Annuities User Guide

Luma Financial Technologies

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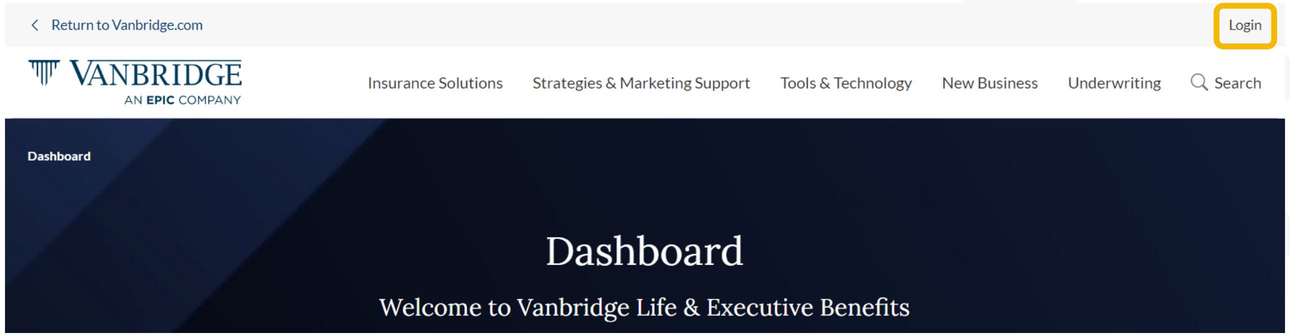
Accessing Luma

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.



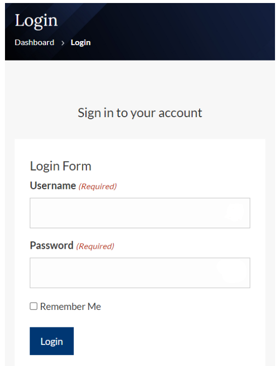
Login Credentials

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

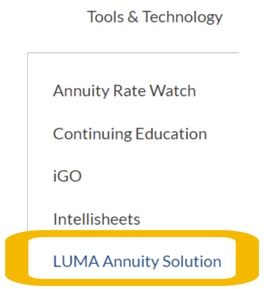
Phone: 800-878-8280



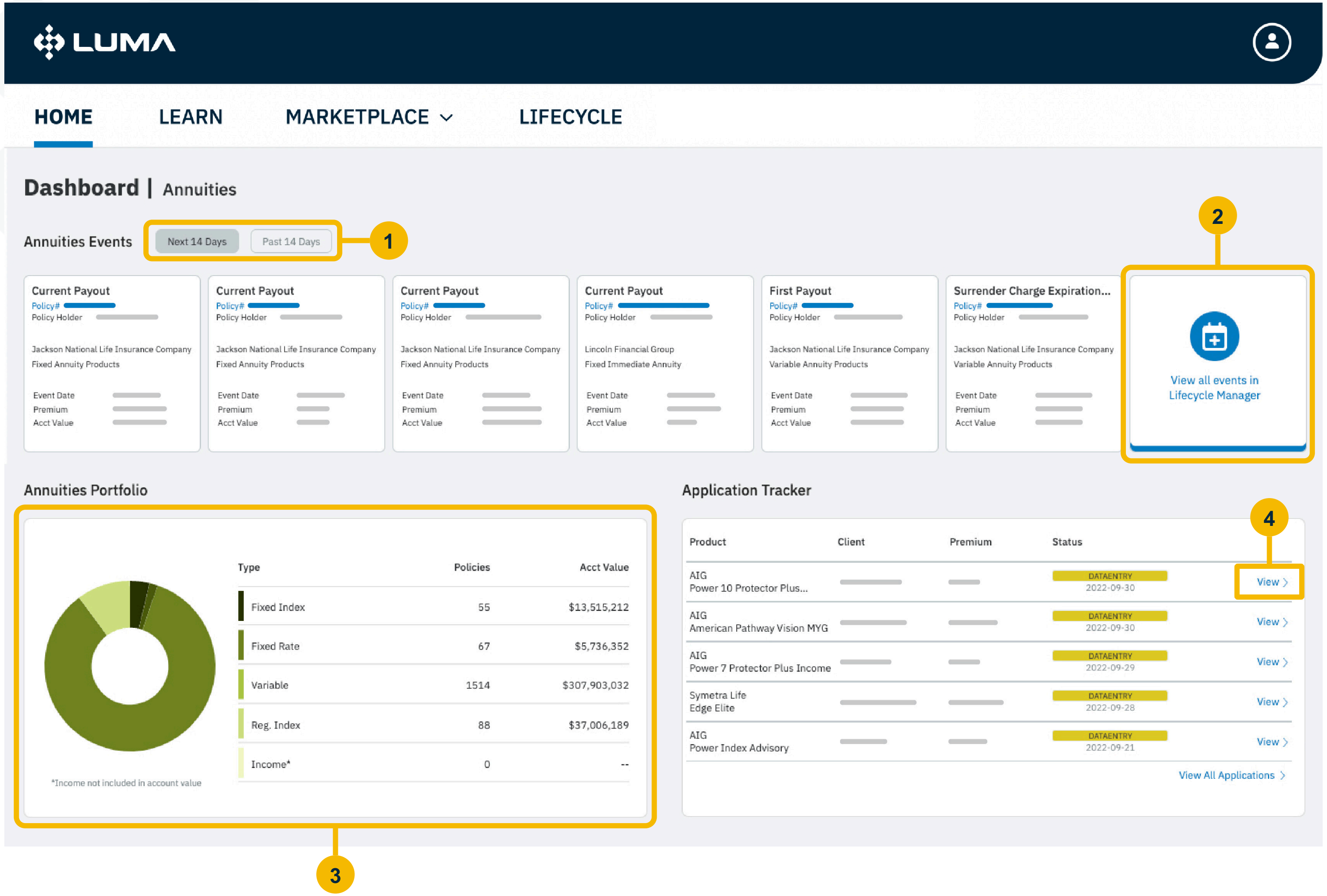
SSO

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.



Dashboard | Learning Center | Product Marketplace | Lifecycle Manager



Dashboard

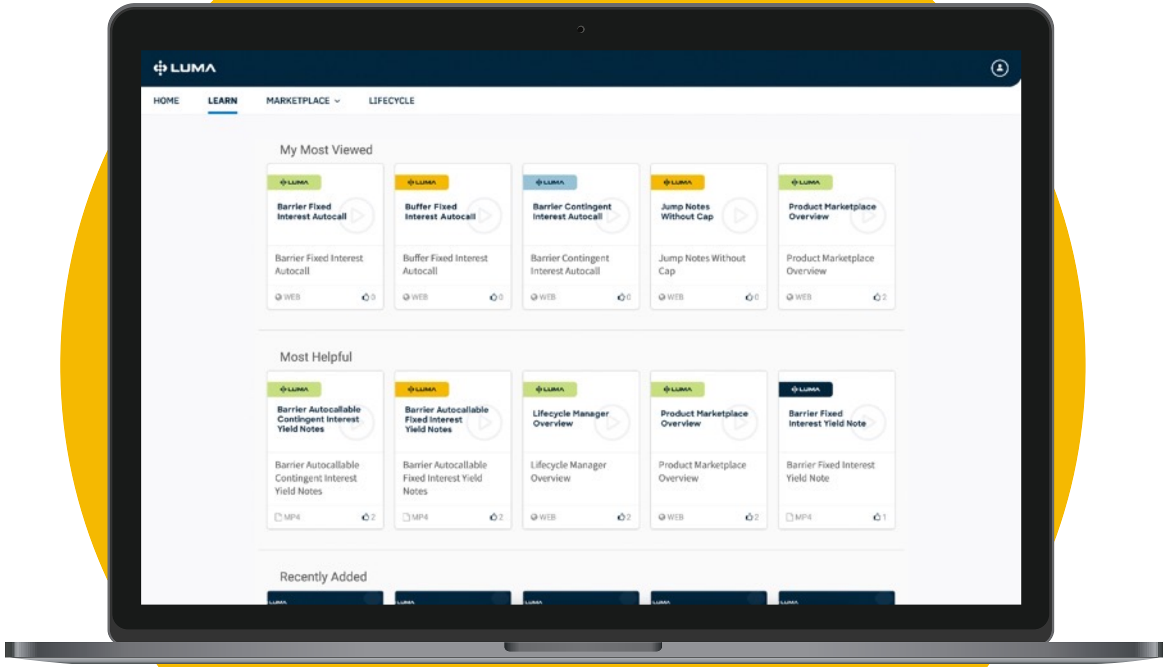
This is the **Annuity Dashboard** which gives you have an overview of your upcoming and recent events, annuities portfolio, and recent applications.

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.

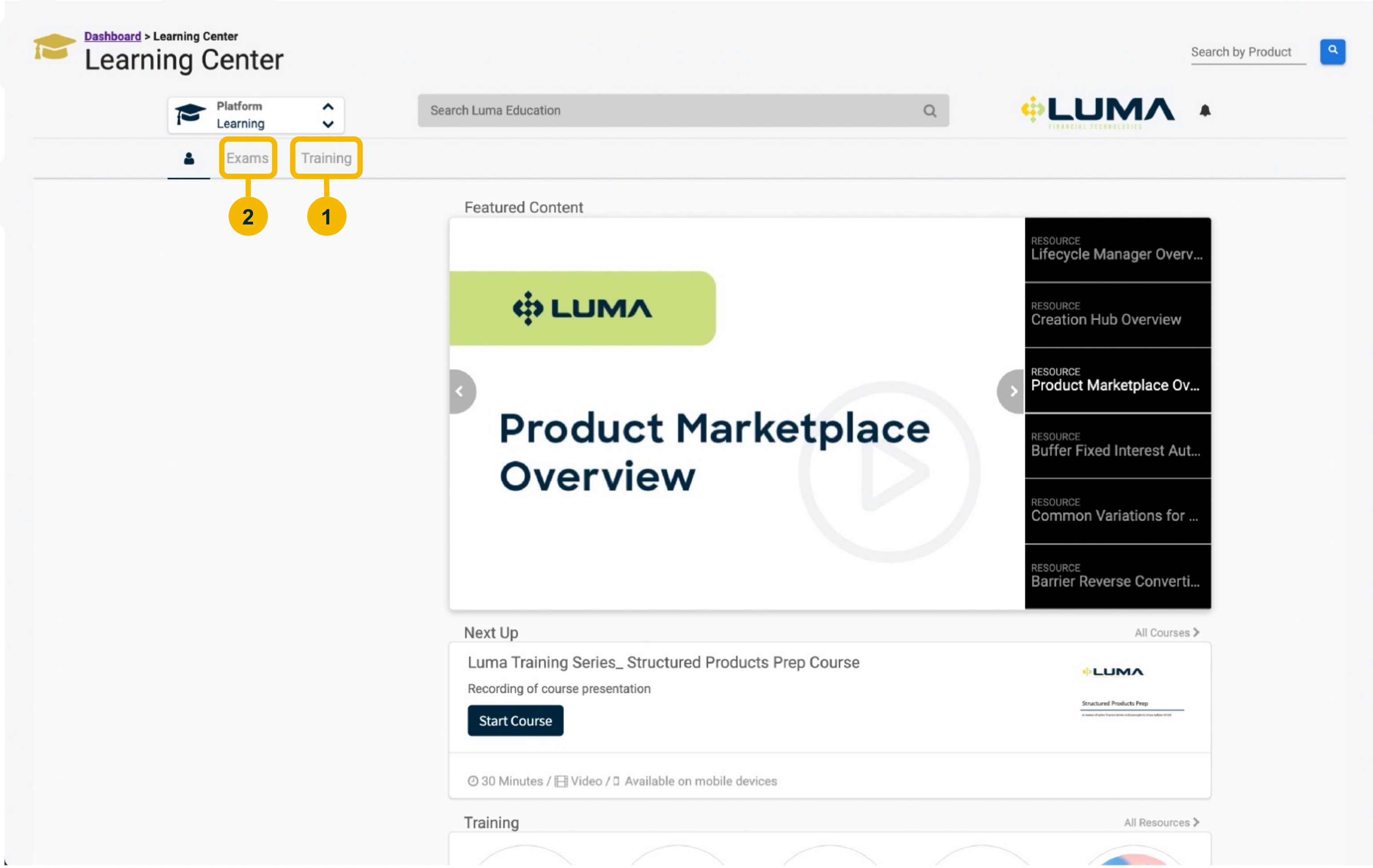
Dashboard | **Learning Center** | Product Marketplace | Lifecycle Manager

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** | Product Marketplace | Lifecycle Manager



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.

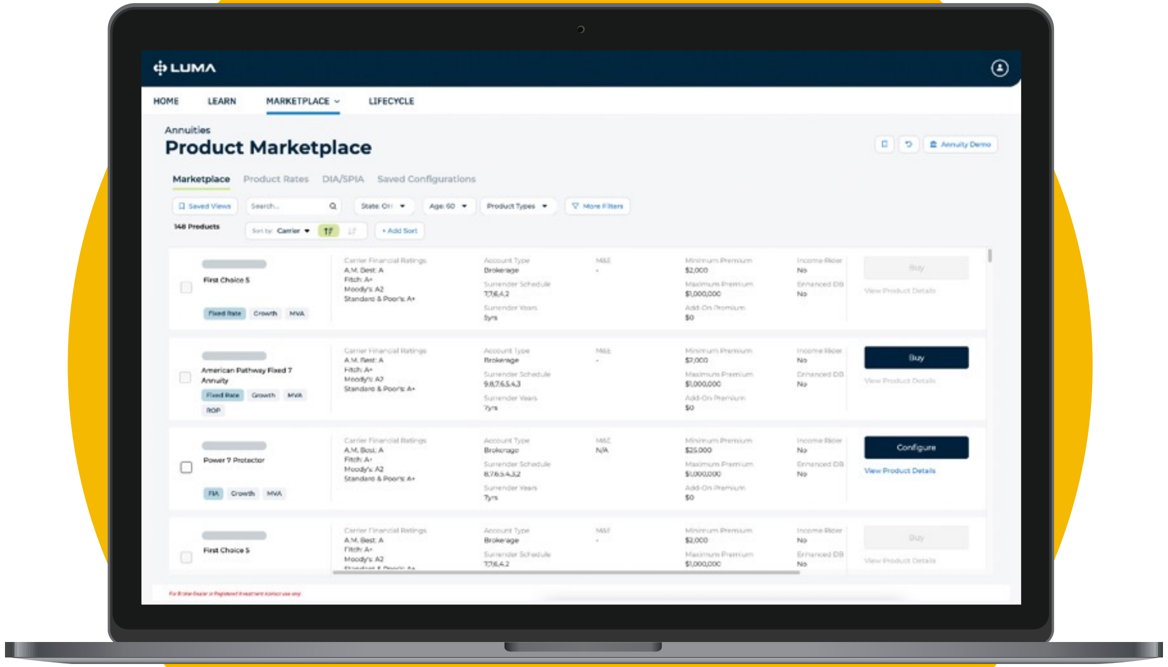
2. Clicking "**Exams**" takes you to a list of assessments that test your knowledge.

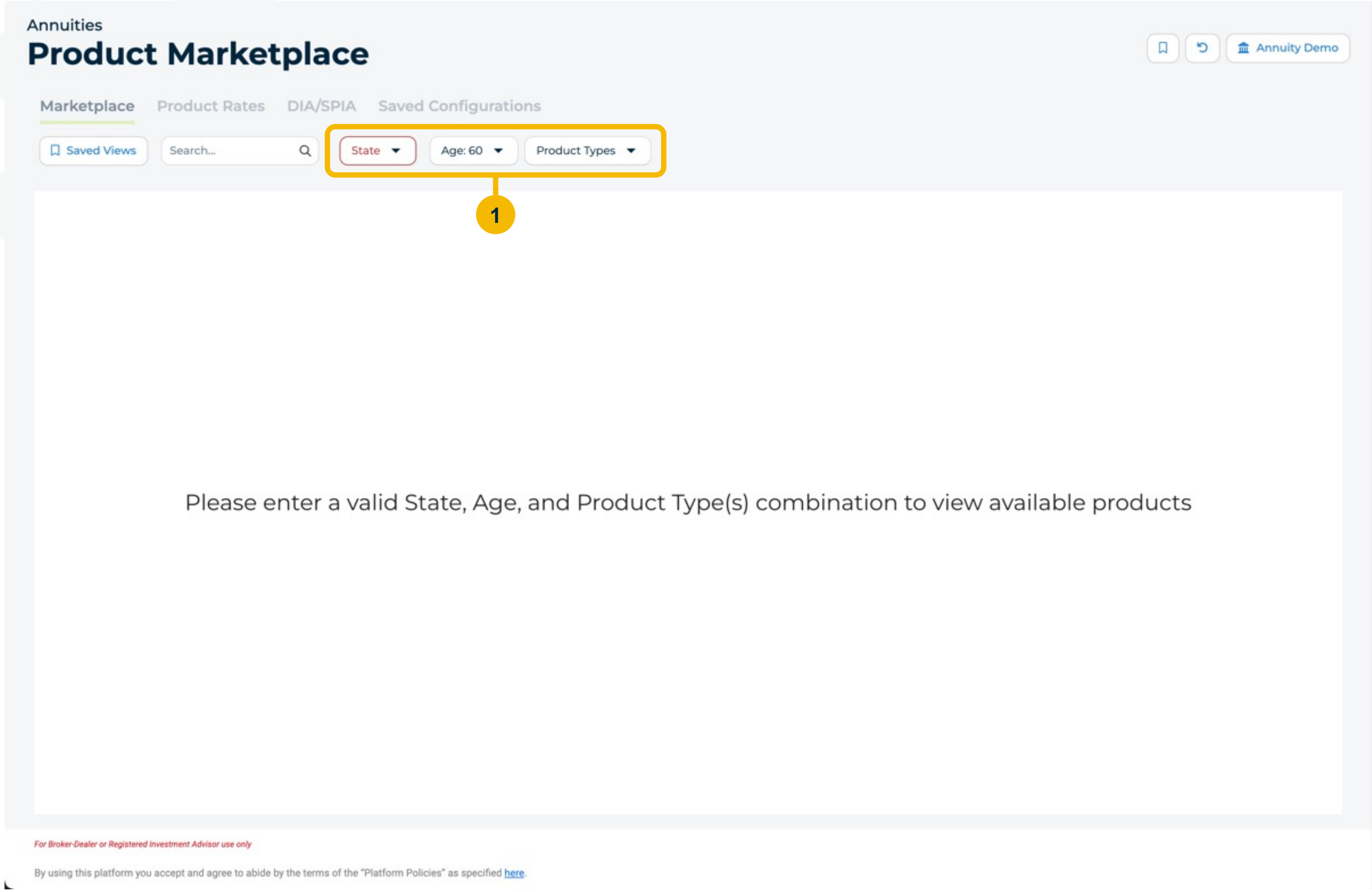
Dashboard | Learning Center | **Product Marketplace** | Lifecycle Manager

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.

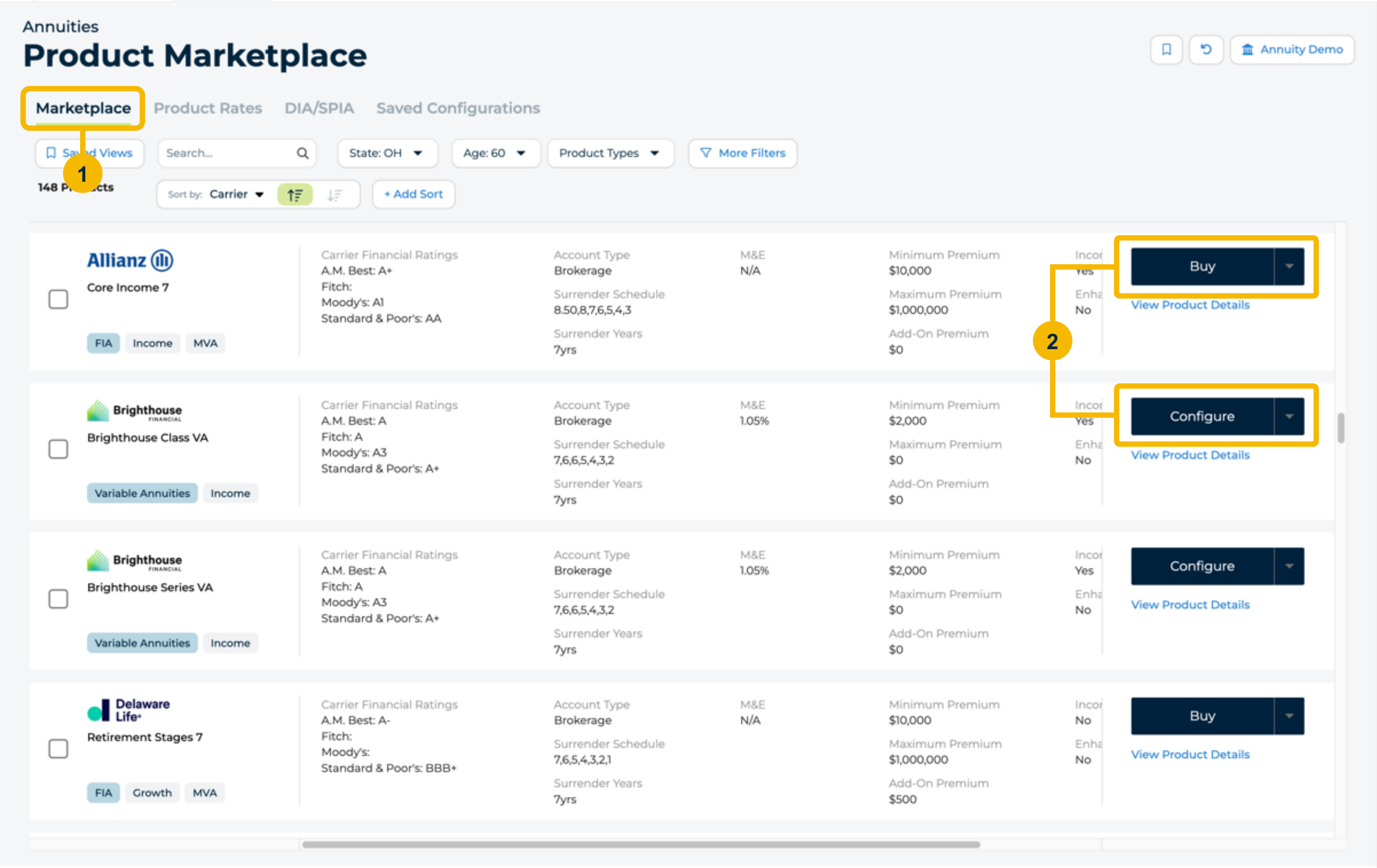




Product Marketplace Home Screen

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**.



For Broker-Dealer or Registered Investment Advisor use only

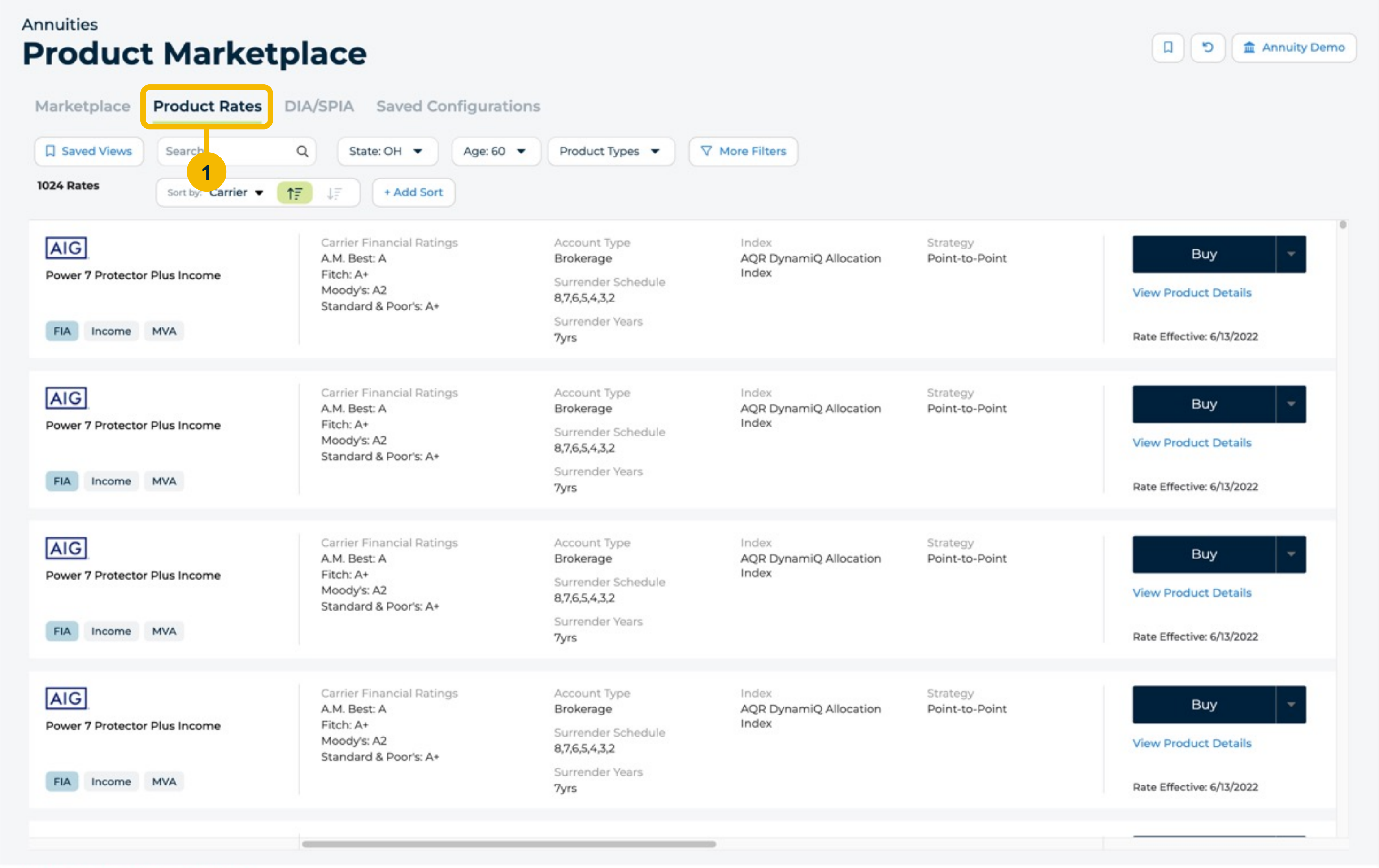
Product Marketplace Home Screen

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, **FIAs**, **VAs**, and **RILAs** have configuration options. **Fixed-rate annuities** have a direct **Buy** button. Our team is actively working on configuration functionality for all products.



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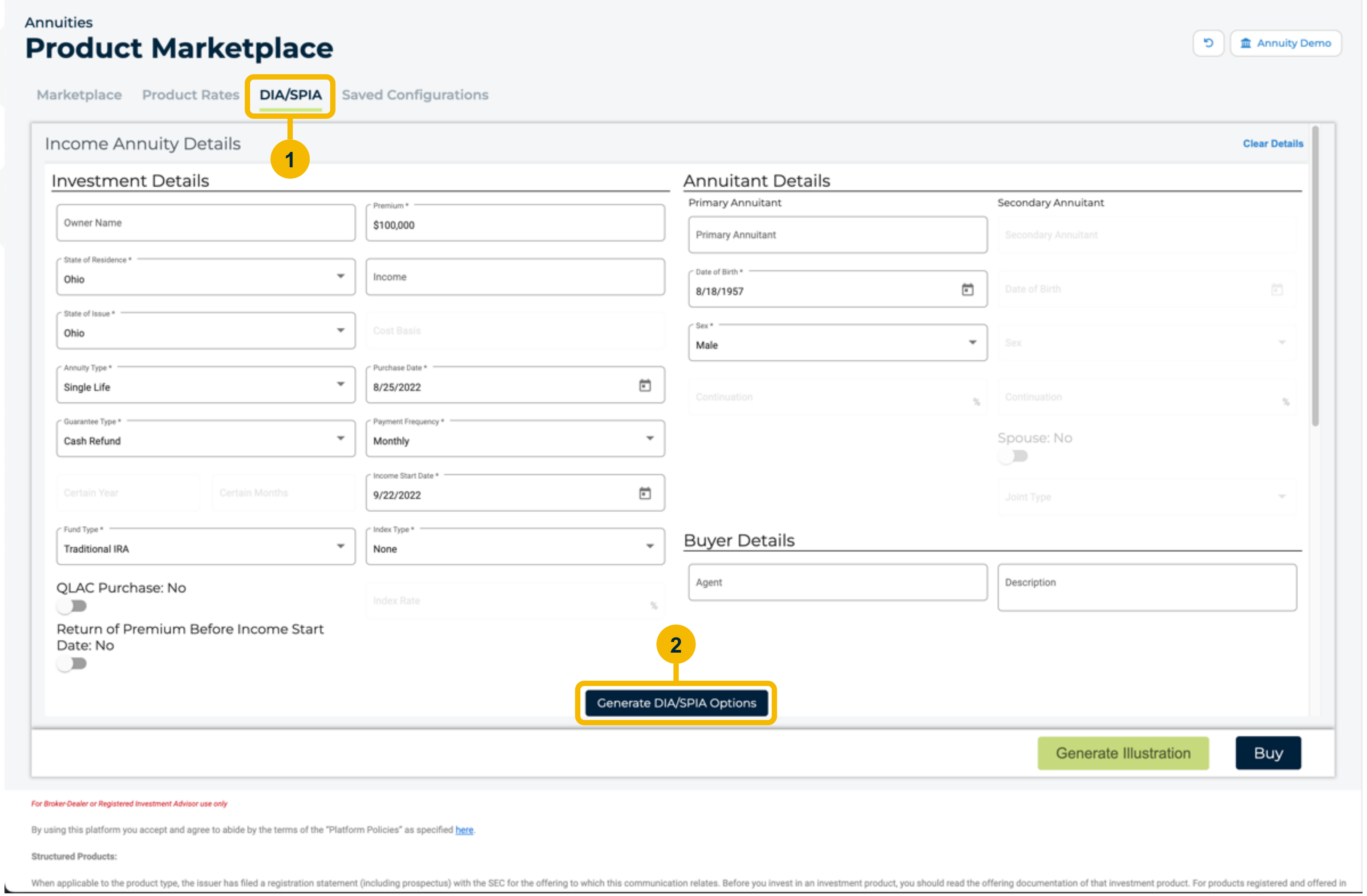
Product Rates

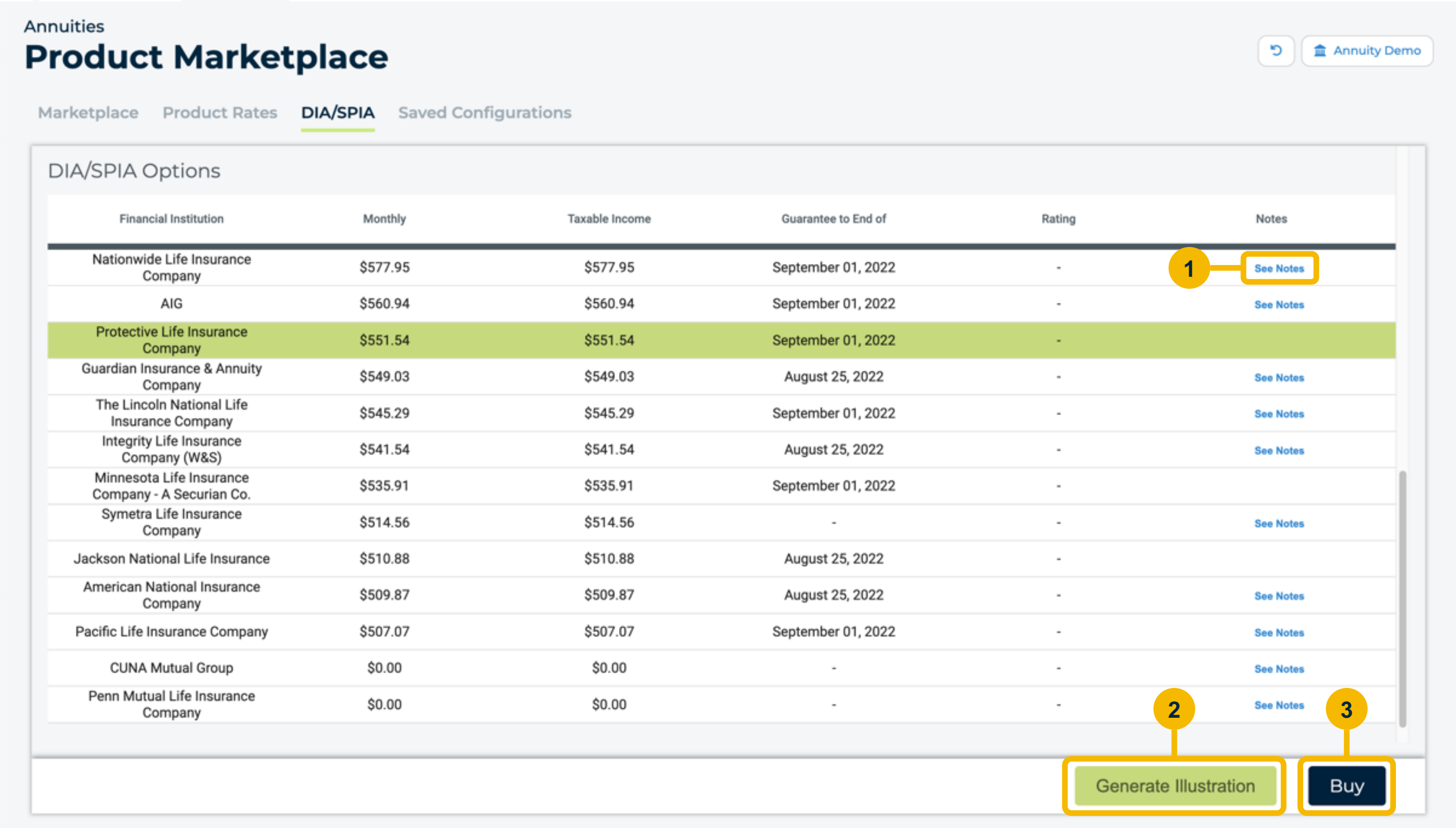
1 This is the **Product Rates** view. You can access this screen by selecting the **Product Rates** tab.



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.



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

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.

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

DIA/SPIA Configuration

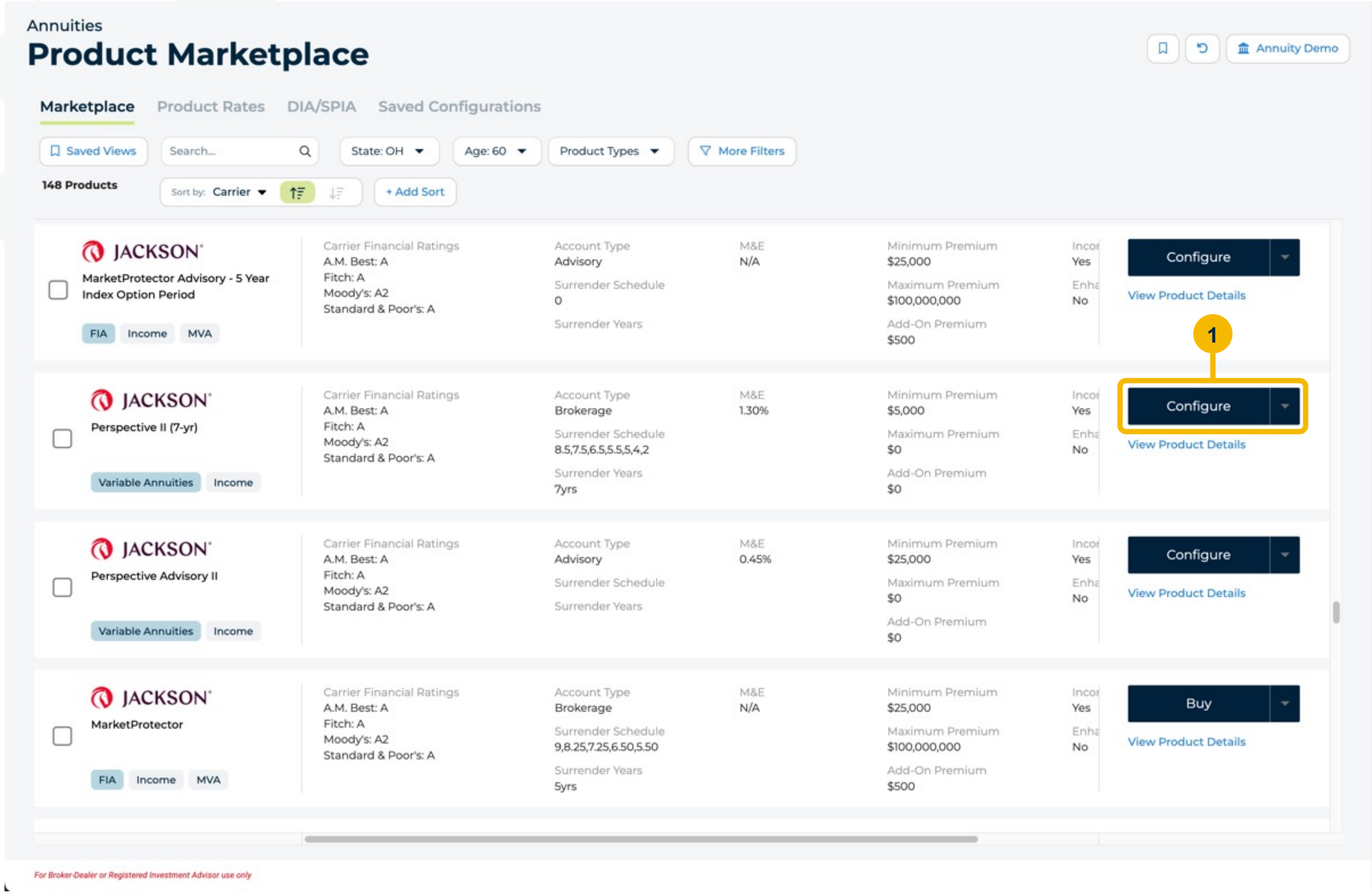
The **quotes** will populate in **descending order based on income**. Clicking on the row will select the product and it will highlight in green. You can now click on **Generate Illustration** or **Buy** the selected product.

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.

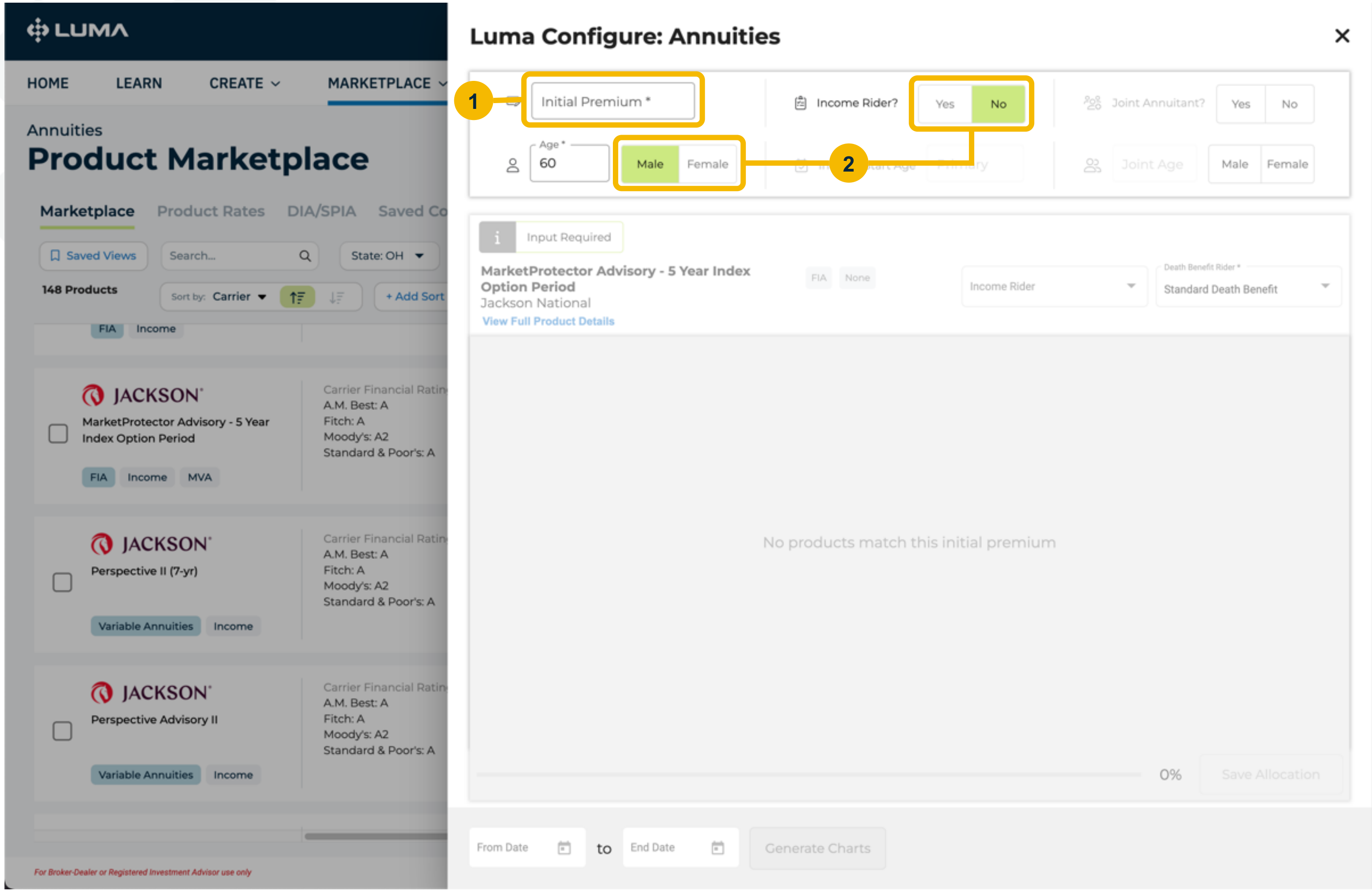
Dashboard | Learning Center |. **Product Marketplace** | Lifecycle Manager



FIA/RILA Configuration

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

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



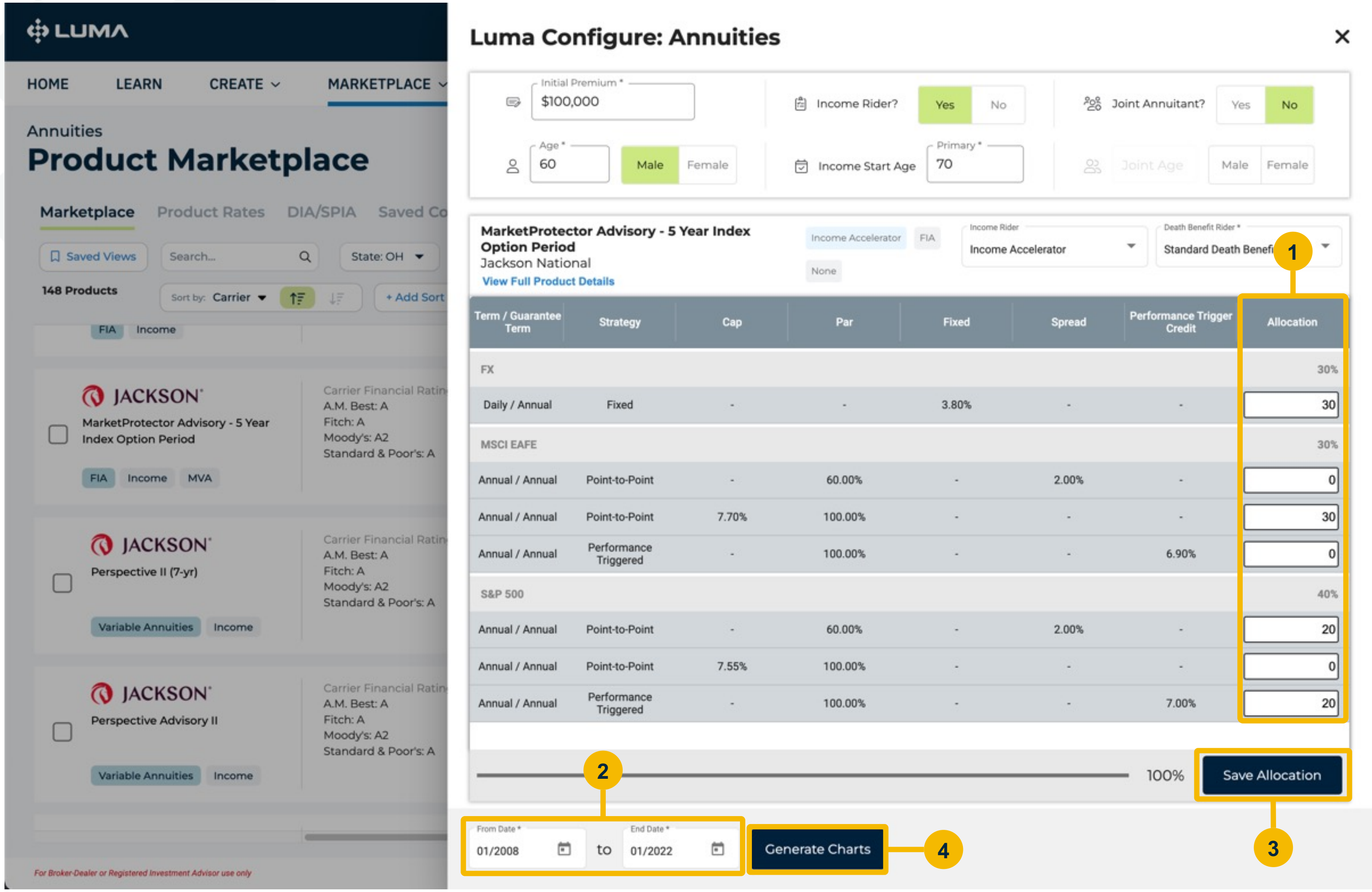
FIA/RILA Configuration

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.*

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



FIA/RILA Configuration

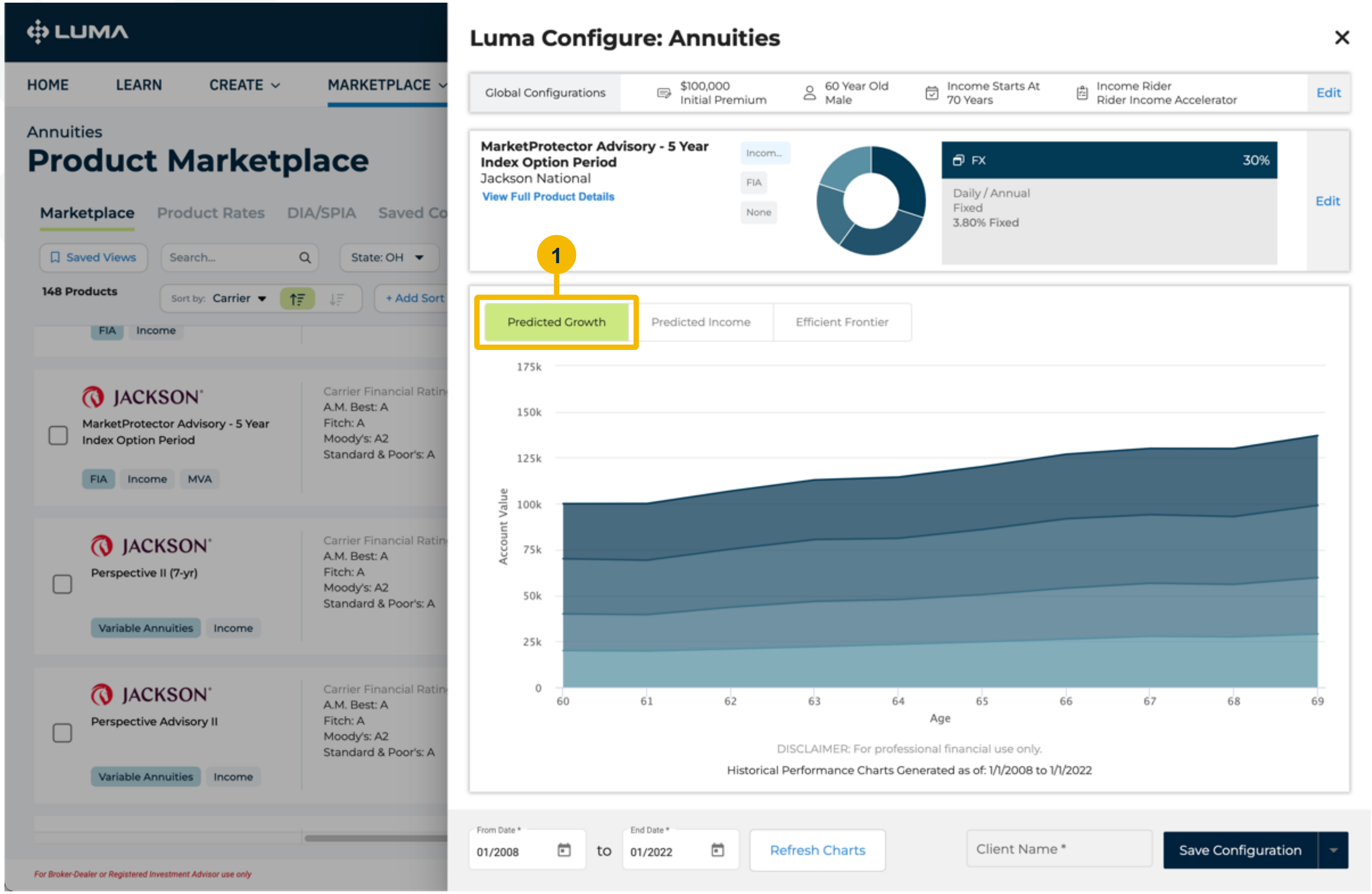
1. **After selections have been made on the top menu bar**, you may select from the indices and crediting strategies available by entering your **desired allocation percentages** in each row.

2. Once your allocation equals 100%, you may enter a **From Date** and an **End Date** for the analytics.

3. Click **Save Allocation.**

4. 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

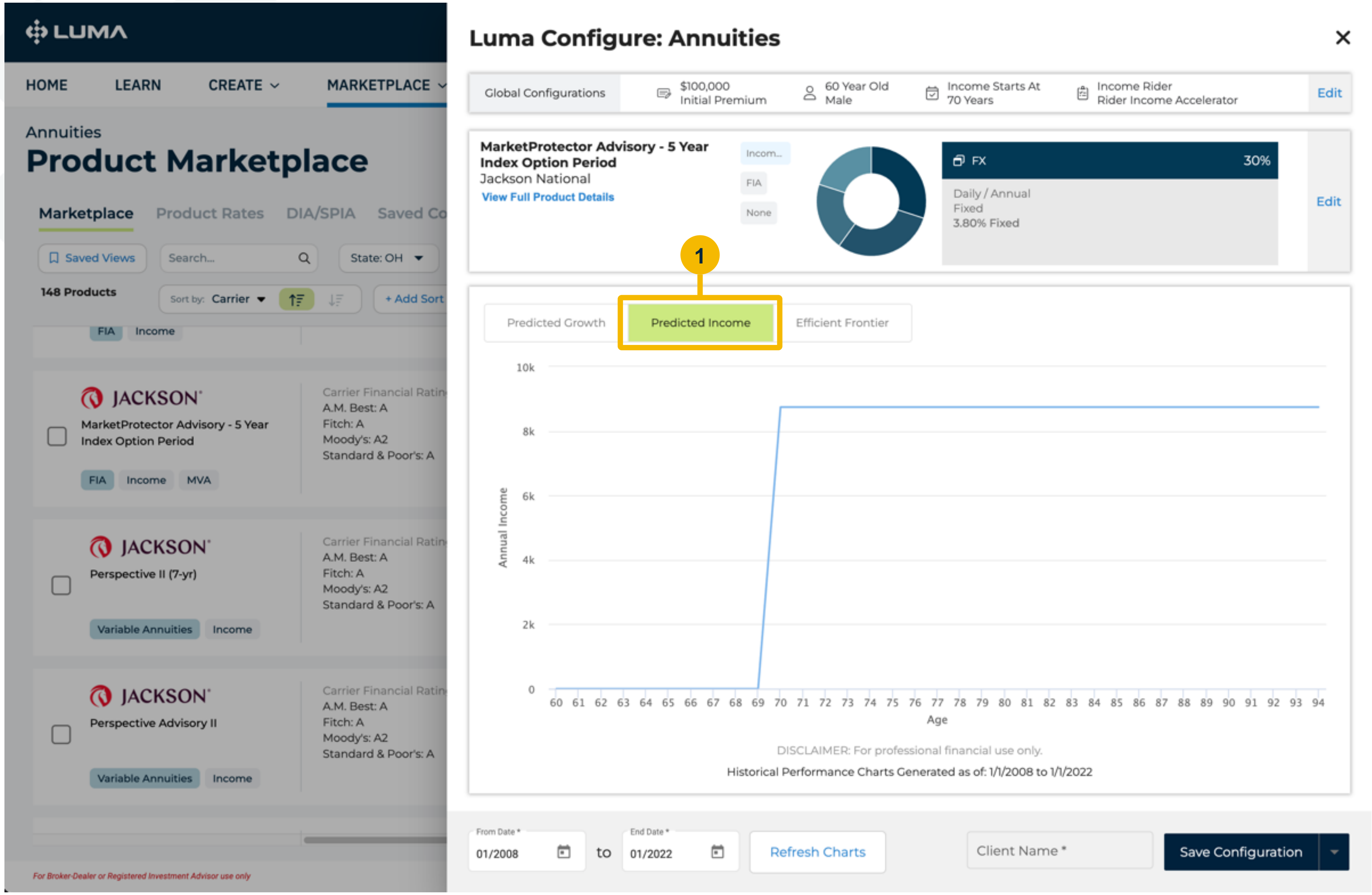


FIA/RILA Configuration

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

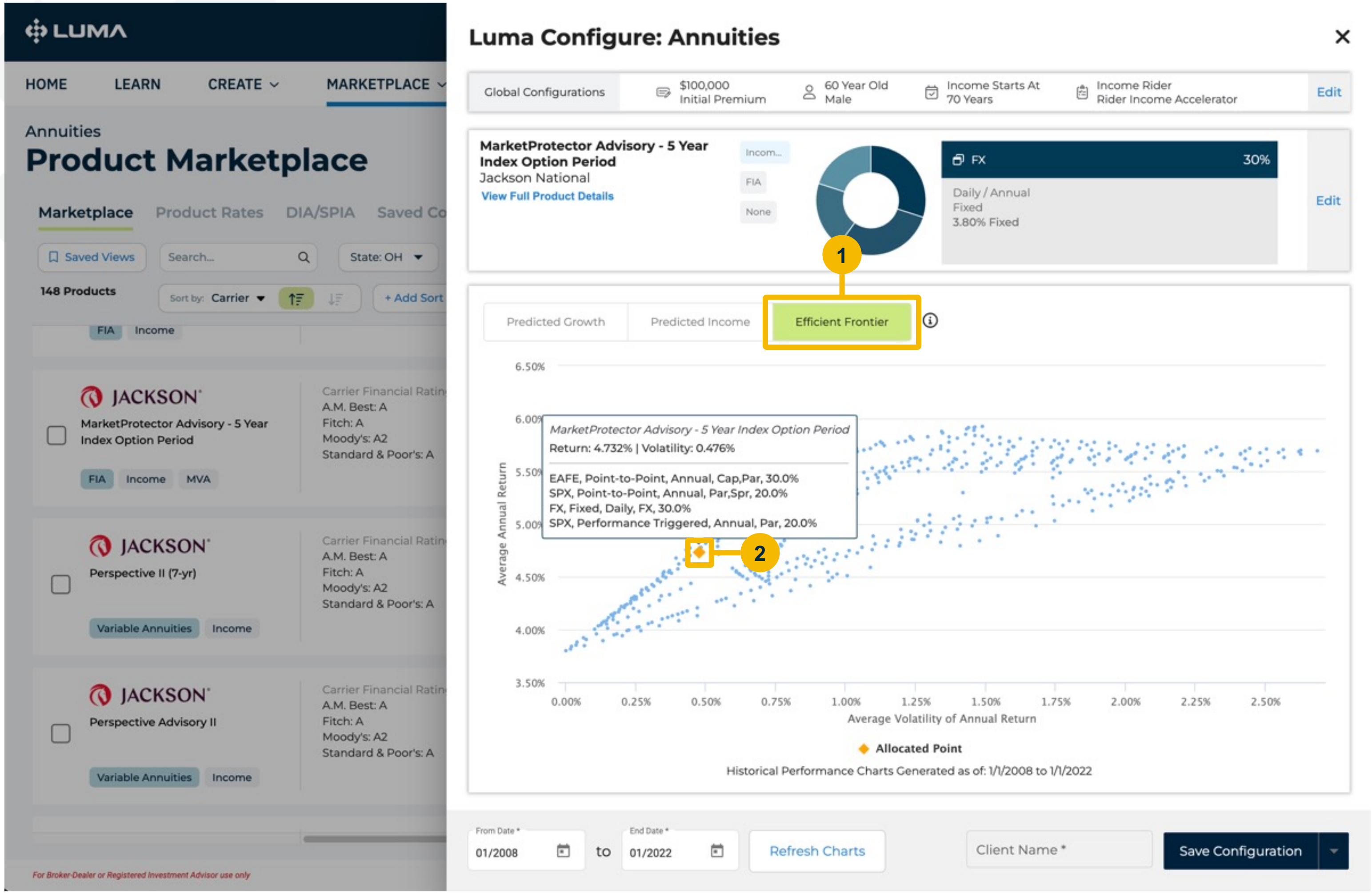


FIA/RILA Configuration

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

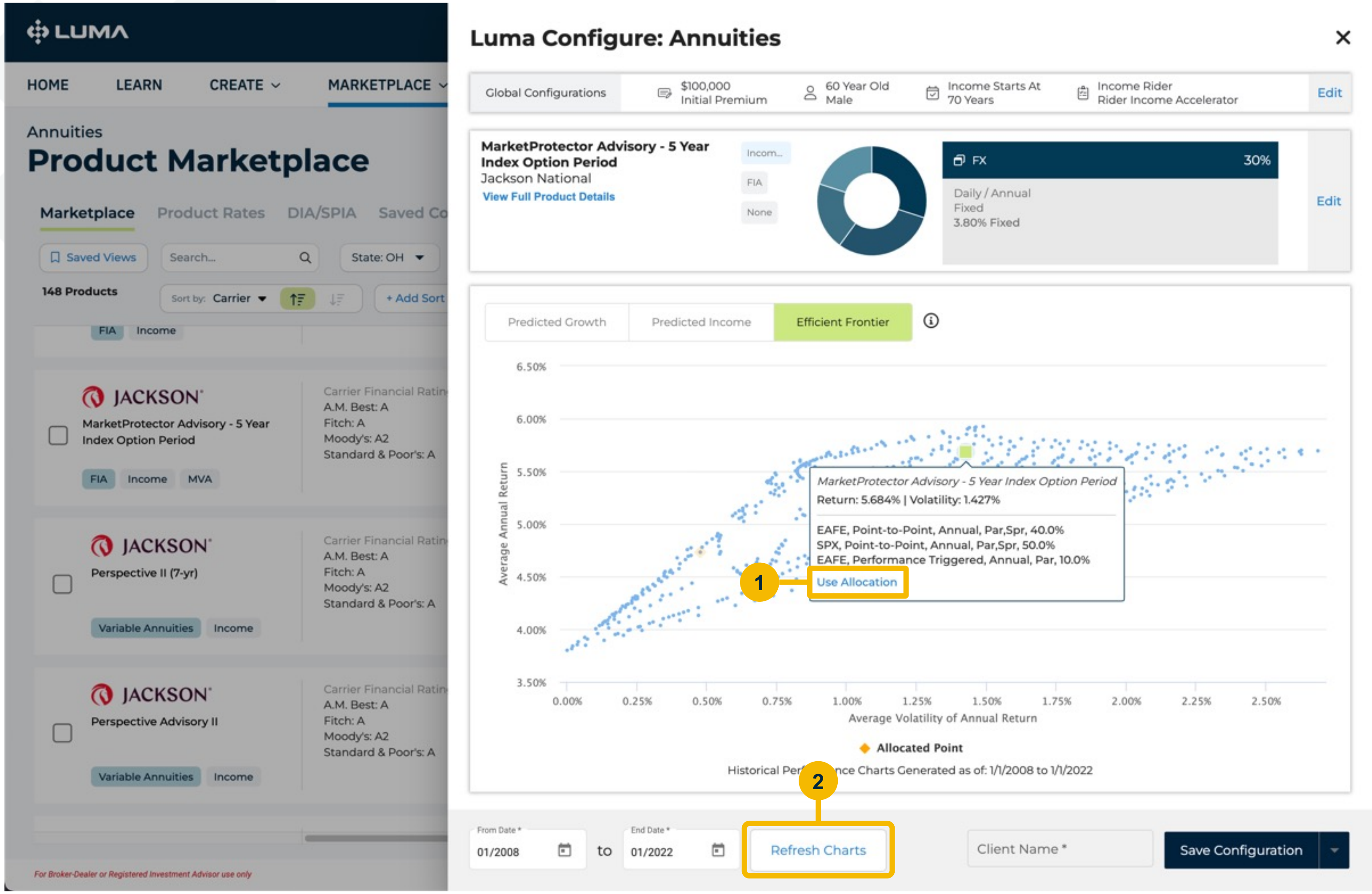
Dashboard | Learning Center | **Product Marketplace** | Lifecycle Manager



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.



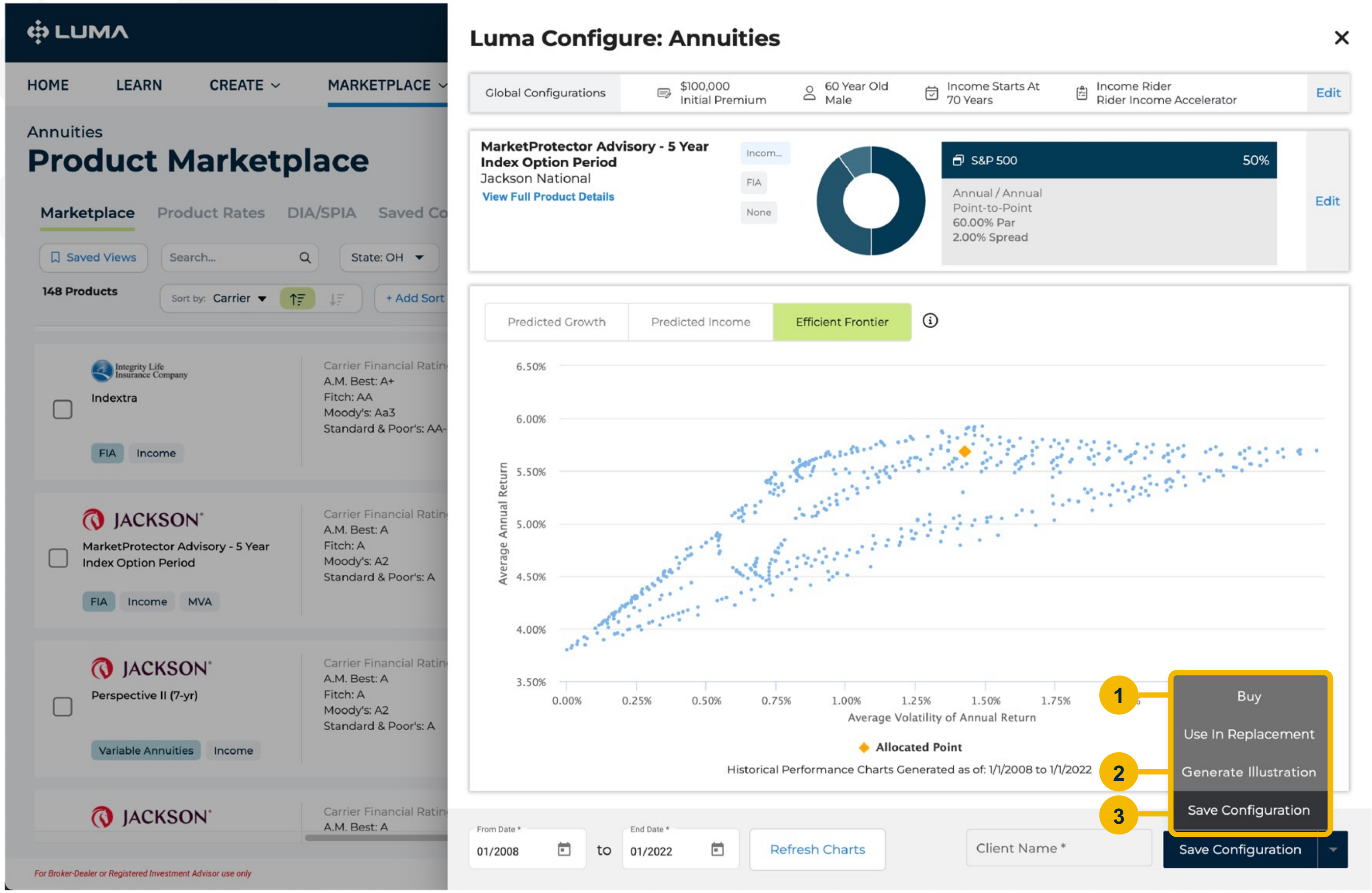
FIA/RILA Configuration

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.

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

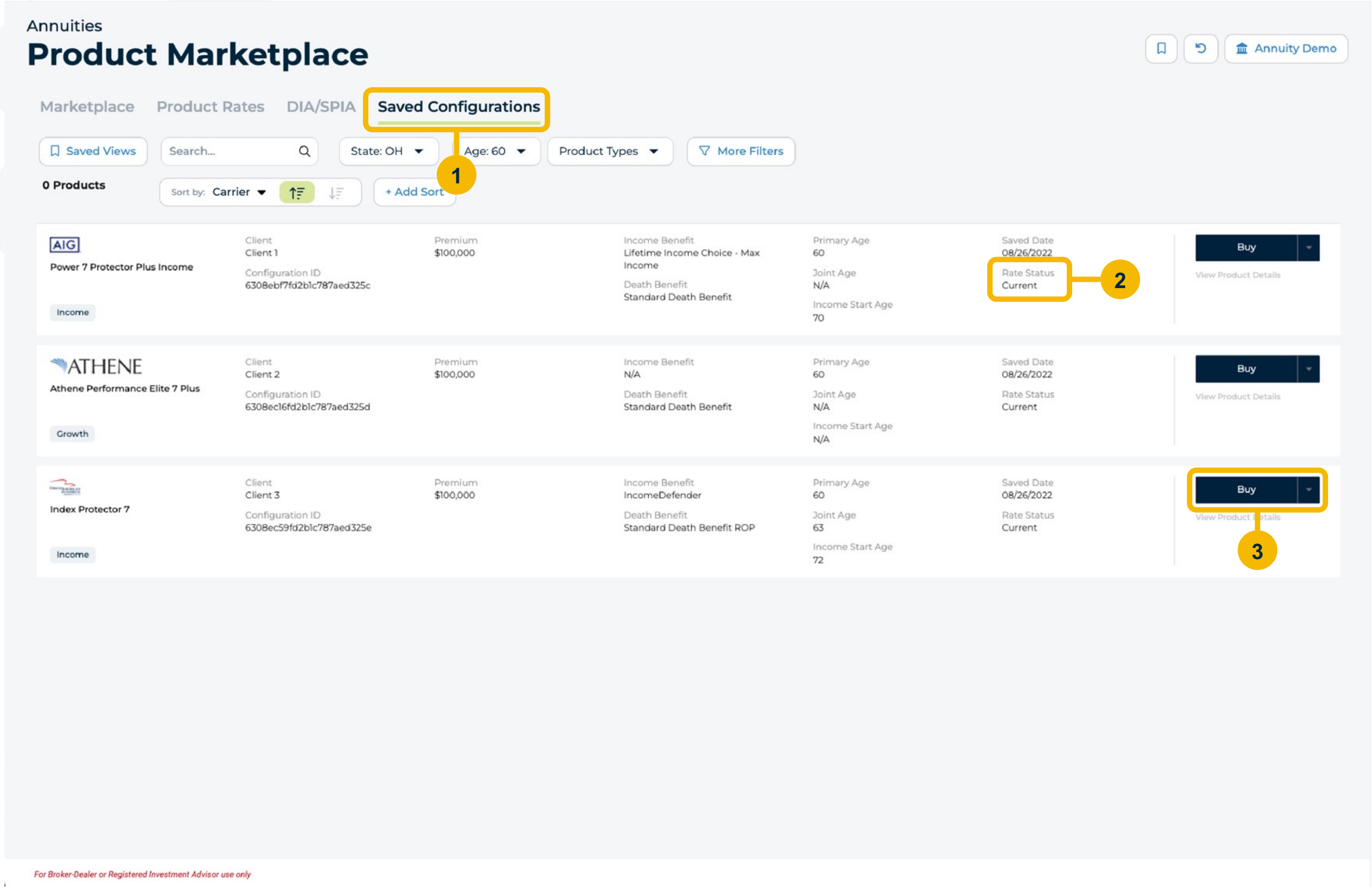


FIA/RILA Configuration

1. 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.

2. 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.

3. 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.**

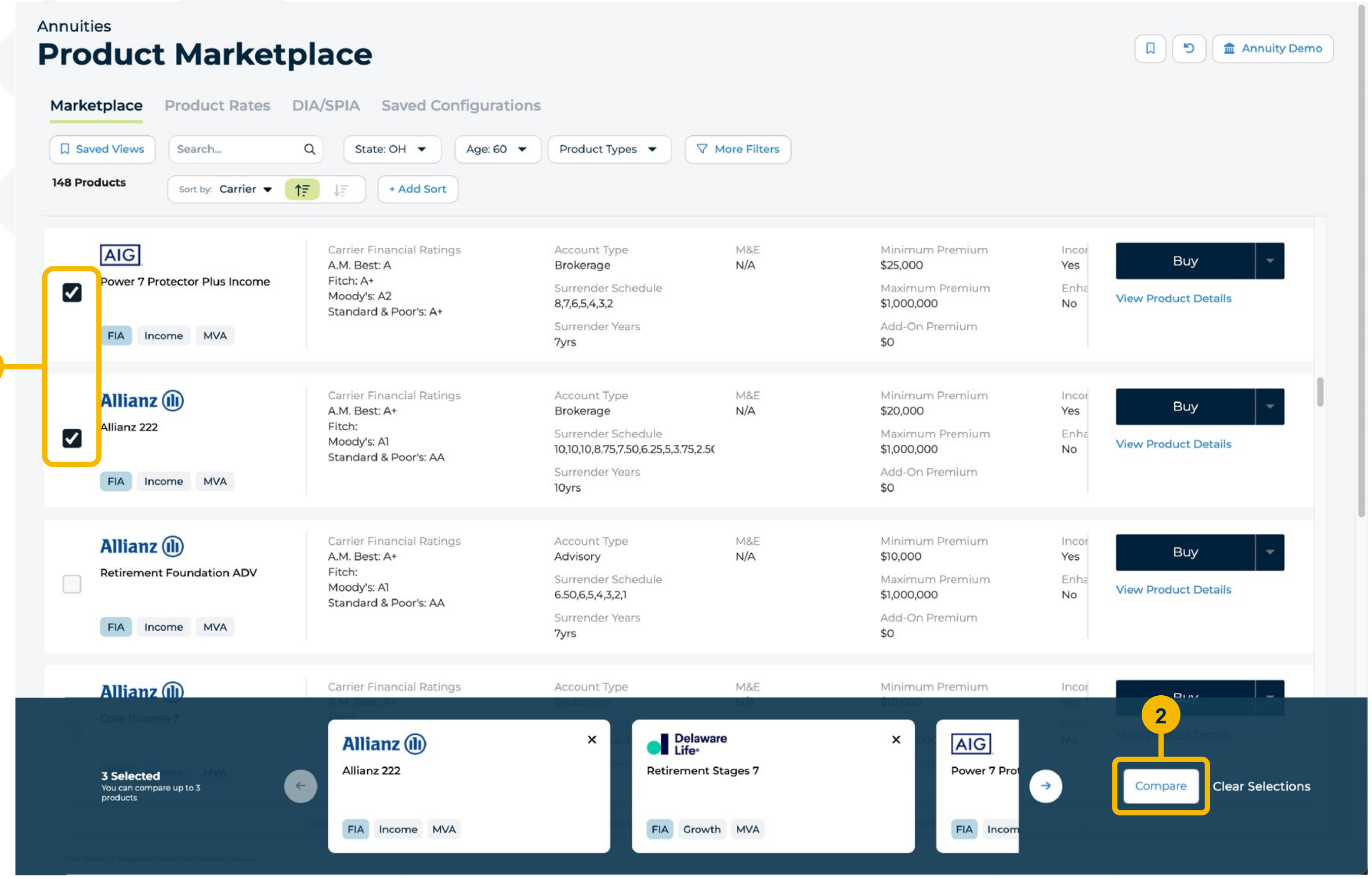


Save & Recall Configuration

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**.

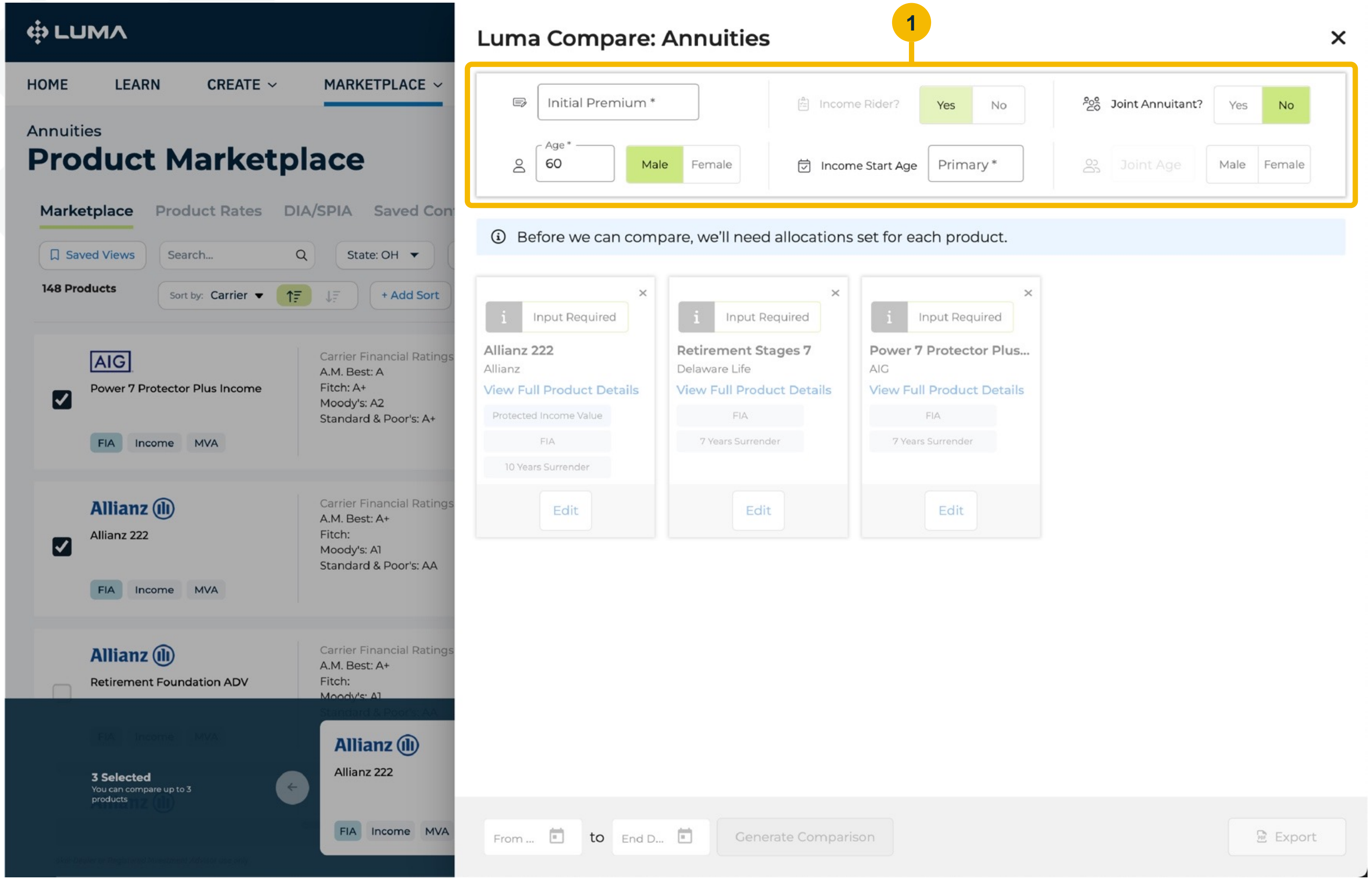


Annuity Comparison

1. From the **Marketplace** view in Product Marketplace, **choose up to three products to compare** by selecting the check boxes on the left.

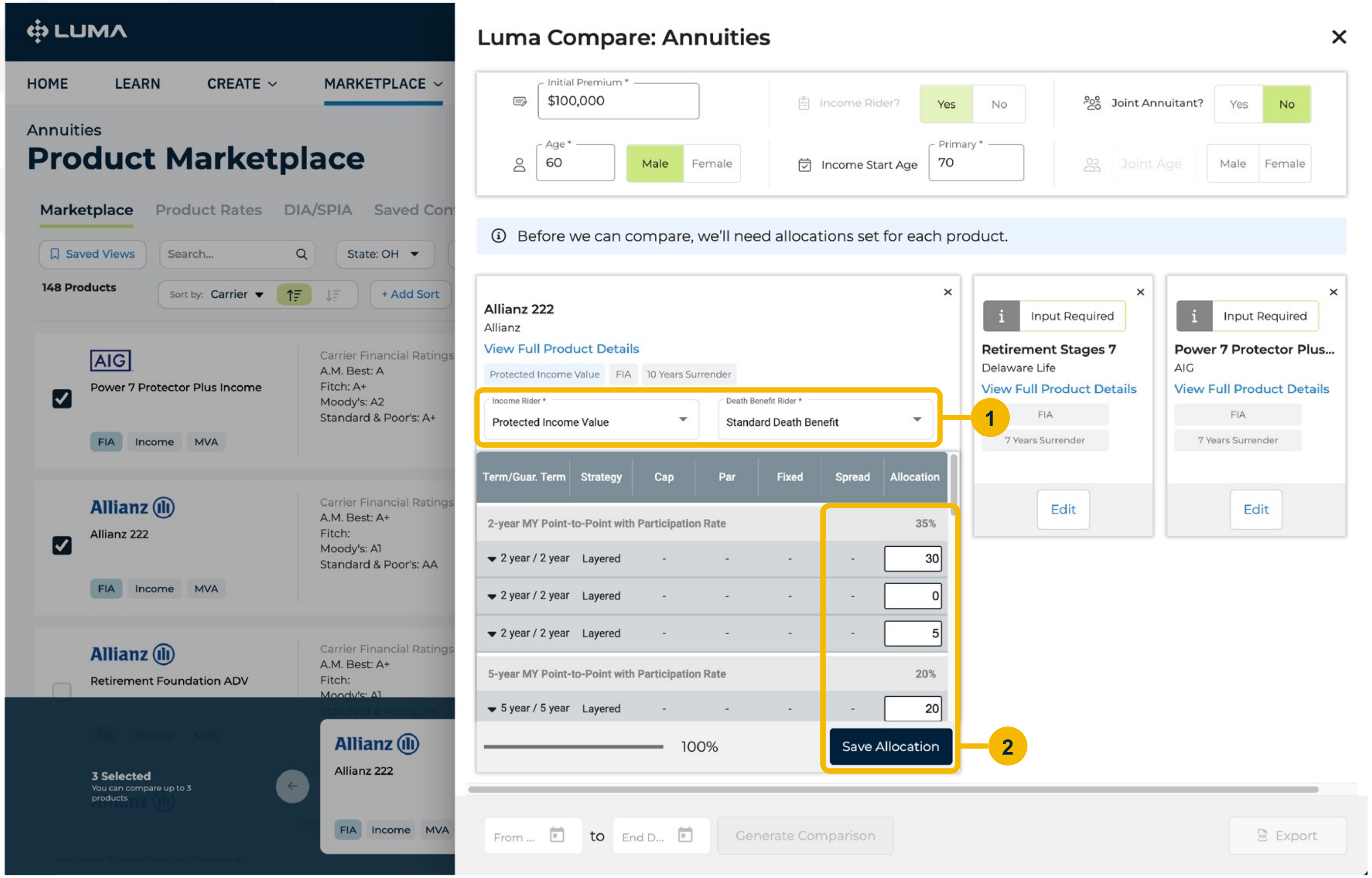
2. A pop-up window will appear at the bottom of the screen with a preview of your comparison. Click on **Compare** to move on to the next step.

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



Annuity Comparison

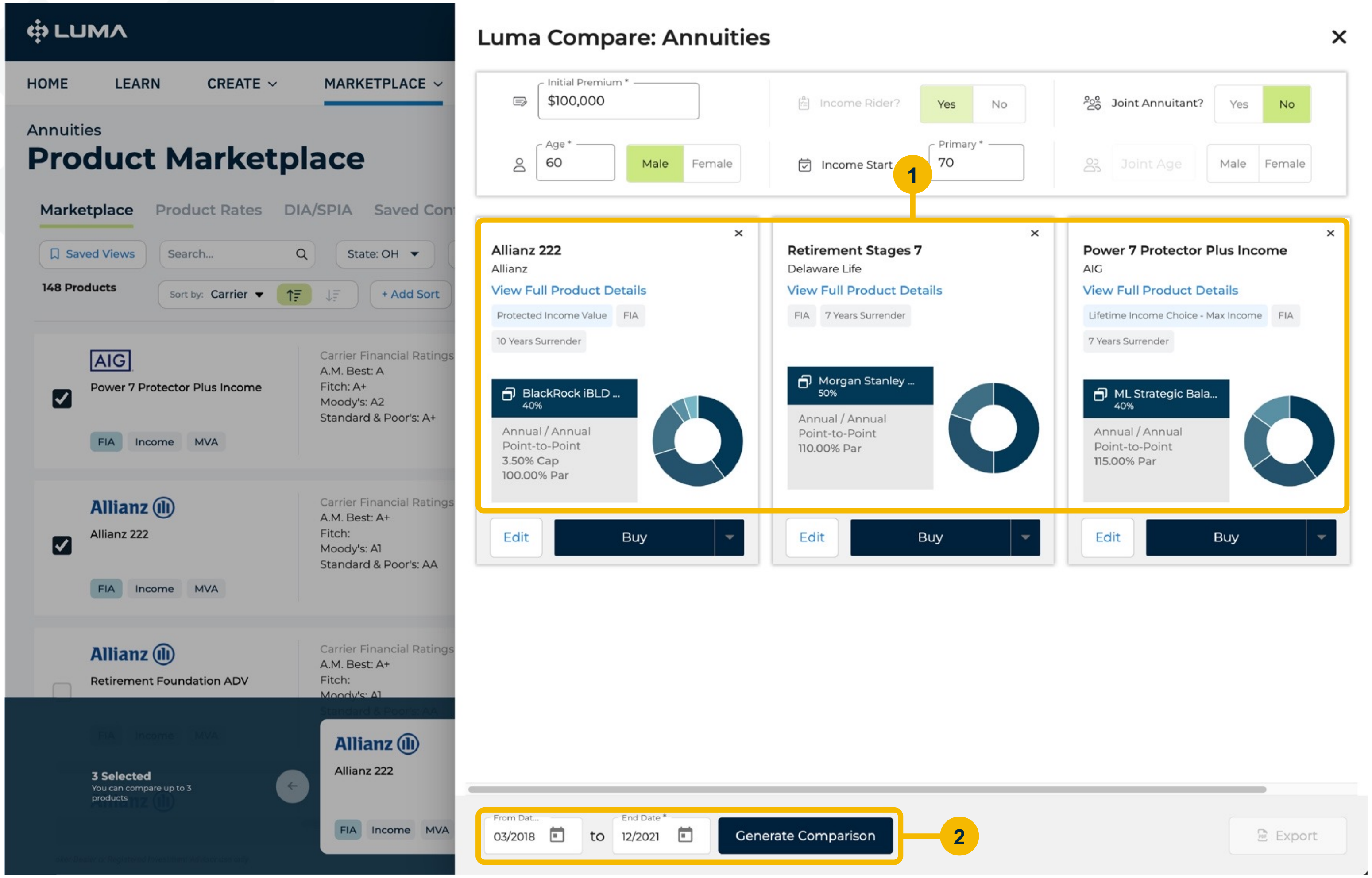
1 Prior to configuring each individual product, **enter client specifications** at the top of the page. Once Initial Premium is entered, you will be able to proceed.



Annuity Comparison

1 Some products may have **rates dependent** upon the **riders selected**, so make those selections first. Required riders will be pre-selected.

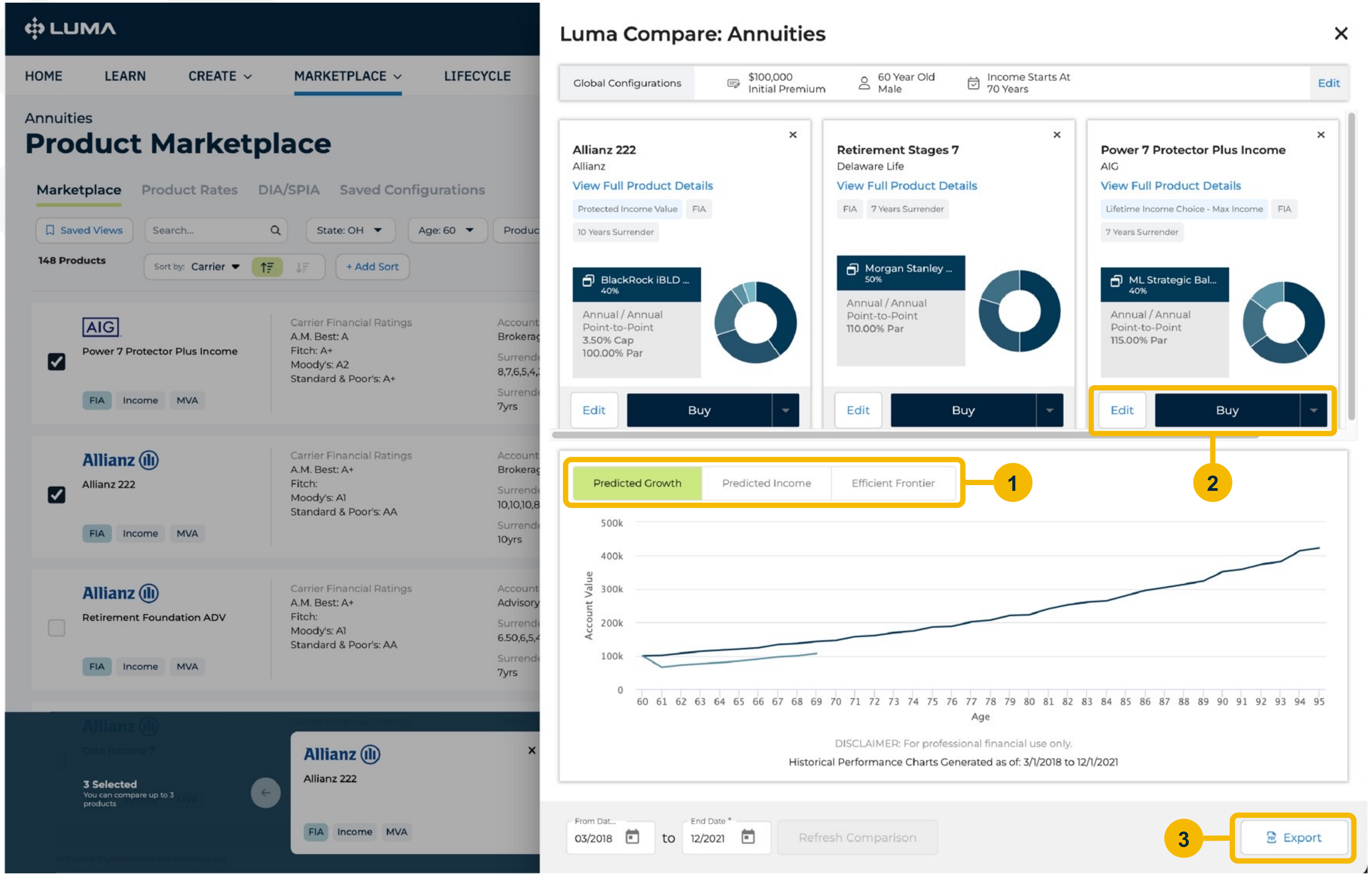
2 **Build your allocation** and click on **Save Allocation**. You will now be able to advance to configuring the next product.



Annuity Comparison

1 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.

2 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**.

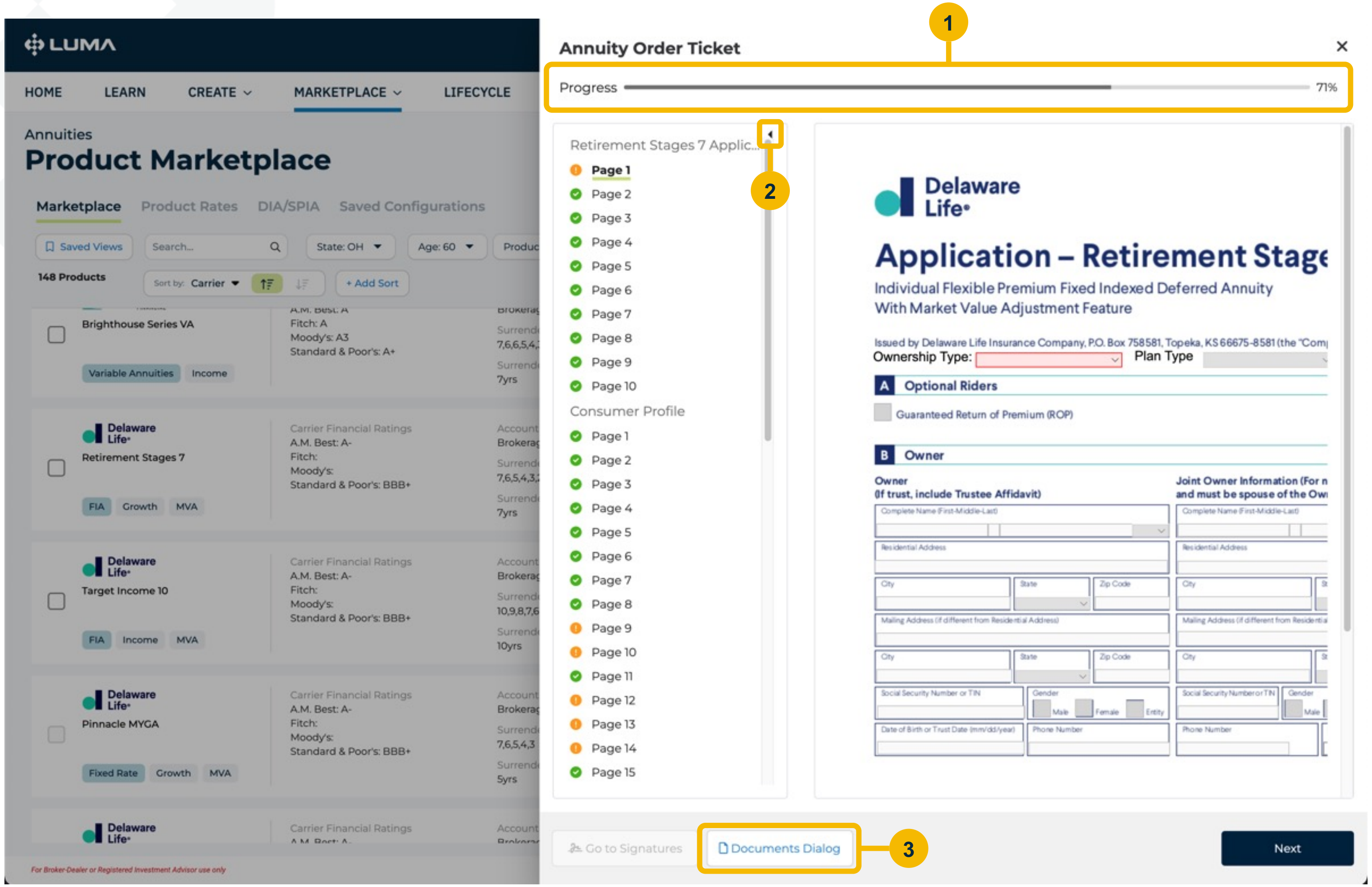


Annuity Comparison

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.



Order Entry System

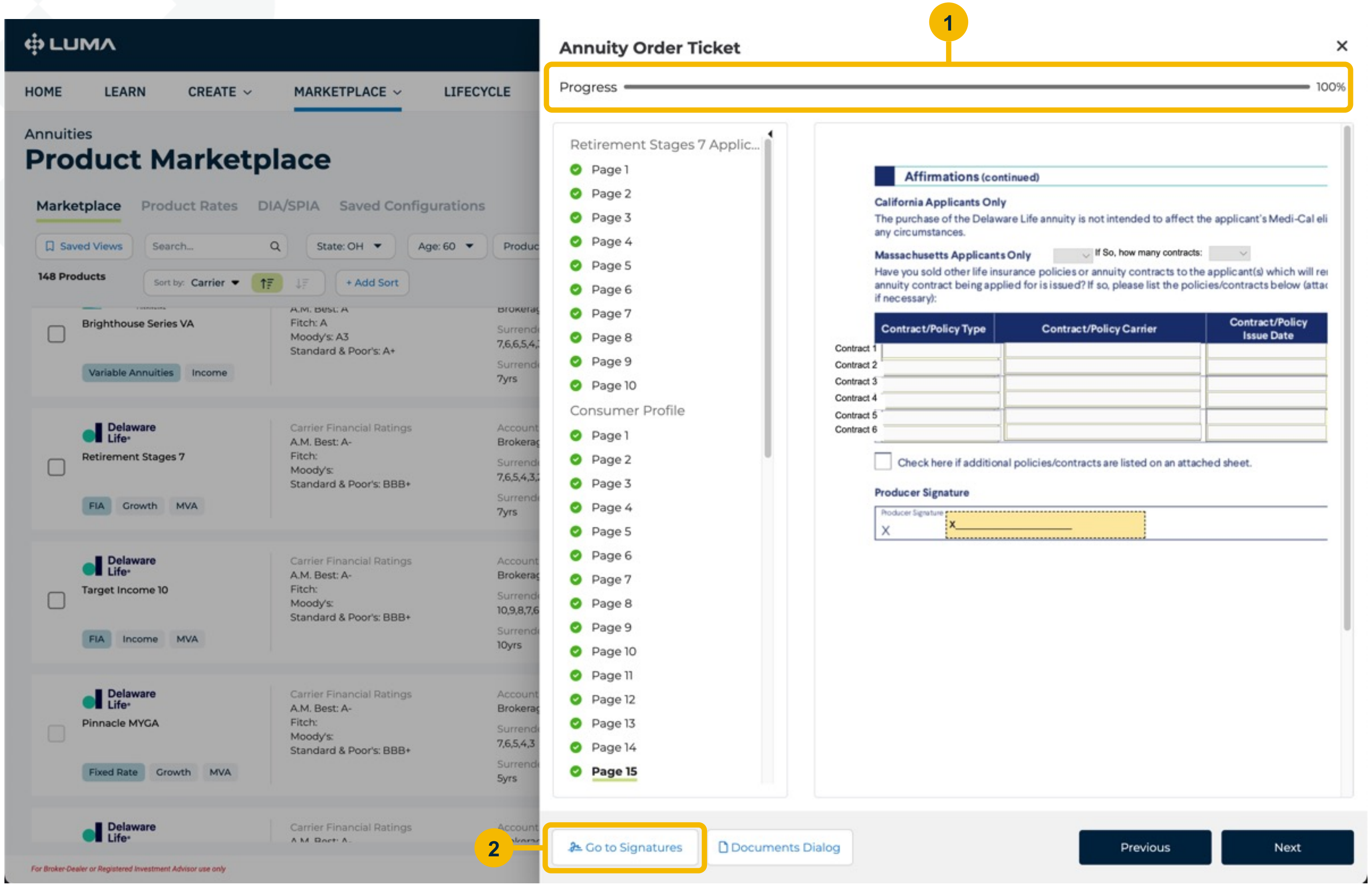
Once you click on **Buy**, the Order Entry System will initiate, taking you through the appropriate firm and carrier specific forms.

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.

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



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.

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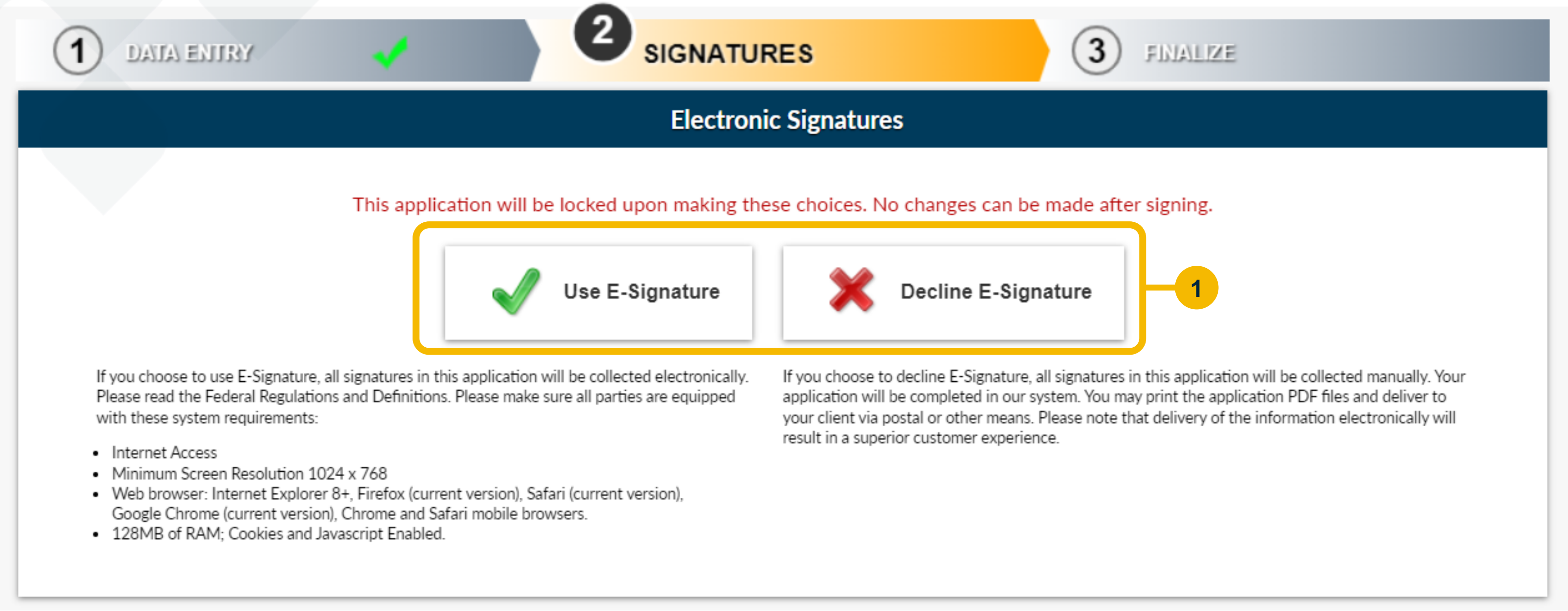
AN EPIC COMPANY

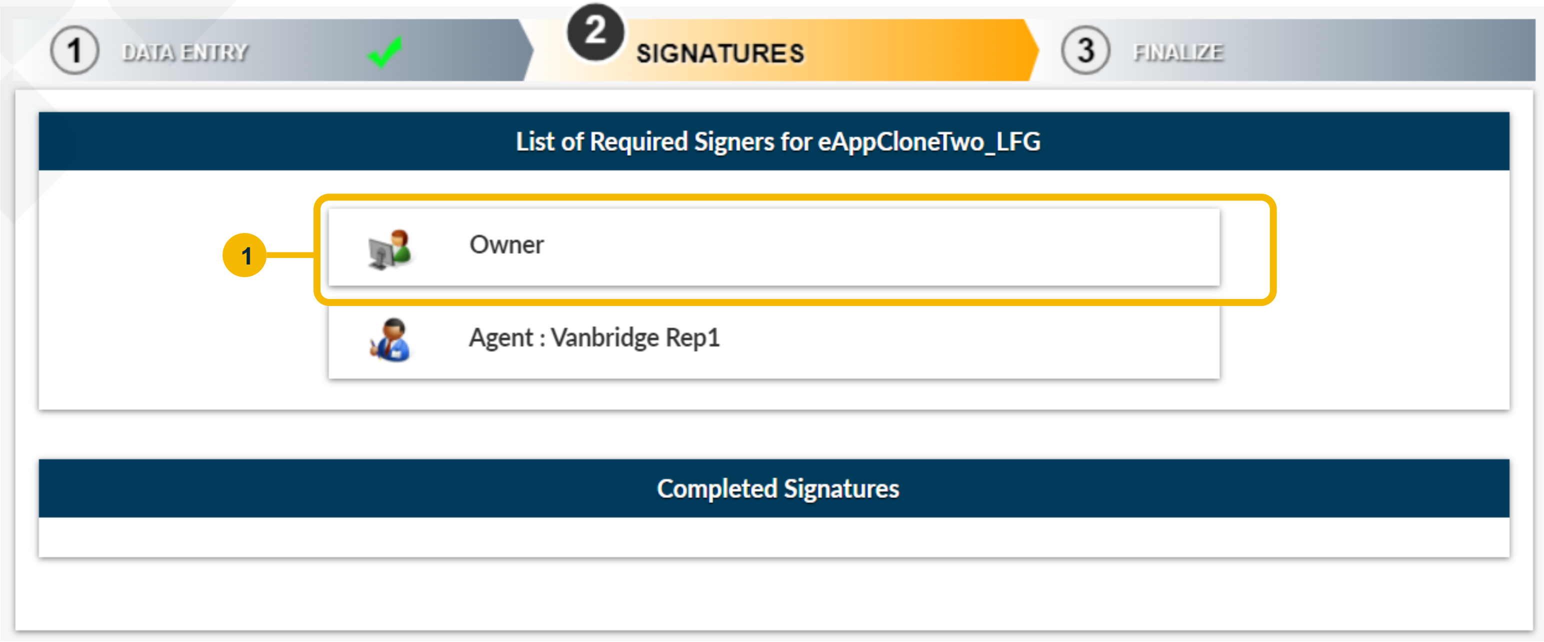


Order Entry System

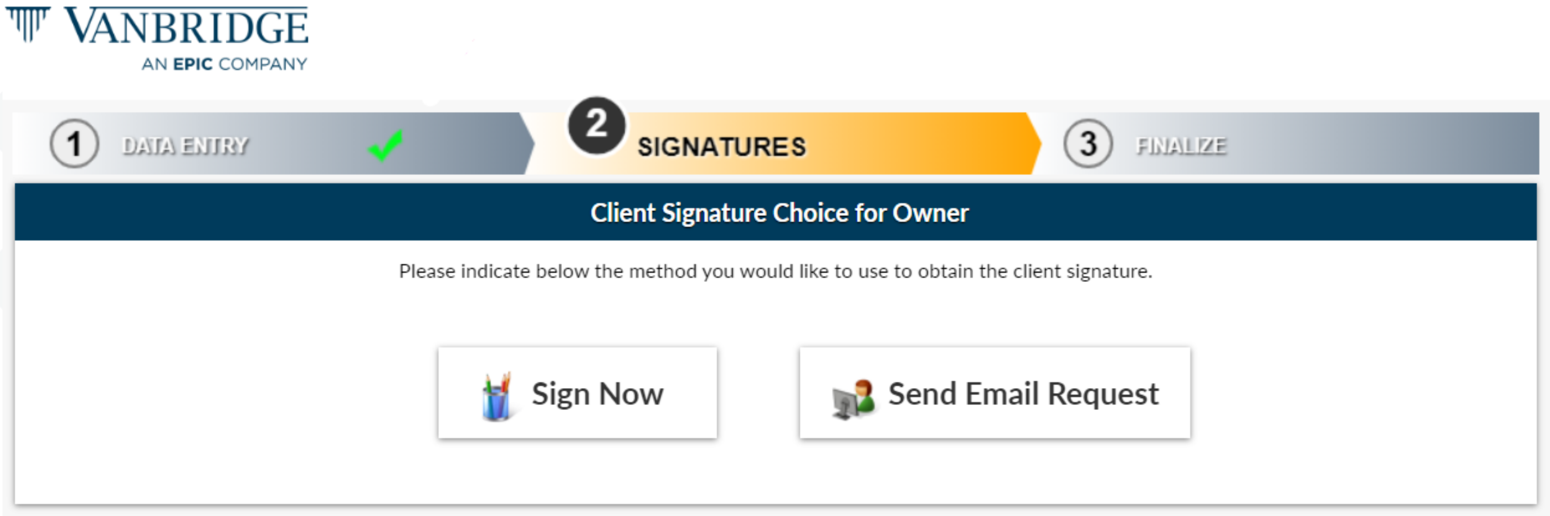
After clicking **Use E-Signature**, you will be presented a Firelight screen with the three steps to submitting an application: Data Entry, Signatures, and Finalize. The first step, **Data Entry**, will be at 100%.

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

Order Entry System



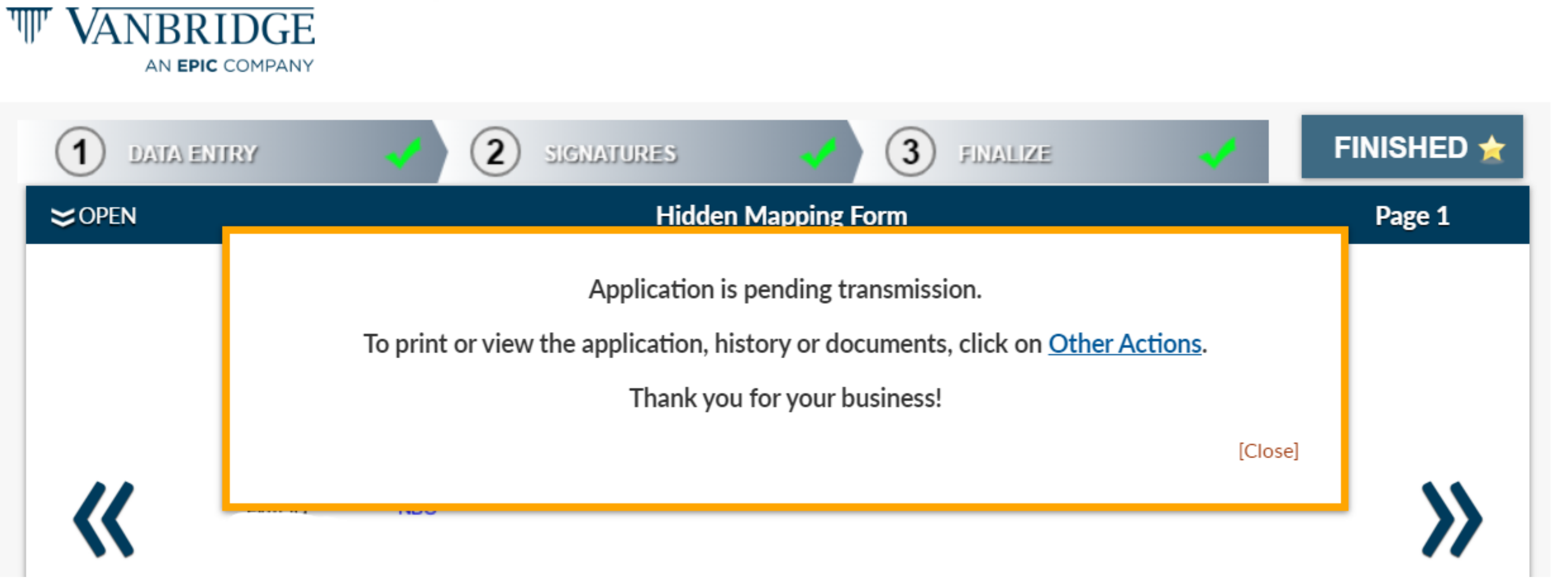
1. Click **Owner** to proceed to **Step 2: Signatures.**



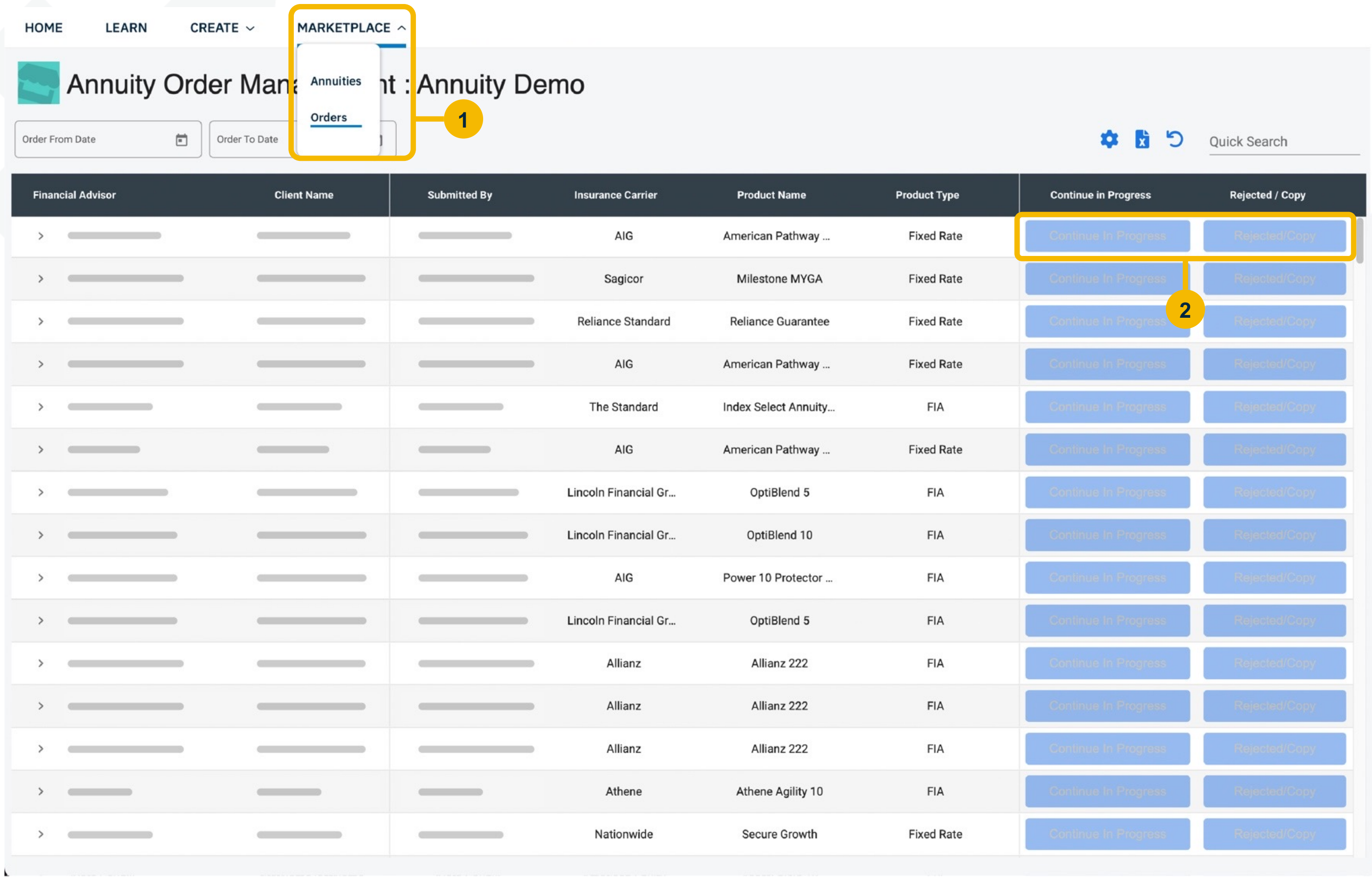
Order Entry System

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.



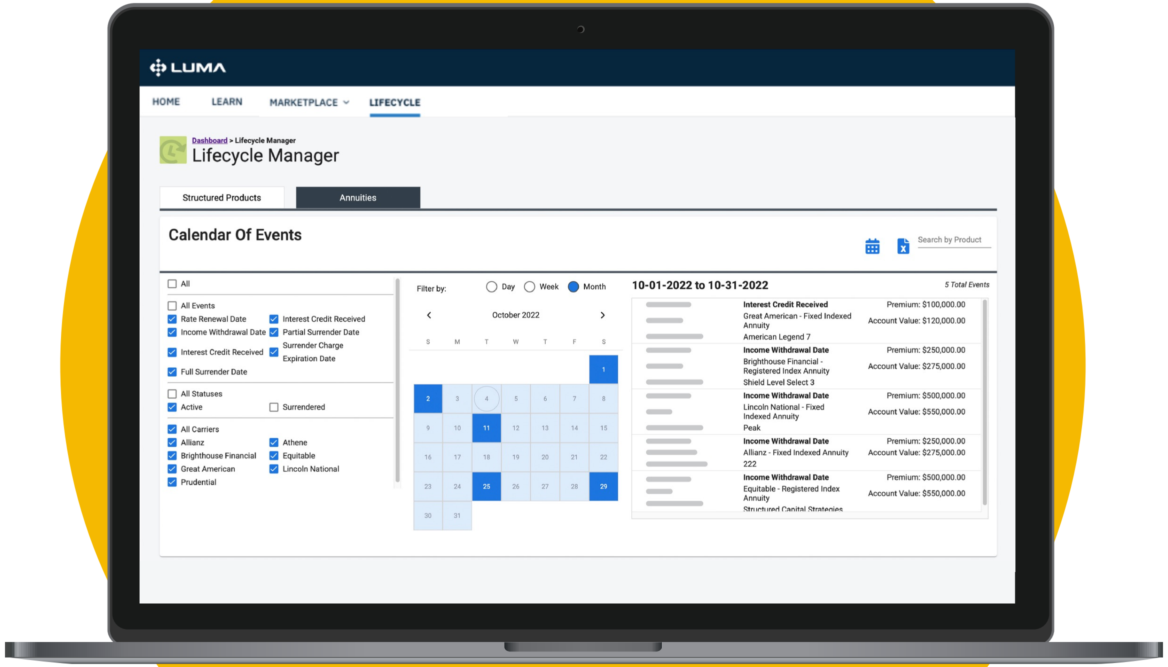
Order History

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**.

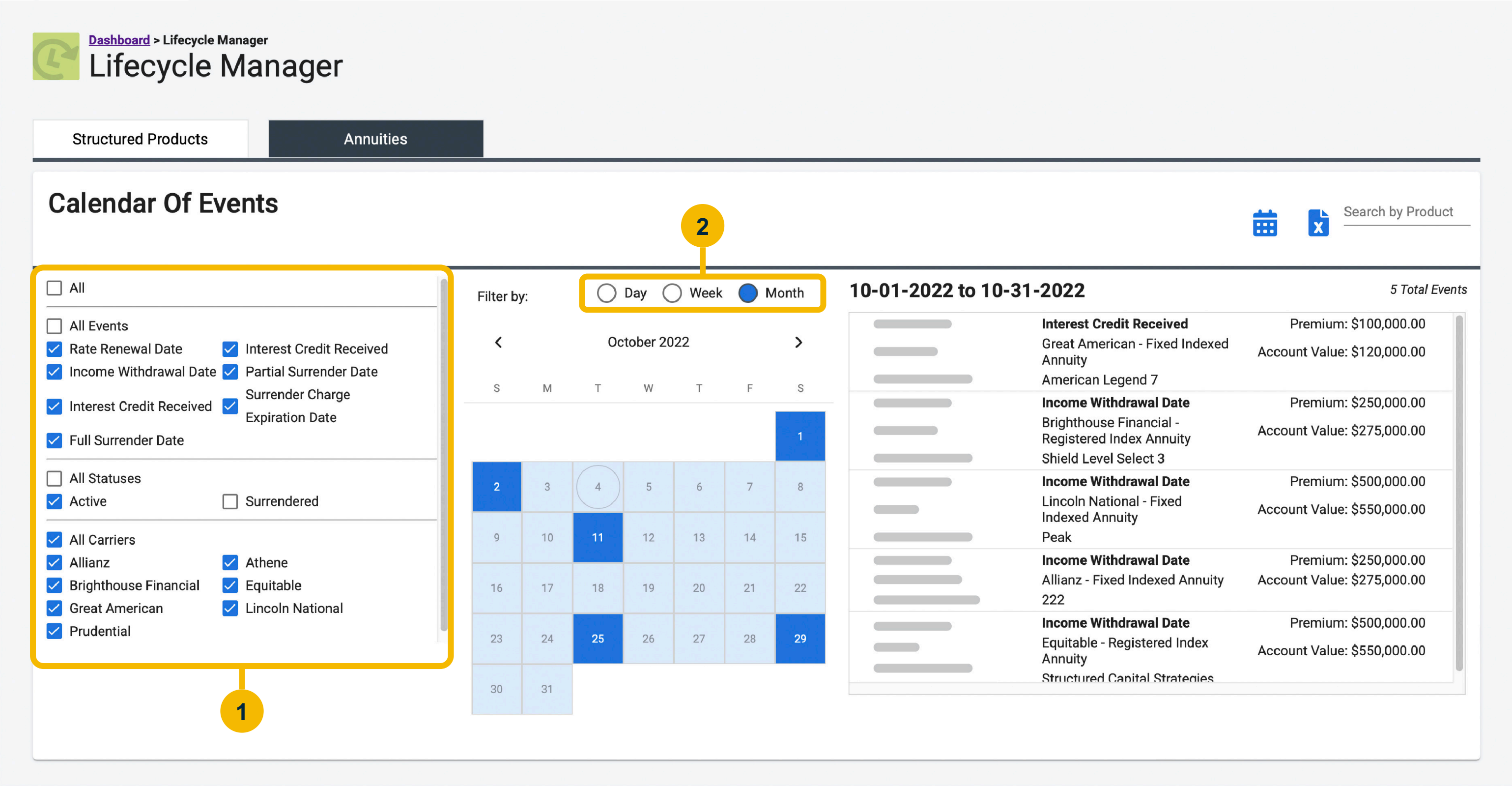
2. In the **Annuity Order Management** screen, you can continue in-progress applications which have not been submitted yet. You can also copy an application which has been rejected, then re-submit.

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



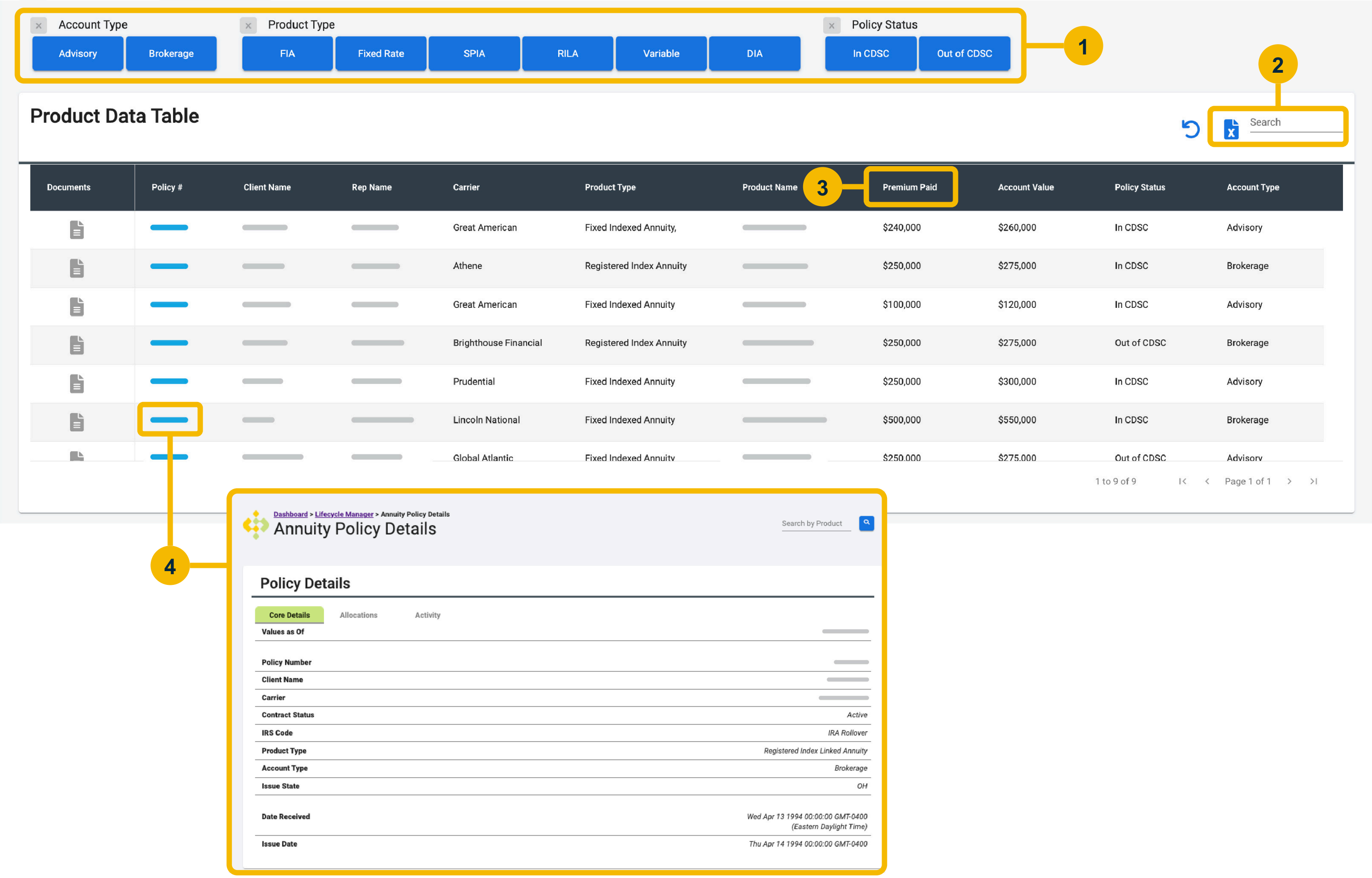
Calendar of Events

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.

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

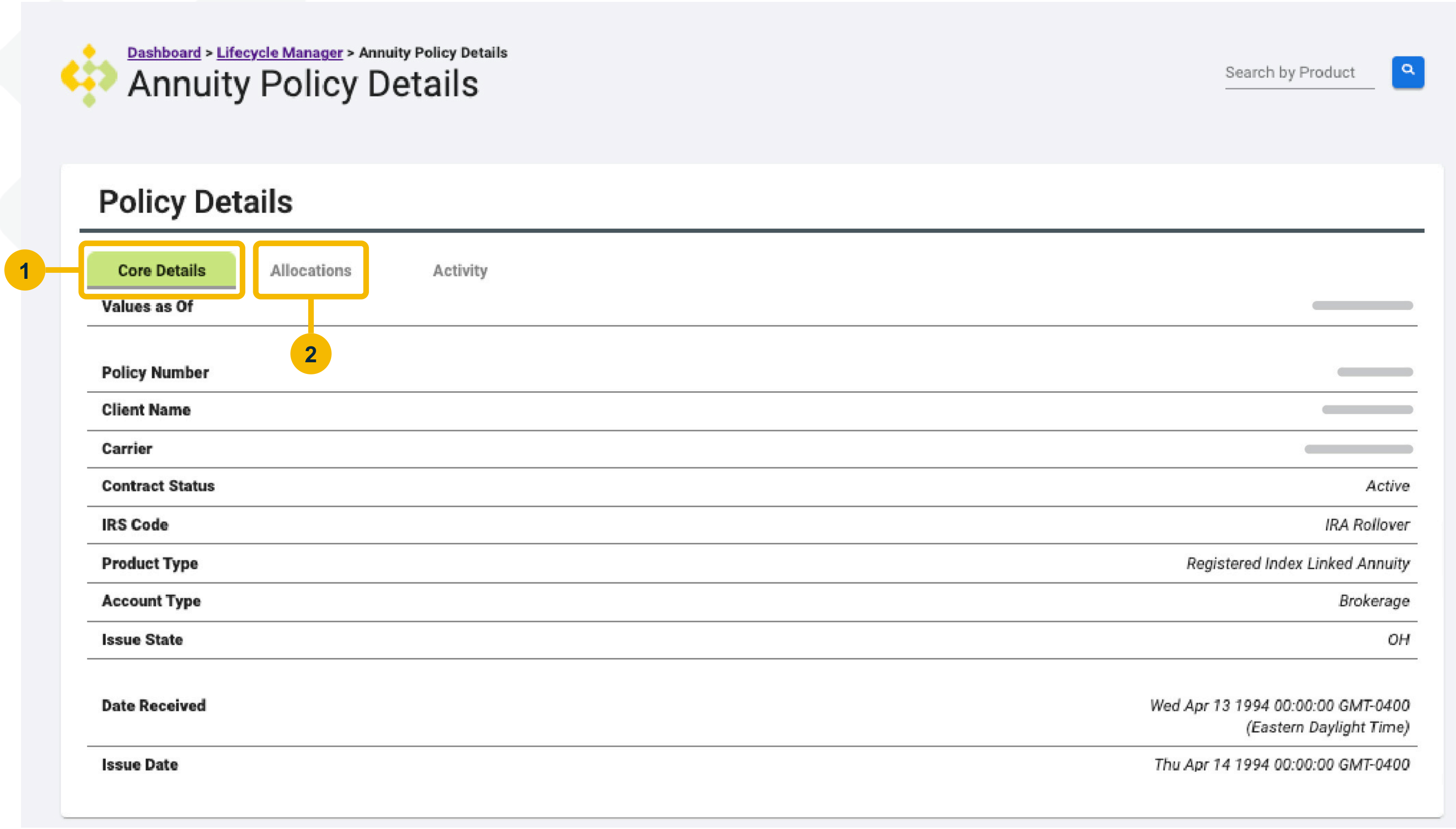


Product Data Table

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

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

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



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.

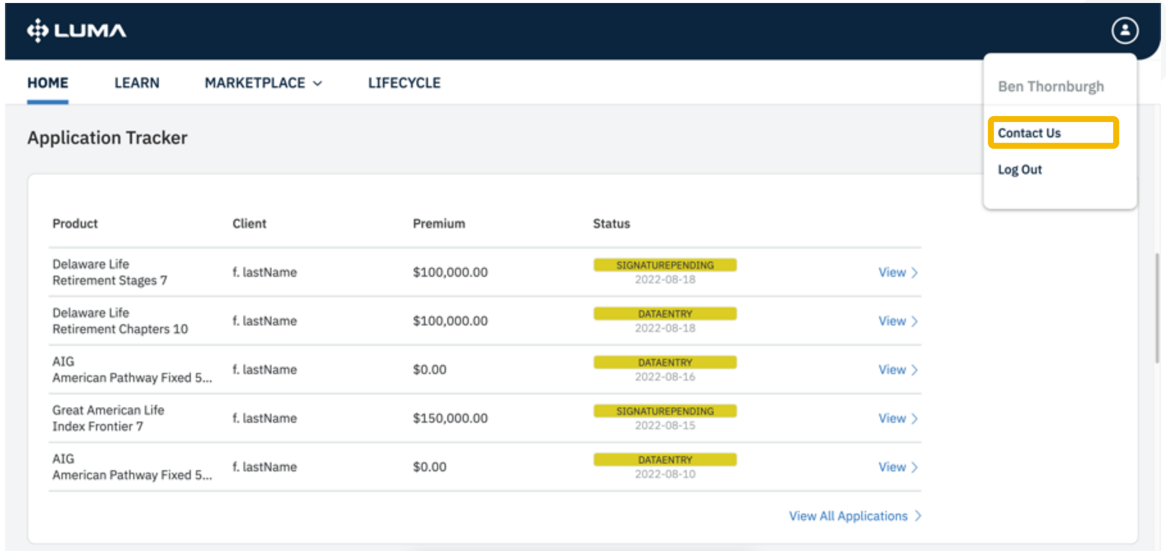
1. Click **Core Details** to see policy details, dates, and values.

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.**



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