



Annuities User Guide

Luma Financial Technologies

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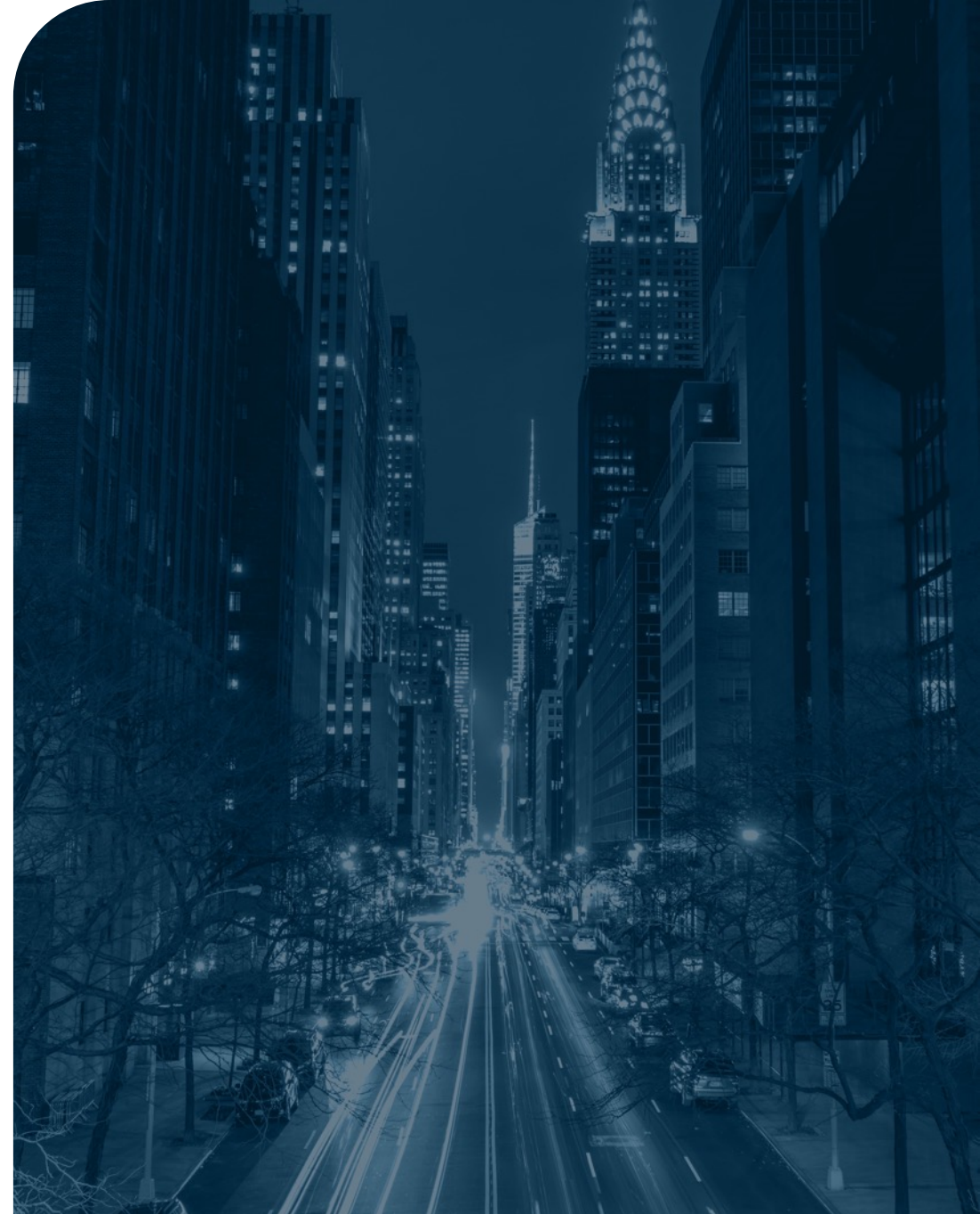
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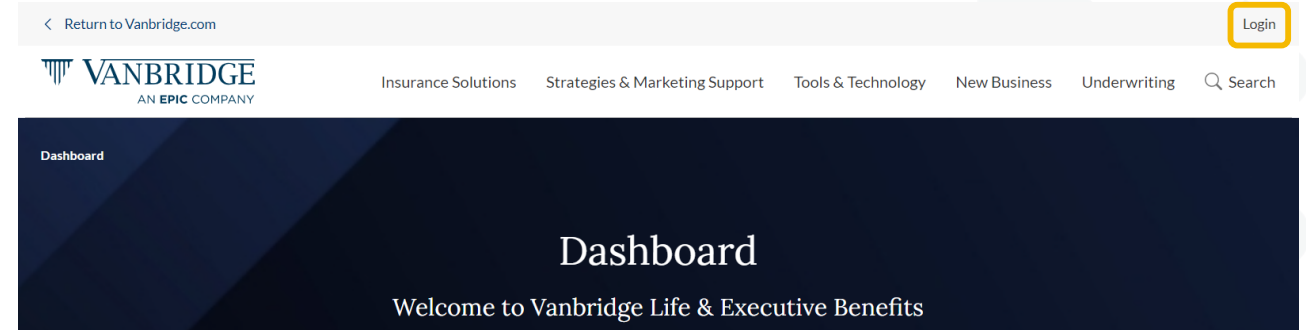


Accessing Luma



How to Login

Single Sign-on is provided into LUMA through the advisor.vanbridge.com website. To login, visit advisor.vanbridge.com and click the "Login" button at the top right.



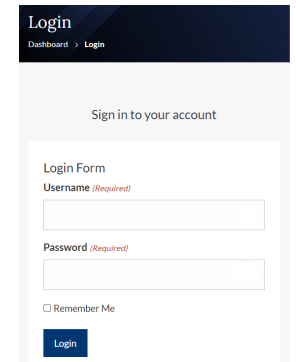
Login Credentials

Login with your username and password. If you have forgotten your password click "Forgot Your password" or contact support.

Need Help?

Email: contactus@vanbridge.com

Phone: 800-878-8280



Launch LUMA Annuity Solution

Once logged into advisor.vanbridge.com, click on "LUMA Annuity Solution" from the "Tools & Technology" navigation menu and then the "Launch LUMA Annuity Solution" button. You will be taken into the LUMA Annuity Solution platform via Single Sign-On.

Tools & Technology

Annuity Rate Watch
Continuing Education
iGO
Intellisheets

LUMA Annuity Solution

Dashboard | Learning Center | Product Marketplace | Lifecycle Manager

LUMA

HOME | LEARN | MARKETPLACE | LIFECYCLE

Dashboard | Annuities

Annuities Events Next 14 Days Past 14 Days **1**

Current Payout

Policy# _____
Policy Holder _____

Jackson National Life Insurance Company
Fixed Annuity Products

Event Date _____
Premium _____
Acct Value _____

View all events in Lifecycle Manager **2**

Annuities Portfolio

Type	Policies	Acct Value
Fixed Index	55	\$13,515,212
Fixed Rate	67	\$5,736,352
Variable	1514	\$307,903,032
Reg. Index	88	\$37,006,189
Income*	0	--

*Income not included in account value

3

Application Tracker

Product	Client	Premium	Status	
AIG Power 10 Protector Plus...	_____	_____	DATAENTRY 2022-09-30	View >
AIG American Pathway Vision MYG	_____	_____	DATAENTRY 2022-09-30	View >
AIG Power 7 Protector Plus Income	_____	_____	DATAENTRY 2022-09-29	View >
Symetra Life Edge Elite	_____	_____	DATAENTRY 2022-09-28	View >
AIG Power Index Advisory	_____	_____	DATAENTRY 2022-09-21	View >

[View All Applications >](#)

4

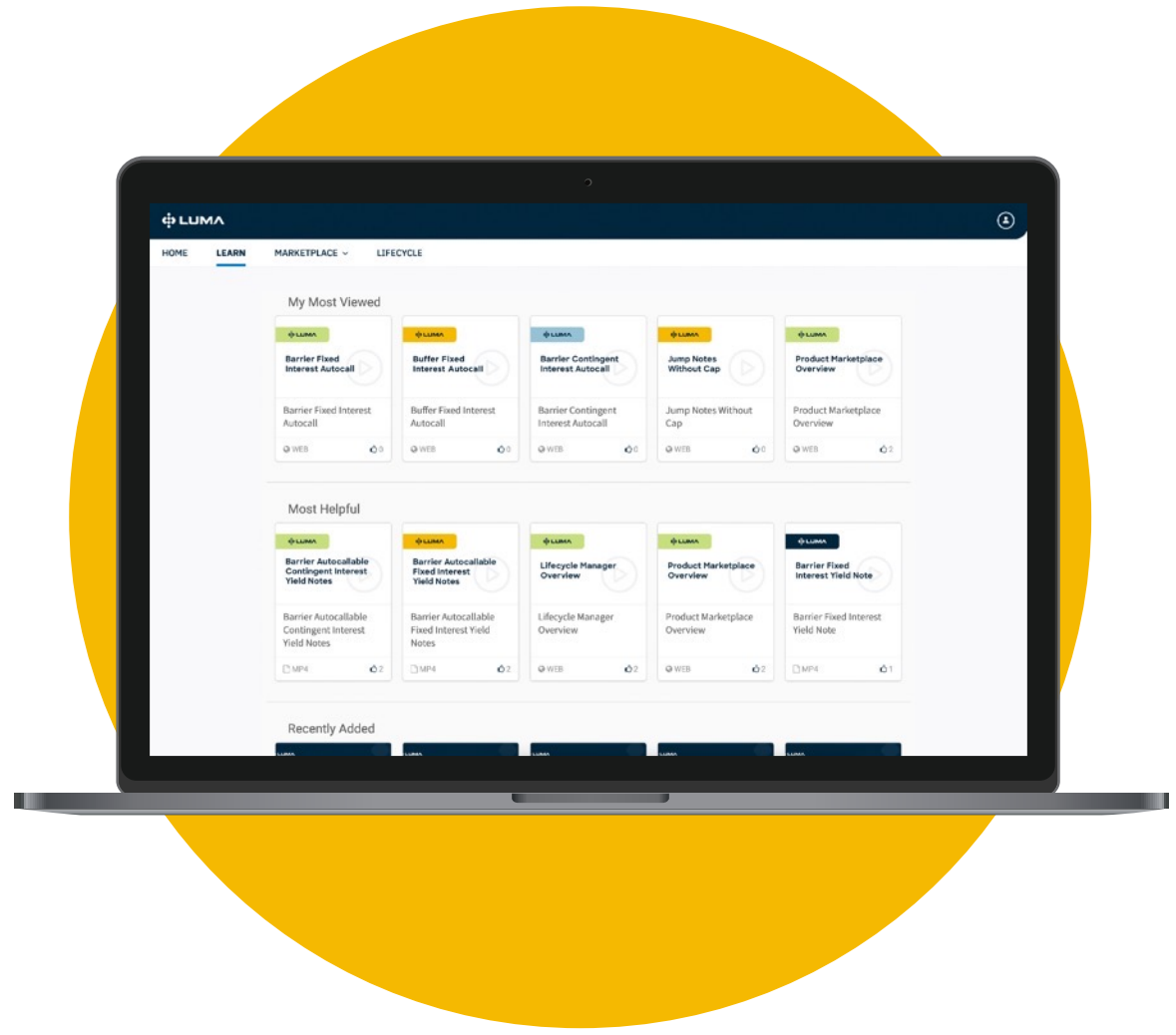
Dashboard

This is the **Annuity Dashboard** which gives you have an overview of your upcoming and recent events, annuities portfolio, and recent applications.

- 1** Click “Next 14 Days” or “Past 14 Days” to narrow down the Annuity Events to the next two weeks or previous two weeks.
- 2** Click the “View All Events” button to view all events and policies in Lifecycle Manager.
- 3** View your entire Annuity Portfolio across product type from all carriers.
- 4** In the Application Tracker, click on “View” to go to Order Management where you can continue in-progress applications.

Learning Center

Learning Center houses proprietary Luma annuity educational video content as well as NAIC carrier training to ensure that advisors are well-equipped to sell products. Additionally, carrier marketing materials are available to help advisors better leverage annuities for their clients.



Dashboard > Learning Center

Learning Center

Search by Product

Platform Learning

Search Luma Education

Exams 2

Training 1

Featured Content

RESOURCE Lifecycle Manager Overv...

RESOURCE Creation Hub Overview

RESOURCE Product Marketplace Ov...

RESOURCE Buffer Fixed Interest Aut...

RESOURCE Common Variations for ...

RESOURCE Barrier Reverse Converte...

Next Up

All Courses >

Luma Training Series_ Structured Products Prep Course

Recording of course presentation

Start Course

30 Minutes / Video / Available on mobile devices

Training

All Resources >

Learning Center Landing Page

This is the **Learning Center** landing page.

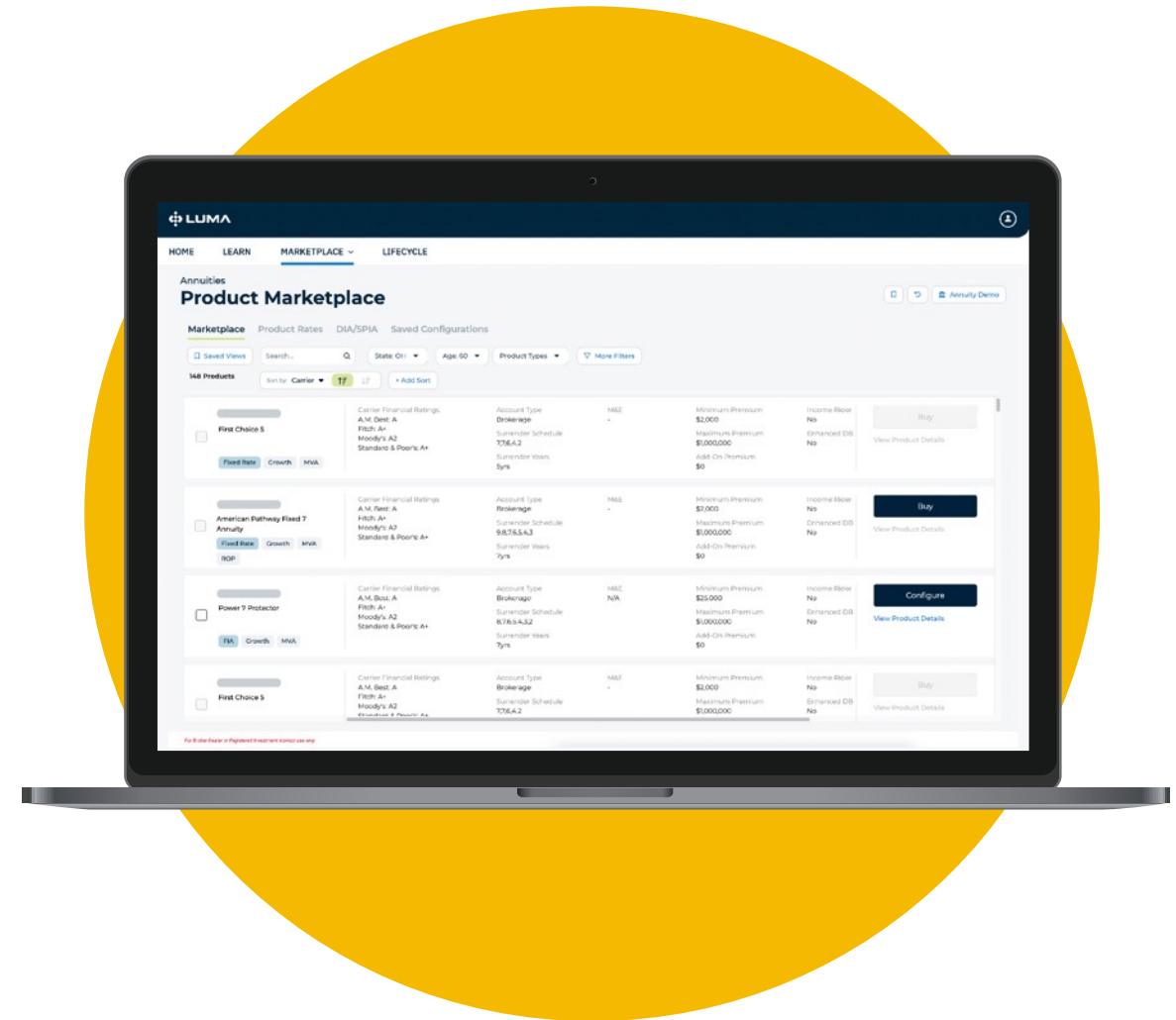
Here you can access proprietary Luma annuity educational video content, NAIC trainings, and 3rd party materials.

- 1 Clicking **“Training”** takes you to the training content available for your educational resources.
- 2 Clicking **“Exams”** takes you to a list of assessments that test your knowledge.

Product Marketplace & Configuration

Product Marketplace features the broker dealer's full product shelf that can be instantly activated and configured to meet your needs. This shelf includes access to product data such as rates, riders, and product profiles.

Product Configuration allows advisors to tailor product features and options (e.g., allocation across crediting strategies, election of income riders). This functionality includes predictive analytics and carrier illustrations to assess potential product performance. Moreover, the system seamlessly connects to the broker dealer's preferred order entry system.



Annuities

Product Marketplace

Marketplace Product Rates DIA/SPIA Saved Configurations

Saved Views Search... State Age: 60 Product Types

1

Please enter a valid State, Age, and Product Type(s) combination to view available products

For Broker-Dealer or Registered Investment Advisor use only

By using this platform you accept and agree to abide by the terms of the "Platform Policies" as specified [here](#).

Product Marketplace Home Screen

This is the **Product Marketplace** home screen.

- 1 In order to view **available offerings**, you will need to select the client's **State**, **Age**, and **Product Type**.

Annuities

Product Marketplace

Marketplace Product Rates DIA/SPIA Saved Configurations

Search Views Search... State: OH Age: 60 Product Types More Filters

148 Products Sort by: Carrier Add Sort

<input type="checkbox"/>	Allianz Core Income 7 FIA Income MVA	Carrier Financial Ratings A.M. Best: A+ Fitch: Moody's: A1 Standard & Poor's: AA	Account Type Brokerage Surrender Schedule 8,50,8,7,6,5,4,3 Surrender Years 7yrs	M&E N/A	Minimum Premium \$10,000 Maximum Premium \$1,000,000 Add-On Premium \$0	Incol Yes Enhe No	Buy View Product Details
<input type="checkbox"/>	Brighthouse Brighthouse Class VA Variable Annuities Income	Carrier Financial Ratings A.M. Best: A Fitch: A Moody's: A3 Standard & Poor's: A+	Account Type Brokerage Surrender Schedule 7,6,6,5,4,3,2 Surrender Years 7yrs	M&E 1.05%	Minimum Premium \$2,000 Maximum Premium \$0 Add-On Premium \$0	Incol Yes Enhe No	Configure View Product Details
<input type="checkbox"/>	Brighthouse Brighthouse Series VA Variable Annuities Income	Carrier Financial Ratings A.M. Best: A Fitch: A Moody's: A3 Standard & Poor's: A+	Account Type Brokerage Surrender Schedule 7,6,6,5,4,3,2 Surrender Years 7yrs	M&E 1.05%	Minimum Premium \$2,000 Maximum Premium \$0 Add-On Premium \$0	Incol Yes Enhe No	Configure View Product Details
<input type="checkbox"/>	Delaware Life Retirement Stages 7 FIA Growth MVA	Carrier Financial Ratings A.M. Best: A- Fitch: Moody's: BBB+ Standard & Poor's: BBB+	Account Type Brokerage Surrender Schedule 7,6,5,4,3,2,1 Surrender Years 7yrs	M&E N/A	Minimum Premium \$10,000 Maximum Premium \$1,000,000 Add-On Premium \$500	Incol No Enhe No	Buy View Product Details

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Product Marketplace Home Screen

Once you have selected the client's age, state, and product type, the available offerings will appear.

1 **Marketplace** view will automatically open, where you can view standard product specifications for all product types. To view **rate information**, click the **Product Rates** or **DIA/SPIA** tab.

2 **Configure vs. Buy**
Currently, **FIA**s, **VA**s, and **RILA**s have configuration options. **Fixed-rate annuities** have a direct **Buy** button. Our team is actively working on configuration functionality for all products.

Dashboard

Learning Center

Product Marketplace

Lifecycle Manager

Annuities

Product Marketplace

Marketplace **Product Rates** DIA/SPIA Saved Configurations

State: OH Age: 60 Product Types [More Filters](#)

1024 Rates [Add Sort](#)

AIG Power 7 Protector Plus Income FIA Income MVA	Carrier Financial Ratings A.M. Best: A Fitch: A+ Moody's: A2 Standard & Poor's: A+	Account Type Brokerage Surrender Schedule 8,7,6,5,4,3,2 Surrender Years 7yrs	Index AQR DynamiQ Allocation Index	Strategy Point-to-Point	Buy View Product Details Rate Effective: 6/13/2022
AIG Power 7 Protector Plus Income FIA Income MVA	Carrier Financial Ratings A.M. Best: A Fitch: A+ Moody's: A2 Standard & Poor's: A+	Account Type Brokerage Surrender Schedule 8,7,6,5,4,3,2 Surrender Years 7yrs	Index AQR DynamiQ Allocation Index	Strategy Point-to-Point	Buy View Product Details Rate Effective: 6/13/2022
AIG Power 7 Protector Plus Income FIA Income MVA	Carrier Financial Ratings A.M. Best: A Fitch: A+ Moody's: A2 Standard & Poor's: A+	Account Type Brokerage Surrender Schedule 8,7,6,5,4,3,2 Surrender Years 7yrs	Index AQR DynamiQ Allocation Index	Strategy Point-to-Point	Buy View Product Details Rate Effective: 6/13/2022
AIG Power 7 Protector Plus Income FIA Income MVA	Carrier Financial Ratings A.M. Best: A Fitch: A+ Moody's: A2 Standard & Poor's: A+	Account Type Brokerage Surrender Schedule 8,7,6,5,4,3,2 Surrender Years 7yrs	Index AQR DynamiQ Allocation Index	Strategy Point-to-Point	Buy View Product Details Rate Effective: 6/13/2022

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Product Rates

- 1 This is the **Product Rates** view. You can access this screen by selecting the **Product Rates** tab.

Dashboard | Learning Center | **Product Marketplace**

Annuities
Product Marketplace

Marketplace | Product Rates | **DIA/SPIA** | Saved Configurations

Income Annuity Details Clear Details

1

Investment Details

Owner Name Premium * \$100,000

State of Residence * Income

State of Issue * Cost Basis

Annuity Type * Purchase Date *

Guarantee Type * Payment Frequency *

Income Start Date *

Fund Type * Index Type *

QLAC Purchase: No

Return of Premium Before Income Start Date: No

Index Rate

Annuitant Details

Primary Annuitant Secondary Annuitant

Date of Birth * Date of Birth

Sex * Sex

Continuation % Continuation %

Spouse: No

Joint Type

Buyer Details

Agent Description

2

Generate DIA/SPIA Options

Generate Illustration **Buy**

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By using this platform you accept and agree to abide by the terms of the "Platform Policies" as specified [here](#).

Structured Products:

When applicable to the product type, the issuer has filed a registration statement (including prospectus) with the SEC for the offering to which this communication relates. Before you invest in an investment product, you should read the offering documentation of that investment product. For products registered and offered in

DIA/SPIA Configuration

- 1** This is the **DIA/SPIA** view. You can access this screen by selecting the **DIA/SPIA** tab.
- 2** To receive DIA/SPIA quotes from multiple insurance carriers, enter the required information under Investment Details, Annuitant Details, and Buyer Details, then click **Generate DIA/SPIA Options** and scroll down. The quotes will generate below.


Annuities

Product Marketplace


Marketplace | Product Rates | DIA/SPIA | Saved Configurations

DIA/SPIA Options

Financial Institution	Monthly	Taxable Income	Guarantee to End of	Rating	Notes
Nationwide Life Insurance Company	\$577.95	\$577.95	September 01, 2022	-	See Notes
AIG	\$560.94	\$560.94	September 01, 2022	-	See Notes
Protective Life Insurance Company	\$551.54	\$551.54	September 01, 2022	-	
Guardian Insurance & Annuity Company	\$549.03	\$549.03	August 25, 2022	-	See Notes
The Lincoln National Life Insurance Company	\$545.29	\$545.29	September 01, 2022	-	See Notes
Integrity Life Insurance Company (W&S)	\$541.54	\$541.54	August 25, 2022	-	See Notes
Minnesota Life Insurance Company - A Securian Co.	\$535.91	\$535.91	September 01, 2022	-	
Symetra Life Insurance Company	\$514.56	\$514.56	-	-	See Notes
Jackson National Life Insurance	\$510.88	\$510.88	August 25, 2022	-	
American National Insurance Company	\$509.87	\$509.87	August 25, 2022	-	See Notes
Pacific Life Insurance Company	\$507.07	\$507.07	September 01, 2022	-	See Notes
CUNA Mutual Group	\$0.00	\$0.00	-	-	See Notes
Penn Mutual Life Insurance Company	\$0.00	\$0.00	-	-	See Notes



DIA/SPIA Configuration

The **quotes** will populate in **descending order based on income**. Clicking on the row will select the product and it will highlight in green. You can now click on **Generate Illustration** or **Buy** the selected product.

- 1 If additional information is made available by the insurance carrier, you can click on **See Notes**.
- 2 When you click **Generate Illustration**, an annuity illustration will be downloaded as a PDF.
- 3 When you click **Buy**, if you use an **Electronic Order Entry System**, you will connect directly to that system to complete the order ticket.

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Structured Products:

When applicable to the product type, the issuer has filed a registration statement (including prospectus) with the SEC for the offering to which this communication relates. Before you invest in an investment product, you should read the offering documentation of that investment product. For

Annuities

Product Marketplace

Marketplace | Product Rates | DIA/SPIA | Saved Configurations

Search... State: OH Age: 60 Product Types More Filters

148 Products Sort by: Carrier Add Sort

<input type="checkbox"/>	JACKSON* MarketProtector Advisory - 5 Year Index Option Period FIA Income MVA	Carrier Financial Ratings A.M. Best: A Fitch: A Moody's: A2 Standard & Poor's: A	Account Type Advisory	M&E N/A	Minimum Premium \$25,000 Maximum Premium \$100,000,000 Add-On Premium \$500	Incor Yes Enha No	Configure View Product Details
<input type="checkbox"/>	JACKSON* Perspective II (7-yr) Variable Annuities Income	Carrier Financial Ratings A.M. Best: A Fitch: A Moody's: A2 Standard & Poor's: A	Account Type Brokerage	M&E 1.30%	Minimum Premium \$5,000 Maximum Premium \$0 Add-On Premium \$0	Incor Yes Enha No	Configure View Product Details
<input type="checkbox"/>	JACKSON* Perspective Advisory II Variable Annuities Income	Carrier Financial Ratings A.M. Best: A Fitch: A Moody's: A2 Standard & Poor's: A	Account Type Advisory	M&E 0.45%	Minimum Premium \$25,000 Maximum Premium \$0 Add-On Premium \$0	Incor Yes Enha No	Configure View Product Details
<input type="checkbox"/>	JACKSON* MarketProtector FIA Income MVA	Carrier Financial Ratings A.M. Best: A Fitch: A Moody's: A2 Standard & Poor's: A	Account Type Brokerage	M&E N/A	Minimum Premium \$25,000 Maximum Premium \$100,000,000 Add-On Premium \$500	Incor Yes Enha No	Buy View Product Details

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FIA/RILA Configuration

FIAs and RILAs can be configured directly from the **Marketplace** view.

- To configure FIA & RILA products, select **Configure** in the row for a specific product.

Luma Configure: Annuities

1 Initial Premium *

Income Rider? Yes No

Joint Annuitant? Yes No

Age * 60

Male Female

2

Input Required

MarketProtector Advisory - 5 Year Index Option Period

Jackson National

View Full Product Details

No products match this initial premium

0% Save Allocation

From Date to End Date Generate Charts

For Broker-Dealer or Registered Investment Advisor use only

FIA/RILA Configuration

- 1 After selecting Configure, enter an **Initial Premium** amount to generate the correct rates.
- 2 Then, enter the **client's sex**, and if desired, make a Rider selection.

**If no rider is available, you will not be able to make a selection.*

Luma Configure: Annuities

Initial Premium * \$100,000 Income Rider? Yes No Joint Annuitant? Yes No

Age * 60 Male Female Income Start Age Primary * 70 Joint Age Male Female

MarketProtector Advisory - 5 Year Index Option Period
Jackson National

Income Accelerator FIA Income Rider Income Accelerator Death Benefit Rider * Standard Death Benefit 1

Term / Guarantee Term	Strategy	Cap	Par	Fixed	Spread	Performance Trigger Credit	Allocation
FX							30%
Daily / Annual	Fixed	-	-	3.80%	-	-	30
MSCI EAFE							30%
Annual / Annual	Point-to-Point	-	60.00%	-	2.00%	-	0
Annual / Annual	Point-to-Point	7.70%	100.00%	-	-	-	30
Annual / Annual	Performance Triggered	-	100.00%	-	-	6.90%	0
S&P 500							40%
Annual / Annual	Point-to-Point	-	60.00%	-	2.00%	-	20
Annual / Annual	Point-to-Point	7.55%	100.00%	-	-	-	0
Annual / Annual	Performance Triggered	-	100.00%	-	-	7.00%	20

From Date * 01/2008 to End Date * 01/2022 Generate Charts Save Allocation

FIA/RILA Configuration

- After selections have been made on the top menu bar, you may select from the indices and crediting strategies available by entering your **desired allocation percentages** in each row.
- Once your allocation equals 100%, you may enter a **From Date** and an **End Date** for the analytics.
- Click **Save Allocation**.
- Click **Generate Charts**. The historical dates available to you will depend on the allocation you selected. Using historical and back-tested data of the indices you selected, the furthest common date and nearest common date will populate in the date fields. You may select any time period within this range.

Dashboard | Learning Center | **Product Marketplace** | Lifecycle Manager

Luma Configure: Annuities

Global Configurations | \$100,000 Initial Premium | 60 Year Old Male | Income Starts At 70 Years | Income Rider Rider Income Accelerator | [Edit](#)

MarketProtector Advisory - 5 Year Index Option Period
Jackson National
[View Full Product Details](#)

Income...
FIA
None

FX 30%
Daily / Annual Fixed
3.80% Fixed | [Edit](#)

1 Predicted Growth | Predicted Income | Efficient Frontier

Account Value

Age

DISCLAIMER: For professional financial use only.
Historical Performance Charts Generated as of: 1/1/2008 to 1/1/2022

From Date * 01/2008 to End Date * 01/2022 | [Refresh Charts](#) | Client Name * | [Save Configuration](#)

FIA/RILA Configuration

After clicking on **Generate Charts**, three charts will appear: **Predicted Growth**, **Predicted Income** (if Rider was selected), and **Efficient Frontier**.

- 1** Using the selected allocation, the current rates and the selected historical time period, the **Predicted Growth** chart will show how your client's account value might perform over time.

LUMA

HOME LEARN CREATE MARKETPLACE

Annuities

Product Marketplace

Marketplace Product Rates DIA/SPIA Saved Co

148 Products

Sort by: Carrier

JACKSON[®] MarketProtector Advisory - 5 Year Index Option Period

JACKSON[®] Perspective II (7-yr)

JACKSON[®] Perspective Advisory II

For Broker/Dealer or Registered Investment Advisor use only

Luma Configure: Annuities

Global Configurations \$100,000 Initial Premium 60 Year Old Male Income Starts At 70 Years Income Rider Rider Income Accelerator

MarketProtector Advisory - 5 Year Index Option Period

FX 30%

Daily / Annual Fixed 3.80% Fixed

1 Predicted Income

From Date * 01/2008 to End Date * 01/2022 Refresh Charts Client Name * Save Configuration

FIA/RILA Configuration

- 1 If a rider was selected, the **Predicted Income** chart will show your client's potential income beginning at the preset Income Start Date. This is using the selected allocation, current rates, and the selected historical time period.

Luma Configure: Annuities

Global Configurations | \$100,000 Initial Premium | 60 Year Old Male | Income Starts At 70 Years | Income Rider Rider Income Accelerator | [Edit](#)

MarketProtector Advisory - 5 Year Index Option Period
Jackson National
[View Full Product Details](#)

Income...
FIA
None

FX 30%

Daily / Annual Fixed
3.80% Fixed

[Edit](#)

Predicted Growth | Predicted Income | **Efficient Frontier** ⓘ

Historical Performance Charts Generated as of: 1/1/2008 to 1/1/2022

From Date * 01/2008 to End Date * 01/2022 | [Refresh Charts](#) | Client Name * | [Save Configuration](#)

FIA/RILA Configuration

- 1 The final chart is the **Efficient Frontier**. This will generate possible allocations on a risk/return scatter plot.
- 2 The allocation you entered at the top of the window will appear as an orange dot.

Dashboard | Learning Center | **Product Marketplace** | Lifecycle Manager

The screenshot displays the Luma Configure: Annuities interface. The top navigation bar includes HOME, LEARN, CREATE, and MARKETPLACE. The main content area is titled "Annuities Product Marketplace" and shows a list of products from JACKSON, including "MarketProtector Advisory - 5 Year Index Option Period", "Perspective II (7-yr)", and "Perspective Advisory II". A detailed view of the "MarketProtector Advisory - 5 Year Index Option Period" is shown, featuring a donut chart for asset allocation (FX at 30%) and a table of asset classes: Daily / Annual Fixed (3.80%) and Fixed (3.80%). Below this is an "Efficient Frontier" chart plotting Average Annual Return (3.50% to 6.50%) against Average Volatility of Annual Return (0.00% to 2.50%). A tooltip for a selected point shows a return of 5.684% and volatility of 1.427%, with a "Use Allocation" button. A "Refresh Charts" button is highlighted at the bottom of the chart area. The interface also includes fields for "From Date" (01/2008) and "End Date" (01/2022), and a "Save Configuration" button.

FIA/RILA Configuration

You may browse **Efficient Frontier** to find an allocation that may better fit your client's risk/return profile. Click on any of the blue dots to see the allocation for that point.

- 1 If you would like to use this new allocation associated with the point you selected, click on **Use Selected Allocation**.
- 2 Click **Refresh Charts** to update the chart.

Luma Configure: Annuities

Global Configurations: \$100,000 Initial Premium, 60 Year Old Male, Income Starts At 70 Years, Income Rider Rider Income Accelerator

MarketProtector Advisory - 5 Year Index Option Period
Jackson National
View Full Product Details

Allocated Point: S&P 500 50%

Efficient Frontier Chart: Average Annual Return vs. Average Volatility of Annual Return. Allocated Point is highlighted.

From Date: 01/2008 to End Date: 01/2022. Refresh Charts. Client Name *

Buttons: Buy, Use In Replacement, Generate Illustration, Save Configuration

FIA/RILA Configuration

- Once you have configured the product, you may **begin a purchase** by clicking on **Buy** at the bottom of the window under the "Save Configuration" dropdown. If you use an Electronic Order Entry System you will be connected to that system to complete the order ticket.
- You can also **generate a carrier approved illustration** (if available) by clicking on **Generate Illustration** at the bottom of the window. Depending on the product and carrier, you may be asked for additional information to further tailor the illustration.
- If you have configured a product for a client but are not ready to proceed to the purchase, you can save the configuration by selecting **Save Configuration** and entering the **Client Name**. Then click **Save Configuration**.

Annuities
Product Marketplace

Marketplace Product Rates DIA/SPIA **Saved Configurations**

Search... State: OH Age: 60 Product Types More Filters

0 Products Sort by: Carrier + Add Sort

Power 7 Protector Plus Income Income	Client Client 1 Configuration ID 6308ebf7fd2b1c787aed325c	Premium \$100,000	Income Benefit Lifetime Income Choice - Max Income Death Benefit Standard Death Benefit	Primary Age 60 Joint Age N/A Income Start Age 70	Saved Date 08/26/2022 Rate Status Current	Buy View Product Details
Athene Performance Elite 7 Plus Growth	Client Client 2 Configuration ID 6308ec16fd2b1c787aed325d	Premium \$100,000	Income Benefit N/A Death Benefit Standard Death Benefit	Primary Age 60 Joint Age N/A Income Start Age N/A	Saved Date 08/26/2022 Rate Status Current	Buy View Product Details
Index Protector 7 Income	Client Client 3 Configuration ID 6308ec59fd2b1c787aed325e	Premium \$100,000	Income Benefit IncomeDefender Death Benefit Standard Death Benefit ROP	Primary Age 60 Joint Age 63 Income Start Age 72	Saved Date 08/26/2022 Rate Status Current	Buy View Product Details

Save & Recall Configuration

- 1 To access your saved configurations, select the **Saved Configurations** view in the Annuities Product Marketplace. You will see your saved configurations along with your configuration selections.
- 2 If the rates are unchanged from when you saved the configuration, the **Rate Status** will be "current". If new rates are available, the **Rate Status** will be "outdated".
- 3 From here you can either go back and re-configure the product or proceed to **Buy**.

For Broker-Dealer or Registered Investment Advisor use only

Annuities
Product Marketplace

Marketplace | Product Rates | DIA/SPIA | Saved Configurations

Saved Views | Search... | State: OH | Age: 60 | Product Types | More Filters

148 Products | Sort by: Carrier | Add Sort

Carrier	Product Name	Carrier Financial Ratings	Account Type	M&E	Minimum Premium	Income	Buy
<input checked="" type="checkbox"/>	AIG Power 7 Protector Plus Income	A.M. Best: A Fitch: A+ Moody's: A2 Standard & Poor's: A+	Brokerage	N/A	\$25,000	Yes	Buy
<input checked="" type="checkbox"/>	Allianz Allianz 222	A.M. Best: A+ Fitch: Moody's: A1 Standard & Poor's: AA	Brokerage	N/A	\$20,000	Yes	Buy
<input type="checkbox"/>	Allianz Retirement Foundation ADV	A.M. Best: A+ Fitch: Moody's: A1 Standard & Poor's: AA	Advisory	N/A	\$10,000	Yes	Buy

3 Selected
You can compare up to 3 products

Allianz Allianz 222 | Delaware Life Retirement Stages 7 | AIG Power 7 Protector Plus Income

Compare | Clear Selections

Annuity Comparison

- From the **Marketplace** view in Product Marketplace, **choose up to three products to compare** by selecting the check boxes on the left.
- A pop-up window will appear at the bottom of the screen with a preview of your comparison. Click on **Compare** to move on to the next step.

Luma Compare: Annuities

Initial Premium *

Income Rider? Yes No

Joint Annuitant? Yes No

Age * 60 Male Female

Income Start Age Primary *

Joint Age Male Female

Before we can compare, we'll need allocations set for each product.

Allianz 222
Allianz
View Full Product Details
Protected Income Value
FIA
10 Years Surrender
Edit

Retirement Stages 7
Delaware Life
View Full Product Details
FIA
7 Years Surrender
Edit

Power 7 Protector Plus...
AIG
View Full Product Details
FIA
7 Years Surrender
Edit

3 Selected
You can compare up to 3 products

Allianz 222
FIA Income MVA

From ... to End D... Generate Comparison Export

Annuity Comparison

- 1 Prior to configuring each individual product, **enter client specifications** at the top of the page. Once Initial Premium is entered, you will be able to proceed.

Luma Compare: Annuities

Initial Premium * \$100,000

Income Rider? Yes No

Joint Annuitant? Yes No

Age * 60 Male Female

Income Start Age Primary * 70

Joint Age Male Female

Before we can compare, we'll need allocations set for each product.

Allianz 222

Allianz

View Full Product Details

Protected Income Value FIA 10 Years Surrender

Income Rider * Protected Income Value

Death Benefit Rider * Standard Death Benefit

Term/Guar. Term	Strategy	Cap	Par	Fixed	Spread	Allocation
2-year MY Point-to-Point with Participation Rate						35%
▼ 2 year / 2 year	Layered	-	-	-	-	30
▼ 2 year / 2 year	Layered	-	-	-	-	0
▼ 2 year / 2 year	Layered	-	-	-	-	5
5-year MY Point-to-Point with Participation Rate						20%
▼ 5 year / 5 year	Layered	-	-	-	-	20

100%

Save Allocation

From ... to End D... Generate Comparison Export

Annuity Comparison

- Some products may have **rates dependent** upon the **riders selected**, so make those selections first. Required riders will be pre-selected.
- Build your allocation** and click on **Save Allocation**. You will now be able to advance to configuring the next product.

Luma Compare: Annuities

Initial Premium * \$100,000

Income Rider? Yes No

Joint Annuitant? Yes No

Age * 60 Male Female

Income Start Primary * 70

Joint Age Male Female

1

Allianz 222
Allianz
View Full Product Details
Protected Income Value FIA
10 Years Surrender

Retirement Stages 7
Delaware Life
View Full Product Details
FIA 7 Years Surrender

Power 7 Protector Plus Income
AIG
View Full Product Details
Lifetime Income Choice - Max Income FIA
7 Years Surrender

2

From Date: 03/2018 to End Date: 12/2021

Generate Comparison

Export

3 Selected
You can compare up to 3 products

Allianz 222
Allianz
FIA Income MVA

Annuity Comparison

- After you configure all products, you will see a summary of your configuration including the income benefit rider selected and your allocation for each product. Select a portion of the **donut chart** to reveal the strategy corresponding to that portion of the allocation.
- Before producing analytics, select a **historical date range**. The default dates will be the furthest common date and the nearest common date for all strategies selected. After dates are selected, click on **Generate Comparison**.

Dashboard | Learning Center | **Product Marketplace** | Lifecycle Manager

Luma Compare: Annuities

Global Configurations | \$100,000 Initial Premium | 60 Year Old Male | Income Starts At 70 Years | Edit

Allianz 222
Allianz
View Full Product Details
Protected Income Value | FIA
10 Years Surrender
BlackRock iBLD... 40%
Annual / Annual Point-to-Point 3.50% Cap 100.00% Par

Retirement Stages 7
Delaware Life
View Full Product Details
FIA | 7 Years Surrender
Morgan Stanley... 50%
Annual / Annual Point-to-Point 110.00% Par

Power 7 Protector Plus Income
AIG
View Full Product Details
Lifetime Income Choice - Max Income | FIA
7 Years Surrender
ML Strategic Bal... 40%
Annual / Annual Point-to-Point 115.00% Par

Predicted Growth | Predicted Income | Efficient Frontier

Account Value vs Age

DISCLAIMER: For professional financial use only.
Historical Performance Charts Generated as of: 3/1/2018 to 12/1/2021

From Date: 03/2018 to End Date: 12/2021 | Refresh Comparison | Export

Annuity Comparison

- 1 The **analytics** will compare the growth of account value, the **income** produced by the **rider**, and the **historical performance** based on allocation. You can toggle between growth, income, and allocation analytics in the top left of the chart.
- 2 At this point you can go back and edit each product configuration to **view different configurations and allocations**. By clicking **Buy**, you will be able to begin the **purchase workflow**.
- 3 You can export a side-by-side comparison data into a PDF by clicking **Export** in the bottom right.

Dashboard | Learning Center | **Product Marketplace** | Lifecycle Manager

Annuity Order Ticket 1

Progress 71%

Retirement Stages 7 Applic... 2

- 1 Page 1
- Page 2
- Page 3
- Page 4
- Page 5
- Page 6
- Page 7
- Page 8
- Page 9
- Page 10

Consumer Profile

- Page 1
- Page 2
- Page 3
- Page 4
- Page 5
- Page 6
- Page 7
- Page 8
- Page 9
- Page 10
- Page 11
- Page 12
- Page 13
- Page 14
- Page 15

Delaware Life

Application – Retirement Stage

Individual Flexible Premium Fixed Indexed Deferred Annuity With Market Value Adjustment Feature

Issued by Delaware Life Insurance Company, P.O. Box 758581, Topeka, KS 66675-8581 (the "Company")

Ownership Type: Plan Type

A Optional Riders

Guaranteed Return of Premium (ROP)

B Owner

Owner (If trust, include Trustee Affidavit)

Complete Name (First-Middle-Last)

Residential Address

City State Zip Code

Mailing Address (if different from Residential Address)

City State Zip Code

Social Security Number or TIN Gender Male Female Entity

Date of Birth or Trust Date (mm/dd/yyyy) Phone Number

Joint Owner Information (For a joint owner, must be spouse of the Owner)

Complete Name (First-Middle-Last)

Residential Address

City State Zip Code

Mailing Address (if different from Residential Address)

City State Zip Code

Social Security Number or TIN Gender Male Female Entity

Phone Number

[Go to Signatures](#) [Documents Dialog](#) 3 [Next](#)

Order Entry System

Once you click on **Buy**, the Order Entry System will initiate, taking you through the appropriate firm and carrier specific forms.

- 1 On every page, you can follow your progress across the top until it **reaches 100%**.
- 2 You can also toggle the arrow button to close and open the specific form progress view.
- 3 The **Documents Dialog** action will allow you attach documents, such as an illustration, etc.

Annuity Order Ticket x

Progress 100%

Retirement Stages 7 Applic...

- ✓ Page 1
- ✓ Page 2
- ✓ Page 3
- ✓ Page 4
- ✓ Page 5
- ✓ Page 6
- ✓ Page 7
- ✓ Page 8
- ✓ Page 9
- ✓ Page 10

Consumer Profile

- ✓ Page 1
- ✓ Page 2
- ✓ Page 3
- ✓ Page 4
- ✓ Page 5
- ✓ Page 6
- ✓ Page 7
- ✓ Page 8
- ✓ Page 9
- ✓ Page 10
- ✓ Page 11
- ✓ Page 12
- ✓ Page 13
- ✓ Page 14
- ✓ Page 15

Affirmations (continued)

California Applicants Only
The purchase of the Delaware Life annuity is not intended to affect the applicant's Medi-Cal eli any circumstances.

Massachusetts Applicants Only If So, how many contracts:
Have you sold other life insurance policies or annuity contracts to the applicant(s) which will re annuity contract being applied for is issued? If so, please list the policies/contracts below (attar if necessary):

Contract/Policy Type	Contract/Policy Carrier	Contract/Policy Issue Date
Contract 1		
Contract 2		
Contract 3		
Contract 4		
Contract 5		
Contract 6		

Check here if additional policies/contracts are listed on an attached sheet.

Producer Signature

Producer Signature:

[Go to Signatures](#) [Documents Dialog](#) Previous Next

Order Entry System

- 1 When the **Percent Complete** reaches 100% you will be able to start the signing process.
- 2 Click **Go to Signatures** in the bottom left.



1

DATA ENTRY

✓

2

SIGNATURES

3

FINALIZE

Electronic Signatures

This application will be locked upon making these choices. No changes can be made after signing.

✓

Use E-Signature

✗

Decline E-Signature

1

If you choose to use E-Signature, all signatures in this application will be collected electronically. Please read the Federal Regulations and Definitions. Please make sure all parties are equipped with these system requirements:

- Internet Access
- Minimum Screen Resolution 1024 x 768
- Web browser: Internet Explorer 8+, Firefox (current version), Safari (current version), Google Chrome (current version), Chrome and Safari mobile browsers.
- 128MB of RAM; Cookies and Javascript Enabled.

If you choose to decline E-Signature, all signatures in this application will be collected manually. Your application will be completed in our system. You may print the application PDF files and deliver to your client via postal or other means. Please note that delivery of the information electronically will result in a superior customer experience.

Order Entry System

After clicking **Use E-Signature**, you will be presented a Firelight screen with the three steps to submitting an application: Data Entry, Signatures, and Finalize. The first step, **Data Entry**, will be at 100%.

- 1

Select either **Use E-Signature** or **Decline E-Signature** to print the application.



Order Entry System

1 DATA ENTRY 2 SIGNATURES 3 FINALIZE

List of Required Signers for eAppCloneTwo_LFG

1	Owner
	Agent : Vanbridge Rep1

Completed Signatures

1 Click **Owner** to proceed to **Step 2: Signatures**.

Dashboard

Learning Center

Product Marketplace

Lifecycle Manager




1 DATA ENTRY ✓


2 SIGNATURES

3 FINALIZE

Client Signature Choice for Owner

Please indicate below the method you would like to use to obtain the client signature.

 Sign Now

 Send Email Request



1 DATA ENTRY ✓

2 SIGNATURES ✓

3 FINALIZE ✓

FINISHED ★

OPEN

Hidden Mapping Form

Page 1

Application is pending transmission.

To print or view the application, history or documents, click on [Other Actions](#).

Thank you for your business!

[Close]

Order Entry System

You will be given the option to either **Sign Now** or **Send Email Request** to obtain signatures.

Next, you will be presented with a few questions to confirm the identity of the signer and attest you reviewed each of the forms you are signing.

When all signatures are obtained, the application will be submitted to a review queue. Once reviewed, the application is sent to the carrier.

HOME LEARN CREATE MARKETPLACE

Order From Date Order To Date

Quick Search

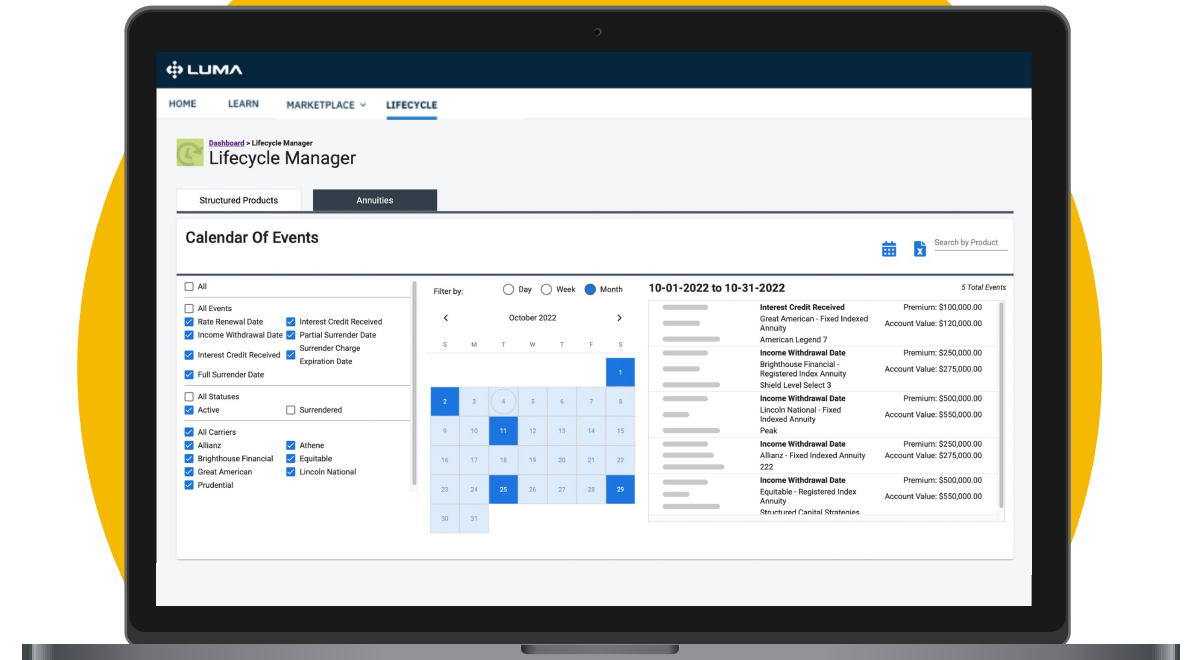
Financial Advisor	Client Name	Submitted By	Insurance Carrier	Product Name	Product Type	Continue in Progress	Rejected / Copy
>			AIG	American Pathway ...	Fixed Rate	Continue in Progress	Rejected/Copy
>			Sagicor	Milestone MYGA	Fixed Rate	Continue in Progress	Rejected/Copy
>			Reliance Standard	Reliance Guarantee	Fixed Rate	Continue in Progress	Rejected/Copy
>			AIG	American Pathway ...	Fixed Rate	Continue in Progress	Rejected/Copy
>			The Standard	Index Select Annuity...	FIA	Continue in Progress	Rejected/Copy
>			AIG	American Pathway ...	Fixed Rate	Continue in Progress	Rejected/Copy
>			Lincoln Financial Gr...	OptiBlend 5	FIA	Continue in Progress	Rejected/Copy
>			Lincoln Financial Gr...	OptiBlend 10	FIA	Continue in Progress	Rejected/Copy
>			AIG	Power 10 Protector ...	FIA	Continue in Progress	Rejected/Copy
>			Lincoln Financial Gr...	OptiBlend 5	FIA	Continue in Progress	Rejected/Copy
>			Allianz	Allianz 222	FIA	Continue in Progress	Rejected/Copy
>			Allianz	Allianz 222	FIA	Continue in Progress	Rejected/Copy
>			Allianz	Allianz 222	FIA	Continue in Progress	Rejected/Copy
>			Athene	Athene Agility 10	FIA	Continue in Progress	Rejected/Copy
>			Nationwide	Secure Growth	Fixed Rate	Continue in Progress	Rejected/Copy

Order History

- 1 You can view in-progress applications, order status, and history directly through Luma's **Annuity Order Management** accessible through the navigation bar under **Marketplace**.
- 2 In the **Annuity Order Management** screen, you can continue in-progress applications which have not been submitted yet. You can also copy an application which has been rejected, then re-submit.

Lifecycle Manager

Lifecycle Manager is designed from the advisor's point of view to easily assess, track, and manage all your transactions in one location. Luma's automated notification system alerts advisors every time they log into Luma with key events highlighted to help advisors assess and manage their products.



Dashboard > Lifecycle Manager

Lifecycle Manager

Structured Products | **Annuities**

Calendar Of Events

Filter by: Day Week Month

10-01-2022 to 10-31-2022 5 Total Events

All

All Events

Rate Renewal Date Interest Credit Received

Income Withdrawal Date Partial Surrender Date

Interest Credit Received Surrender Charge

Full Surrender Date Expiration Date

All Statuses

Active Surrendered

All Carriers

Allianz Athene

Brighthouse Financial Equitable

Great American Lincoln National

Prudential

S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

	Interest Credit Received	Premium: \$100,000.00
	Great American - Fixed Indexed Annuity	Account Value: \$120,000.00
	American Legend 7	
	Income Withdrawal Date	Premium: \$250,000.00
	Brighthouse Financial - Registered Index Annuity Shield Level Select 3	Account Value: \$275,000.00
	Income Withdrawal Date	Premium: \$500,000.00
	Lincoln National - Fixed Indexed Annuity Peak	Account Value: \$550,000.00
	Income Withdrawal Date	Premium: \$250,000.00
	Allianz - Fixed Indexed Annuity 222	Account Value: \$275,000.00
	Income Withdrawal Date	Premium: \$500,000.00
	Equitable - Registered Index Annuity	Account Value: \$550,000.00
	Structured Capital Strategies	

Calendar of Events

This is the **Calendar of Events**, which shows a detailed overview of upcoming and previous events.

- 1 You can filter all of your events by Event Type, Status, and Carrier.
- 2 Use the calendar to narrow your time window by Day, Week, or Month.

Product Data Table

Documents	Policy #	Client Name	Rep Name	Carrier	Product Type	Product Name	Premium Paid	Account Value	Policy Status	Account Type
	[Link]	[Redacted]	[Redacted]	Great American	Fixed Indexed Annuity,	[Redacted]	\$240,000	\$260,000	In CDSC	Advisory
	[Link]	[Redacted]	[Redacted]	Athene	Registered Index Annuity	[Redacted]	\$250,000	\$275,000	In CDSC	Brokerage
	[Link]	[Redacted]	[Redacted]	Great American	Fixed Indexed Annuity	[Redacted]	\$100,000	\$120,000	In CDSC	Advisory
	[Link]	[Redacted]	[Redacted]	Brighthouse Financial	Registered Index Annuity	[Redacted]	\$250,000	\$275,000	Out of CDSC	Brokerage
	[Link]	[Redacted]	[Redacted]	Prudential	Fixed Indexed Annuity	[Redacted]	\$250,000	\$300,000	In CDSC	Advisory
	[Link]	[Redacted]	[Redacted]	Lincoln National	Fixed Indexed Annuity	[Redacted]	\$500,000	\$550,000	In CDSC	Brokerage
	[Link]	[Redacted]	[Redacted]	Global Atlantic	Fixed Indexed Annuity	[Redacted]	\$250,000	\$275,000	Out of CDSC	Advisory

1 to 9 of 9 | Page 1 of 1

Annuity Policy Details

Policy Details

Core Details | Allocations | Activity

Values as Of [Redacted]

Policy Number [Redacted]

Client Name [Redacted]

Carrier [Redacted]

Contract Status [Redacted] Active

IRS Code [Redacted] IRA Rollover

Product Type [Redacted] Registered Index Linked Annuity

Account Type [Redacted] Brokerage

Issue State [Redacted] OH

Date Received [Redacted] Wed Apr 13 1994 00:00:00 GMT-0400 (Eastern Daylight Time)


Issue Date [Redacted] Thu Apr 14 1994 00:00:00 GMT-0400

Product Data Table

Scroll down from the Calendar of Events to see the **Product Data Table**, which shows all of your policies.


- Use the filter buttons at the top of the table to filter down to specific **Account Types**, **Product Types**, and **Policy Statuses**.
- Use the search function to find policies linked to specific client names or policy numbers.
- Click any column header to quickly sort your policies.
- Click on a Policy # for an in-depth view of the policy.

Dashboard > Lifecycle Manager > Annuity Policy Details




Search by Product 

Policy Details

1 **Core Details** Allocations Activity

Values as Of 

2

Policy Number	
Client Name	
Carrier	
Contract Status	Active
IRS Code	IRA Rollover
Product Type	Registered Index Linked Annuity
Account Type	Brokerage
Issue State	OH
Date Received	Wed Apr 13 1994 00:00:00 GMT-0400 (Eastern Daylight Time)
Issue Date	Thu Apr 14 1994 00:00:00 GMT-0400

Product Data Table

After clicking on a Policy # in the Product Data Table, you'll be taken to an in-depth view of the policy.

- 1 Click **Core Details** to see policy details, dates, and values.
- 2 Click **Allocations** to see subaccount and rate strategy allocations.

Additional Support



For Additional Support

Click the user icon in the top right corner of the dashboard, then select **Contact Us**.

The screenshot shows the LUMA dashboard interface. At the top, there is a navigation bar with the LUMA logo and a user icon. Below the navigation bar, there are tabs for HOME, LEARN, MARKETPLACE, and LIFECYCLE. The main content area is titled "Application Tracker" and contains a table with the following data:

Product	Client	Premium	Status	
Delaware Life Retirement Stages 7	f. lastName	\$100,000.00	SIGNATUREPENDING 2022-08-18	View >
Delaware Life Retirement Chapters 10	f. lastName	\$100,000.00	DATAENTRY 2022-08-18	View >
AIG American Pathway Fixed 5...	f. lastName	\$0.00	DATAENTRY 2022-08-16	View >
Great American Life Index Frontier 7	f. lastName	\$150,000.00	SIGNATUREPENDING 2022-08-15	View >
AIG American Pathway Fixed 5...	f. lastName	\$0.00	DATAENTRY 2022-08-10	View >

At the bottom right of the table, there is a link: [View All Applications >](#)

In the top right corner, there is a user menu for "Ben Thornburgh" with two options: **Contact Us** (highlighted) and Log Out.



Product Specific Questions

Please contact the Vanbridge Annuity Group for any product-specific questions or to learn more about the annuity marketplace.

E: annuitymktg@vanbridge.com

T: 800-275-8622



LUMA

www.lumafintech.com

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