

***Advisors. Annuities. Answers – Rethinking Retirement Planning***” describes the fundamental reasons why annuities may make sense for investors in today’s market—low interest rates make it tough to generate income for retirement, and COVID-related market volatility has many investors looking for solutions to control risk—but it also makes the practical business case for how annuities can fit in to the many different types of advisory practices.

The report breaks the advisor universe into three categories and explores the impact annuities may have on each type of practice:

- For “Planners,” advisors who make detailed financial plans a core part of their service offering, it suggests annuities may offer an opportunity to reengage with current clients and can also provide a competitive differentiator when seeking new ones;
- For “Transitioners,” transaction-oriented advisors who are migrating to a more planning-based practice, it explores how annuities can serve as a bridge by providing transaction revenue while making the switch;
- And finally, for “Transactors”—those advisors who take a more active approach to managing their client’s money and may view long-term annuity investments as having a high opportunity cost—it suggests that they can potentially provide “ballast” to client portfolios. In such practices, annuities may provide a reliable source of future income that is less exposed to the ups and downs of the stock market, thereby making clients feel more comfortable taking risk with the balance of their portfolios and less prone to panic selling when the market becomes volatile.

***“Advisors. Annuities. Answers – Rethinking Retirement Planning”*** is based in part on proprietary research from Kehrer Bielan Research & Consulting. Click [here](#) to download a complimentary copy.