

RightBRIDGE® Annuity Wizard Expanded to Include Immediate and Deferred Income Annuities

Salt Lake City, Utah, (June 5, 2013) – After successfully launching the RightBRIDGE Annuity Wizard to analyze the best variable annuities with living benefit riders for a given client the RightBRIDGE Annuity Wizard has been expanded to include both immediate and deferred income annuities. Several current distributors that use the Annuity Wizard asked CapitalRock to expand the analysis beyond the current variable annuity product set. Edward Jones will be the first distributor to include immediate and deferred annuities in their version of the RightBRIDGE Annuity Wizard.

Brian Hendricks, the Senior Vice President of Operations at CapitalRock said, “With many carriers reducing the guaranteed withdrawal benefits of variable annuity products adding immediate and deferred annuity was a logical extension of the Annuity Wizard. Modifications to the business logic and reason text™ that describe each annuity have been completed, comparison screens and reports expanded, and a fact finding question has been added to the system to include both immediate and deferred income annuities to the analysis and presentation in the Annuity Wizard.”

When a distributor already has a license to the CANNEX system, the RightBRIDGE Annuity Wizard can use a web-service interface with CANNEX to calculate the appropriate rate information for a given immediate or deferred income annuity and include the rate information in the analysis and comparisons of the RightBRIDGE Annuity Wizard.

In addition to including additional annuity types to the analysis, the latest version of the Annuity Wizard also includes: expanded reason text™ to describe why certain annuities may not be appropriate for a given client, newly designed user interface and expanding comparison tables that allow an advisor to sort annuities based on selected criteria.

Because of the contractual differences that exist between annuities offered by multiple life insurance companies, choosing the most appropriate annuity for a specific client can be a challenge. Advisors must weigh the various features and benefits of multiple annuity products against the client’s needs and desires. The RightBRIDGE Annuity Wizard assists financial professionals in identifying suitable annuity products for the client considering features, options, costs and benefits.

The RightBRIDGE Annuity Wizard, gathers key information about a client. The analytics engine then configures and filters this information against the distributor’s list of available annuities and living benefit options. The results presented to the adviser are only those annuities that meet the client’s objectives and needs.

About CapitalRock

CapitalRock, LLC is a leader in sale intelligence solutions for the financial services industry. CapitalRock provides the RightBRIDGE needs based suggestion engine for identifying sales

opportunities and product profiling solutions. CapitalRock was founded by a group of industry experts that have been building wealth management and financial planning solutions for the financial services market for 25 years. The founders began using expert systems in the financial planning and wealth management arena in 1987, and over the years have applied various analytical and rules engines to the areas of online trading, compliance and suitability and wealth management. For more information, visit <http://www.capitalrock.com>.

Media Contact: Brian Hendricks
 bhendricks@capitalrock.com
 801-292-7128

RightBRIDGE® Annuity Wizard Expanded to Include Immediate and Deferred Income Annuities

Salt Lake City, Utah, (June 5, 2013) – After successfully launching the RightBRIDGE Annuity Wizard to analyze the best variable annuities with living benefit riders for a given client the RightBRIDGE Annuity Wizard has been expanded to include both immediate and deferred income annuities. Several current distributors that use the Annuity Wizard asked CapitalRock to expand the analysis beyond the current variable annuity product set. Edward Jones will be the first distributor to include immediate and deferred annuities in their version of the RightBRIDGE Annuity Wizard.

Brian Hendricks, the Senior Vice President of Operations at CapitalRock said, “With many carriers reducing the guaranteed withdrawal benefits of variable annuity products adding immediate and deferred annuity was a logical extension of the Annuity Wizard. Modifications to the business logic and reason text™ that describe each annuity have been completed, comparison screens and reports expanded, and a fact finding question has been added to the system to include both immediate and deferred income annuities to the analysis and presentation in the Annuity Wizard.”

When a distributor already has a license to the CANNEX system, the RightBRIDGE Annuity Wizard can use a web-service interface with CANNEX to calculate the appropriate rate information for a given immediate or deferred income annuity and include the rate information in the analysis and comparisons of the RightBRIDGE Annuity Wizard.

In addition to including additional annuity types to the analysis, the latest version of the Annuity Wizard also includes: expanded reason text™ to describe why certain annuities may not be appropriate for a given client, newly designed user interface and expanding comparison tables that allow an advisor to sort annuities based on selected criteria.

Because of the contractual differences that exist between annuities offered by multiple life insurance companies, choosing the most appropriate annuity for a specific client can be a challenge. Advisors must weigh the various features and benefits of multiple annuity products against the client’s needs and desires. The RightBRIDGE Annuity Wizard assists financial professionals in identifying suitable annuity products for the client considering features, options, costs and benefits.

The RightBRIDGE Annuity Wizard, gathers key information about a client. The analytics engine then configures and filters this information against the distributor’s list of available annuities and living benefit options. The results presented to the adviser are only those annuities that meet the client’s objectives and needs.

About CapitalRock

CapitalRock, LLC is a leader in sale intelligence solutions for the financial services industry. CapitalRock provides the RightBRIDGE needs based suggestion engine for identifying sales