
President, Raymond James Insurance

"After evaluating many different tools to help in the selection and presentation of annuities for our financial professionals we felt the RightBRIDGE technology and needs-based approach provided a comprehensive solution including giving our professional specific reasons why particular annuities meets a specific client need."
- Scott Stolz

Quotes from Press Releases

"We were looking for a tool which would help our financial advisors narrow the list of available contracts to those that best align with a client's specific needs. The RightBRIDGE Annuity Wizard gave us the framework to automate the process we train our advisors to use"
- Tim Burke, Principal of Annuity Marketing at Edward Jones

"We wanted what was best for our clients - a tool that would both help our financial advisors narrow the list of available annuity contracts, while also streamlining the compliance process, and the RightBRIDGE Annuity Wizard allows us to do just that. The RightBRIDGE Annuity Wizard is a significant step forward in accomplishing both initial objectives."
- Mike Miroballi, President at BMO Harris Financial Advisors

The Annuity Wizard Difference

Reasons why the Annuity Wizard is different than other software options

Reason 1: Reason Text

Robust client-specific text that assists an advisor in communicating how a specific annuity and living benefit configuration meets the client's needs.

Reason 2: Side By Side Comparison

Side-by-Side Comparisons allow financial professionals to view and analyze selected annuities and sort based on features and costs.

Reason 3: Printed Reports

The report captures the client data used in the analysis as well as selected annuities complete with reason text for each annuity and a comparison chart of the annuities selected.

How Can the RightBRIDGE Annuity Wizard Help Firms Comply with the DoL Fiduciary Rule as it relates to Annuity Sales

The final version of the DoL Fiduciary rule will require a best interest contract for the sale of both variable and fixed indexed annuities in qualified accounts. If an annuity sale also has a commission, a BICE will also be required. In order to comply, advisors will have to evaluate the client's needs and determine what annuities best meet the client's objectives. Given the dozens of carriers and hundreds of products selecting an annuity product for a client that meets the new regulation can be a daunting task.

"While the government made concessions in some areas, it actually tightened rules for one key sector that could make regulations more burdensome on insurers. The earlier version of the policy allowed advisers and insurance agents to sell certain types of annuities without having to sign the best-interest contract. But the final version adds so-called fixed-indexed annuities to the pool of products that now would require a signed contract before sale."
WSJ, April 6, 2016

The increased requirements highlight the need for firms to provide their advisors tools that analyze annuities and suggest those annuities that are best for their clients. The RightBRIDGE® Annuity Wizard uses a sales intelligence engine to determine the relevance of specific annuities for a client's needs and objectives. The RightBRIDGE Annuity Wizard gathers key information from clients about their preferences for income, liquidity, time horizon, source of funds (qualified assets), risk tolerance, expenses, and guarantees. The engine then configures and filters the company's inventory of available annuities and living benefit options then rank orders those that best meet the client's objectives.

In light of the DoL Fiduciary Rule CapitalROCK is announcing the following enhancements to the RightBRIDGE Annuity Wizard.



DOL Fiduciary Rule

The logic and rules will be extended for qualified money

Expanding the questionnaire and logic in the Annuity Wizard for DOL Fiduciary Rule

1) The Wizard questionnaire already asks "Is the initial premium qualified money?". The questionnaire will be expanded to collect any additional information required for compliance and suitability. When money is qualified, additional rules and logic will be applied to select appropriate products based on the new standard of the Fiduciary Rule. This includes a filter for products approved by the firm for qualified investing.

2) With additional commission disclosure requirements we believe I shares will become increasingly popular. A new I share class will be added to the analysis for those firms that would rather recommend an I share for qualified money rather than another share class.

3) In the compare table, the fees section will be expanded to include additional fee disclosures

Annuity Comparison Report

Annuity Comparison

Variable Annuities with Living Benefits

- A variable annuity has sub-accounts that will fluctuate with the market performance
- Have access to an account value
- Withdrawals in excess of the withdrawal percent can negatively impact the benefit guarantee
- Can start and stop withdrawals in most cases
- Generally earnings or interest is withdrawn first (before principal) and is taxed as ordinary income

[Compare](#) [Sortable](#)

Annuity Product	Share Class	Base M&E Fee	Rider Option	Rider Fee	Def. Credit	Increase Type	Roll-Up Period	Step Up Freq.	Deferral Bonus Stops At Withdrawal	Stacks	Step Up Deferral Restart	Portfolio Restrictions	Max. Equity Exposure	Initial Premium	Benefit Base	Applicable Withdrawal %	Initial Income
Jackson National - I-Share	I	0%	LifeGuard Freedom Flex with 7% Bonus - Income Stream Level 5	1.50 %	7.00 %	Simple	10	Annually	No	Yes	Yes	No/Low Portfolio Restrictions	100 %	\$100,000	135,000	5.00 %	\$6,750
Nationwide - I-Share	I	0%	L.Inc	1.20 %	7.00 %	Simple	10	Annually	Yes	No	No	Moderate/High Portfolio Control	60 %	\$100,000	135,000	5.25 %	\$7,088
AIG - Polaris I-Share	I	0%	Income Plus Income Option 2 Single	1.10 %	6.00 %	Simple	12	Annually	No	Yes	No	Managed Volatility Funds	50 %	\$100,000	130,000	7.00 %	\$9,100*
Transamerica Series I-Share	I	0%	Retirement Income Choice - Single Life with Group B Allocation	1.10 %	5.50 %	Compound	10	Monthly	No	Yes	No	Moderate/High Portfolio Control	55 %	\$100,000	130,696	5.00 %	\$6,535

*These amounts are an initial income amount. There is a possibility that these amounts could go down.

Additional Share Class column added to compare table



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