LUMA

Use Luma's Superior Technology to Elevate your **Annuity Solutions**

The Award-Winning Luma Platform

Luma Financial Technologies is the world's top independent and most objective, multi-issuer technology platform for market-linked investments and annuities. Financial advisors and institutions can learn, buy, create, and track structured products and annuities through a fully customizable experience.

Discover Luma's Features:

Learning Center

- Educational content and resources for advisors
- Carrier NAIC Product Training and marketing collateral
- Robust library of educational videos

Product Marketplace

- Full product shelf spanning VA, FIA, RILA, Fixed and SPIA/DIA product types
- Electronic order-entry integration with top Annuity Order Entry providers
- Seamless integration into existing workflows
- Product Configuration
  - Optimize allocations in pursuit of better outcomes with Efficient Frontier
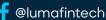 - Side by side comparison for new sales and replacements

Lifecycle Manager

- Monitor full existing book of business across all carriers
- Receive alerts for policy activity and upcoming events
- Efficiently conduct book reviews

How Luma Solves your
Annuity Business Challenges

Challenge:
Advisors need to pivot to a separate order entry system after determining the appropriate product.

Solution:
Luma's fully integrated **order-entry system** removes this dependency and provides advisors with a seamless, paperless transaction experience.

Challenge:
Advisors have narrowed down their annuity selection and need to efficiently evaluate their products.

Solution:
The **Luma Compare** tool helps advisors instantly compare projected growth and income on three products while utilizing Efficient Frontier for simple adjustments.

Challenge:
It can be time consuming running searches for rates, features and other product details when researching and analyzing annuities.

Solution:
Luma saves time by providing advisors with fully **customizable views** that can be saved and reused for similar client scenarios.

Challenge:
Advisors want to determine the optimal allocation between index strategies for a particular product.

Solution:
Luma's **Efficient Frontier** can plot different combinations and ideas based on historical annual returns and annual volatility averages to identify desired projected outcomes and then view applicable indices.

Challenge:
Advisors need to go to multiple carrier websites to access product material and/or product training.

Solution:
Luma simplifies the training process through its in-app **Learning Center** which contains interactive content and materials.