

2014 GOLD MEDAL WINNERS



ANNUITY MONITOR

About Us

[Corporate Insight](#) provides competitive intelligence and user experience research to the nation's leading financial institutions. For over 20 years, the firm has tracked technological developments in the financial services industry, identifying best practices in online banking and investing, online insurance, mobile finance, active trading platforms, social media and other emerging areas. There are no assumptions in Corporate Insight's work – we use live accounts at all of the firms we track, providing our clients with unparalleled, unbiased competitive intelligence.

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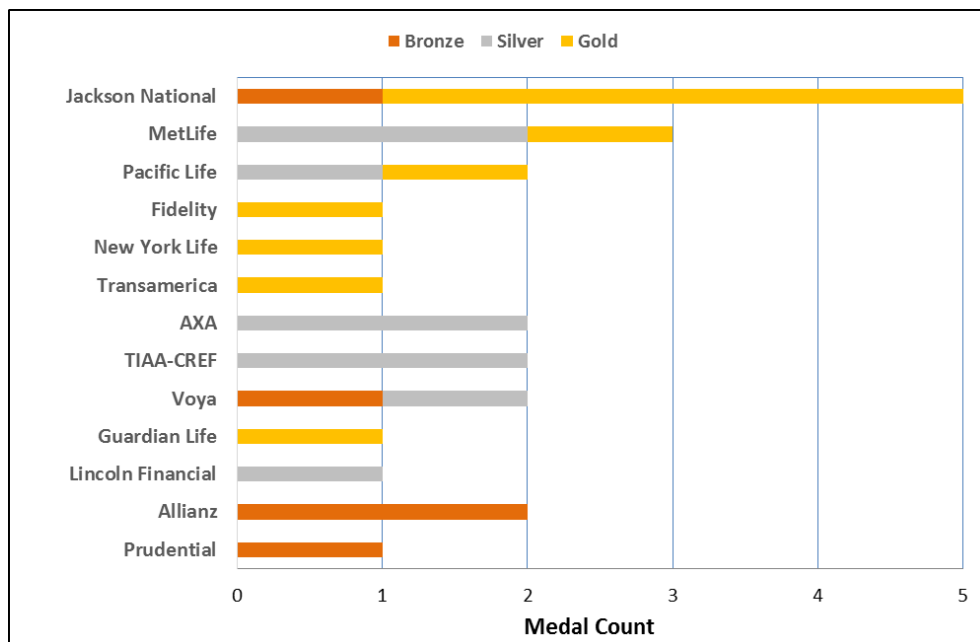
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Annuity Monitor Awards

This month, we are proud to present the eighth annual Annuity Monitor Awards, detailing the best offerings of our coverage group in seven categories: Homepage and Navigation, Educational Resources, Product Information, Account Information, Transaction Capabilities, Sales and Prospecting Materials, and Illustration Systems. These categories pertain to the differing audiences that our research tracks: prospective clients, current clients and advisors.

A **Gold Medal** is reserved for tools or website features that are best in class, meeting or exceeding our criteria. Website offerings that provide value, but suffer from a few small flaws earn a **Silver Medal**. For offerings that are imperfect, yet provide discernible usefulness to users, we award a **Bronze Medal**.



Category Overview

- Public Homepage and Navigation
- Public Educational Resources
- Public Product Offerings
- Client Account Information
- Client Transactions
- Advisor Sales and Prospecting Materials
- Advisor Illustration Tools



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Public Homepage and Navigation

In this category, we look for resourceful and visually appealing homepages that provide access to key public website features – product information, education resources, private site login access, etc. We also consider how promotions, company news and thought leadership pieces are presented. Our criteria this year include layout and design, navigation to annuity content, and marketing of resources.



Jackson's efficient public homepage earns a gold medal for comprehensive access to annuity product information and educational resources. The attractive homepage contains a banner ad carousel that promotes the firm's expertise, eDelivery options, educational resources and firm financials. The page features a login field for clients and financial professionals. The site's header and footer also provide navigational support through various quick links leading to popular areas of the site.



Public Educational Resources

Here, we look at the level of detail firms offer in their public annuity education sections. The focus is specifically on the educational dialogue and selection of annuity-related interactive tools and calculators available on the public site.



This year, **Pacific Life** holds the benchmark for success in providing public site educational resources. The firm's focus on an array of annuity-specific interactive tools and calculators, informative videos and general product information is second to none in our coverage group. The most notable retirement and annuity-heavy content found on the site includes a handful of calculators that integrate variable annuity solutions and results including the Tax Deferral Analyzer, Investment Fee Comparison tool and Inflation vs. Retirement Income Needs calculator.

Public Product Offerings

When assessing product pages, we review everything from the structure of the annuity product pages to the supplementary literature made available online. In terms of content, we focus on the amount of product detail and performance data provided for both annuities and living benefit riders (if applicable).



Jackson National receives a second consecutive gold medal for its detailed product pages, literature materials and interactive Performance Center. While users can access annuity product overview pages from the navigation menu, individual product pages can be accessed from a sidebar menu on the Annuities section. Links to product-specific comparison tables are also available from the sidebar.



Transamerica continues to offer product information pages that are highly detailed and provide immediate access to a variety of performance information, product literature and relevant resources. Following a web redesign earlier this year, Transamerica offers some of the best accessibility and navigation to individual product pages. In addition to offering annuity product pages, the firm offers informational pages for its living benefits and death benefits.



Client Account Information

Just as important as the actual contract data provided online is the manner in which it is presented. An effective account information display is well-organized, providing clients with optimal readability and easy access to key private site features. In addition, three complementary account information features – transaction history, historical contract value search and historical unit value search – are reviewed in this category, as they add significant value to the posted contract data.



Guardian Life joined our coverage group this year and receives a gold medal for providing clients with a clear and concise view of their contract information and investment performance. The client's account information, including contract values, investment details and annuitant data, is organized into multiple pages within the Contract Overview section. Additionally, clients can view brief contract information, including contract name, issue date, status and contract value upon login.



Client Transaction Capabilities

Here, we evaluate a selection of primary transaction capabilities (e.g., transfers, reallocations, withdrawals, contributions), with a focus on accessibility, interface design and overall usability.



Fidelity receives its second consecutive gold medal for a respectable selection of online transaction capabilities that allows clients to contribute to an annuity, set up future allocations, withdraw from an annuity and conduct transfers and reallocations. A user-friendly platform features instructions, submission previews and a Help link.



Jackson National is recognized once again for the assortment of transaction capabilities. Clients can set up transfers, reallocations, future allocations, multiple dollar cost averaging and automatic rebalancing. The firm guides clients throughout the transaction process by offering helpful content and progress meters. In addition, the firm informs clients if the proposed transaction could potentially affect an already scheduled transaction – a notable alert feature.



MetLife provides clients with a diverse selection of online transactions that allow clients to set up transfers, reallocations and investment allocation strategies. Clients can also set up automatic reallocations and transfers from fixed interest accounts into variable investment options. Due to this diverse selection, the firm earns a gold medal this year. All transactions include helpful content throughout the process, including the ability to review the transaction before submission.



Advisor Sales and Prospecting Materials

When reviewing annuity and living benefits marketing materials, we focus on resources regarding product literature, prospecting materials and sales presentations. We also assess the accessibility, location, search functionality and organization of these resources.



Jackson National's advisor sales and marketing materials are housed in the convenient Advisor Marketing Center. The center offers access to sales resources, and organizes materials into categories like Getting Started, Customized Material, Marketing Programs, Investment Management, and Advanced Planning. Jackson National provides a variety of client-ready and advisor-only materials directed at selling annuities, and includes product brochures, fact sheets, sales ideas, prospecting materials, case studies, slide decks, and more.



Advisor Illustration Tools

This category focuses on annuity illustration systems' accessibility, design, usability and output.

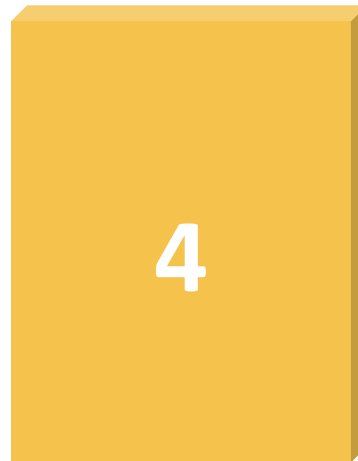


New York Life launched an illustration system for fixed deferred annuity products in November 2014. The new system earns a gold medal for its modern layout which provides advisors with pre-fill data options, case management capabilities, contact management capabilities, report add-on options, help and additional tools and calculators. Advisors can browse seamlessly through input sections, resources and help features. Lightboxes also add value to the illustration, as advisors are removed from the interface when they click on functions, such as to view account values, access calculators or create an illustration. Lastly, advisors can generate a detailed ledger that provides product and optional rider information, as well as account values and fees, in a well-structured layout. The Fixed Deferred Illustrations system can be accessed from the advisor homepage or top navigation menu.



2014 Top Gold Medal Winner

**Jackson
National**



Jackson National leads with four gold medals, while all other gold winners received one gold medal.

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