Flourish Annuities

Institutional Use Only

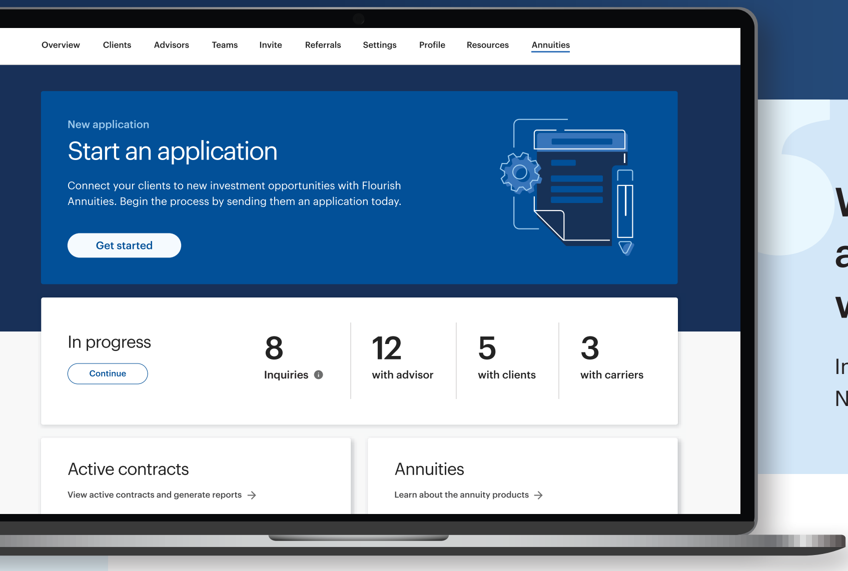
Unlock growth

Seamlessly incorporate annuities into holistic financial portfolios.

Over $1T in annuities were sold in the past 3 years alone,[1] yet annuities remain out of reach for many RIAs. With Flourish Annuities,[∫] modern advisors can:

- **Increase AUM** by helping replace outdated annuities with new contracts through 1035 exchanges, converting held-away annuities into fee-earning assets that are better aligned with client goals
- **Help improve outcomes** by bringing new options to client portfolios — modern annuities offer growth, protection, and income options without sales commissions

Built for RIAs, Flourish Annuities is the premier digital platform for bringing fee-based annuities into your practice.



> **We had our first client sign an annuity application...The process was absolutely AMAZING![±]**
>
> Investment Analyst
> NE-based RIA firm

Licensed expertise at your service

Flourish's Outsourced Insurance Desk (OID) holds the insurance licenses, so you don't have to, and provides end-to-end support, including portfolio analysis, product and contracts review, and more.

Curated fee-based marketplace

We've curated a range of fee-based annuities from leading carriers to help expand opportunities for growth beyond the traditional portfolio. Advisors can access these products to deliver even more powerful planning solutions to clients.

Simplified and improved process

Our digital application eliminates complex paperwork and operational headaches. Submit an annuity application or replacement inquiry in as little as 5 minutes!

Annuities, reimagined for RIAs.

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Fee-based annuities for your clients' unique financial goals

Flourish Annuities

GROWTH

Offer your clients strategies for growth, protection, and tax-deferred asset accumulation for retirement[††^^]

MYGA
Multi-Year Guaranteed Annuity

Simple and secure fixed income solution. Competitive rates and guaranteed returns.

FIA
Fixed Index Annuity

Stable growth with protection. Returns are capped in exchange for full principal protection.

RILA
Registered Index-Linked Annuity

Upside potential with defined risk. Higher capped returns than FIA, with some downside protection.

IOVA
Investment Only Variable Annuity

Uncapped upside potential with flexibility. Returns are linked to various investment options.

Lower risk, lower reward — Higher risk, higher reward

INCOME

Help your clients secure guaranteed lifetime income payments in retirement[††^^]

A **Guaranteed Lifetime Withdrawal Benefit** (GLWB) can be added for a fee to eligible annuity contracts to deliver income for life while allowing clients to continue to invest and access the underlying funds.

- Owner maintains access to any contract value after withdrawals
- Withdrawals can start immediately or be deferred until a later date
- Potential for income growth and risk of principal loss depending on the chosen base contract
- Advisors maintain oversight and can continue to manage and bill on the underlying assets

CARRIERS

ASPIDA | corebridge financial | EQUITABLE | JACKSON® | MassMutual Ascend

Looking for more information or guidance on annuities? Our Annuities Specialists are here to help.

EMAIL
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Traditional annuity experience

- Requires advisor insurance licensing
- Commission-based products sold by brokers
- Limited RIA support
- Poor user experience with complicated paperwork and outdated technology

Flourish Annuities 'just works' experience

- Outsourced Insurance Desk (OID) holds the insurance licenses, so advisors don't have to
- Curated marketplace of fee-based products from multiple highly-rated carriers
- Annuity Specialists available to discuss portfolio strategies and consult on opportunities
- Modern, digital platform that's fast, easy, and delightful

- **Prefill client information using CRM data**
- **Digital applications and e-signature**
- **Flexible, digital funding**
- **Straight-through carrier processing**
- **RIA-tech integrations**
- **Post-issuance service: account updates, withdrawals, and renewals**

CASE STUDY

Annuity replacement takes a client from net negative to positive returns

An advisor in Texas shared a contract for a variable annuity that was issued 30+ years ago. The annuity had an annual expense ratio of 4% and was allocated to a fixed account yielding 2.5% — meaning, **the client was earning a negative return**.

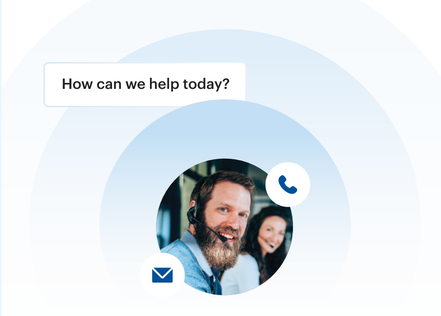
The Flourish Annuities team worked with the advisor and client on a 1035 exchange to replace the existing annuity with one that better aligned with the client's goals. The result: a new, fee-based MYGA with a guaranteed rate of 5.85% for the next five years, incorporated into a managed, fee-earning portfolio.[1]

Integrations

Integrated with major CRM, reporting, and planning platforms, making it easy to incorporate, manage, and bill on annuities.

Premium support

Flourish Annuities is backed by our US-based support team who offer clients and advisors assistance at every step of the process.



2025 FinTech Breakthrough Awards Winner

We've reimagined the annuity experience for RIAs. Reach out to learn more today.

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Flourish Annuities

Flourish is an online platform through which investors can access financial services and products. Flourish's offerings are provided by different entities and are subject to different terms, investor protections, and risks. Flourish Cash is offered by Flourish Financial LLC, a registered broker-dealer and **FINRA** member. **Flourish Financial LLC is not a bank.** Check the background of Flourish Financial LLC and its personnel on FINRA's **BrokerCheck**. Flourish Annuities refers generally to the annuity platform operated by Flourish Technologies LLC and to Flourish Insurance Agency LLC, and, where applicable, Flourish Financial LLC. Flourish Insurance Agency operates in its capacity as a licensed insurance producer with offices in Jersey City, New Jersey, and does business in California under the name Flourish Digital Insurance Agency, providing insurance services related to such platform. Variable annuities, defined in this context to include Registered Index-Linked Annuities ("RILAs"), are offered through Flourish Financial LLC. Annuities shown on the platform are sold through Flourish Annuities, and are issued by one or more licensed insurance companies. The Flourish entities mentioned above are affiliates. Flourish Cash and Flourish Annuities accounts are separate accounts and only assets in Flourish Cash accounts may be eligible for protection by the FDIC or SIPC. Please review the **Legal** section of our website, and the disclosures provided with each Flourish service or product for further information. If you were introduced or invited to Flourish by an investment advisor or other third party, please be aware that, unless otherwise disclosed to you, they are not affiliated with any Flourish entity. The role of the investment advisor or other firm that invited you to Flourish may vary between different Flourish services and products, as further described in your terms of service.

[ʃ] Flourish Annuities refers generally to the annuity platform operated by Flourish Technologies LLC and to Flourish Insurance Agency LLC, and, where applicable, Flourish Financial LLC. All Flourish entities are affiliates of each other. **Flourish Insurance Agency operates in its capacity as a licensed insurance producer with offices in Jersey City, New Jersey, and does business in California under the name Flourish Digital Insurance Agency**, providing insurance services related to such platform and the individual annuity contracts intended to be purchased by individual clients of registered investment advisors ("RIAs"). Variable annuities, defined in this context to include Registered Index-Linked Annuities ("RILAs"), are offered through Flourish Financial LLC, a registered broker-dealer and FINRA member. Flourish Financial LLC is not a bank.

An annuity is an insurance contract. Variable annuities are considered securities. Securities are subject to investment risks, including possible loss of the principal invested. Annuities available on the platform are sold through Flourish Annuities and are issued by one or more licensed insurance companies. The issuing insurance company, not any Flourish company, is solely responsible for its own financial and contractual obligations. All benefits and guarantees of the annuity contract are subject to the claims paying ability of the issuing insurance company. This is not a proposal or a solicitation to purchase insurance and is for RIA use only. Flourish Annuities is not available to New York residents.

[1] "2024 Retail Annuity Sales Grow 13% to a Record $434.1 Billion." LIMRA. March 17, 2025.

[±] This feedback may not be representative of the experience of other customers, and is not a guarantee of future performance or success.

[^^] Flourish Insurance Agency LLC and its Flourish affiliates, and issuing insurance companies do not provide tax, legal, or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. Applicants and purchasers should consult your own tax, legal and accounting advisors before engaging in any transaction.

[††] The issuing insurance company, not any Flourish company, is solely responsible for its own financial and contractual obligations. All benefits and guarantees of the annuity contract are subject to the claims paying ability of the issuing insurance company.

[¬] Past performance is not indicative of future results, which may vary. Current performance may be lower or higher than the performance data quoted. Where not relevant or representative, outliers may be excluded.