

## THE EVOLUTION OF THE ANNUITY INDUSTRY™

*Analyzing growth, trends and opportunity in the annuity industry*

This national study, co-developed and sponsored by Cogent Research and the Insured Retirement Institute (IRI), examines the current usage and perceptions of annuities through the lens of financial advisors, home office gatekeepers, insurance carriers and investors. It explores product development and distribution strategies to drive the future growth of the annuity industry and increase adoption among annuity users and non-users.

### Value

Clients can use this comprehensive report to drive overall brand and market strategy, as well as specific initiatives around product design, services, education, and investor communications.

The report allows subscribers to:

- Enhance product development and strategy
- Identify the best opportunities to enhance market share
- Improve marketing and communications
- Enhance existing home office relationships
- Spark corporate action

### Areas of Inquiry

- What is driving current annuity usage? What are the key drivers of annuity selection and which product attributes will increase in importance?
- What are the existing barriers to annuity usage? Which factors are likely to remove these barriers and motivate annuity adoption?
- What impact do regulatory, economic, and media issues have on the perception and usage of annuities?
- Which tools are most helpful in explaining annuity features and benefits?
- What is the expected role of annuities within DC plans and IRA rollover activity?

### RIGOR = ACCURACY

Relying on more than a decade of custom research experience, Cogent Research brings a level of rigor to the world of syndicated research that is unrivaled. It's difficult and unglamorous, but essential to delivering insights you can bank on.

### Methodology:

#### Phase I: In-Depth Interviews

Population: Home office gatekeepers,

Insurance carriers

Timing: July/August 2011

#### Phase II: National online survey

Population: Financial advisors (mix by channel, annuity producers); Investors (mix of mass market & affluent investors)

Timing: August/September 2011

### Deliverables: October 2011

In-depth strategic report

### Research Investment: \$7,500

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information, contact:  
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#### Syndicated Research

The most up-to-date, comprehensive understanding of emerging issues and trends lets us continuously generate insight and action strategies for clients. Products and services include research briefs, syndicated reports, and sponsored papers.

#### Evidence-based Consulting

Our own proprietary data assets combined with client supplied information and primary research to produce powerful insights and recommendations toward product, trend, and client experience. The result is significantly improved bottom-line performance.

## Subscription Agreement

# The Evolution of the Annuity Industry

### DELIVERABLES:

- **Strategic Report:** Written report containing detailed summaries of findings and strategic recommendations.

### COST AND BILLING PROCEDURE:

- **Cost:** \$7,500 (**IRI Member**)
- **Billing:** Payment due upon receipt. No refunds will be given.

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