KINGSWOOD

INVESTMENT SOLUTIONS

Insurance & Annuities

An advisor guide to the asset classes, and a directory of our insurance partners

OCTOBER 2026

Annuities · Life Insurance · Living Benefits · Suitability · Partners

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Kingswood US · RIA and broker-dealer channels

INTRODUCTION

Why Insurance and Annuities Belong in the Plan

Insurance products do something no other asset class on the platform can: they transfer risk to an insurer. Longevity, market drawdowns near retirement, premature death and the cost of care can all be shifted, in part, to a balance sheet built to carry them.

This guide is an overview for Kingswood advisors in both the RIA and broker-dealer channels. It walks through the main annuity and life insurance categories, how each one works, what it costs, how it is taxed and how it is regulated, and it sets out the suitability and supervision points that apply when you recommend one. It closes with a directory of the insurance marketing organizations and brokerage general agencies Kingswood works with, who provide carrier access, contracting, case design and underwriting support.

At a Glance

Two jobs	Annuities manage retirement risk: income, principal protection and tax deferral. Life insurance manages mortality risk: income replacement, estate liquidity and wealth transfer.
Guarantees	Every guarantee is backed by the claims-paying ability of the issuing insurer. Carrier strength matters as much as product design.
Two regimes	Fixed, fixed indexed and income annuities are insurance products. Variable annuities, RILAs and variable life are also securities, with FINRA and SEC rules layered on top.
Liquidity	Most deferred annuities carry surrender schedules of five to ten years. Life policies build cash value slowly. Neither belongs in a client's emergency reserve.
Tax	Growth is tax-deferred; gains come out as ordinary income. Life insurance death benefits are generally income-tax-free. Section 1035 allows tax-free exchanges between like contracts.
Best interest	State best-interest rules apply to every annuity sale. Reg BI and FINRA Rule 2330 add to that for registered products. Advisory recommendations carry a fiduciary duty, and rollovers of retirement plan assets bring in the DOL's prohibited transaction exemptions.

HOW TO USE THIS GUIDE

- The annuity pages run from fixed contracts through registered index-linked, income and advisory annuities.
- The life insurance pages cover policy types, planning uses, and long-term care and disability coverage.
- Read Suitability and Supervision before you present any product in this guide.
- The Partner Directory closes the guide. Partners run the illustrations, so start there for any specific case.

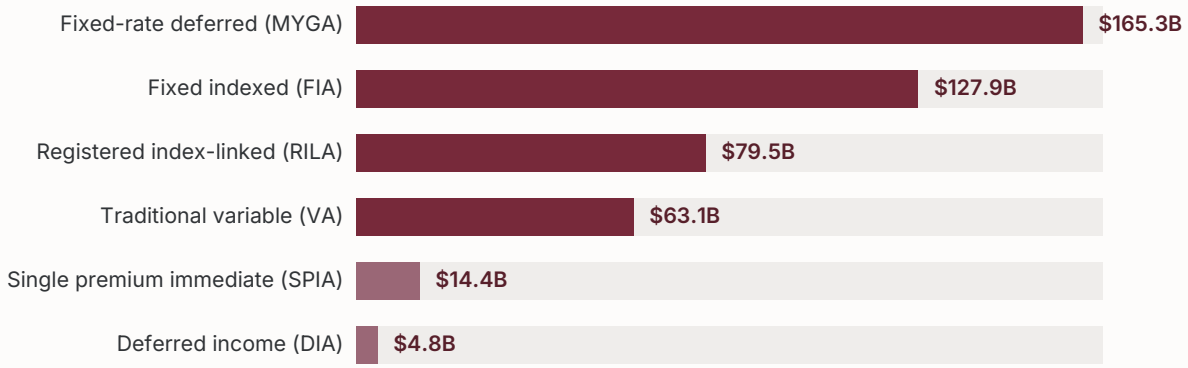
THE MARKET

A Record Run for Annuities

U.S. retail annuity sales set a fourth consecutive annual record in 2025, and the mix keeps moving toward products that combine growth potential with some form of downside protection.

LIMRA's final figures put 2025 retail annuity sales at $464.1 billion, up 7% from 2024, with every quarter since late 2023 above $100 billion. Indexed products, meaning fixed indexed and registered index-linked annuities, made up 45% of sales, against 24% a decade earlier. RILA sales grew 20% to $79.5 billion, the eleventh straight year of growth, and LIMRA projects more than $85 billion in 2026.

2025 U.S. Retail Annuity Sales by Product



Source: LIMRA U.S. Individual Annuity Sales Survey, final 2025 results (March 2026). Categories shown total $455.0 billion; the balance falls in categories not shown.

What Is Driving Demand

- **Rates.** Higher yields since 2022 let insurers offer multi-year guaranteed rates and index caps that were not available in the low-rate decade. Fixed-rate sales tend to surge when clients expect rate cuts and want to lock in.
- **Retirement demographics.** A record number of Americans are reaching 65 each year, and most have no pension. Outside Social Security and pensions, annuities are the main way to guarantee income for life.
- **Sequence risk.** Clients in the five years either side of retirement are most exposed to a drawdown. Buffered and floored products give them equity participation with a defined limit on losses.
- **Advisory distribution.** Fee-based annuities with no commission and no or short surrender periods have opened the category to RIAs, who can hold them alongside managed accounts.

ADVISOR TAKEAWAY

The product mix has changed more in ten years than in the previous thirty. Clients who last looked at annuities when a variable annuity with a living benefit was the default should be shown the current choices side by side.

ANNUITY FUNDAMENTALS

How an Annuity Works

An annuity is a contract with an insurance company. The client pays a premium, the insurer credits growth or promises income on stated terms, and the contract can convert savings into payments the client cannot outlive.

The Parties and Phases

Element	What it means	Why it matters
Owner	Controls the contract: withdrawals, beneficiary changes, surrender.	Ownership drives tax treatment. A non-natural owner loses tax deferral unless it holds the contract as agent for a natural person, as a revocable trust typically does. Confirm trust ownership with the carrier.
Annuitant	The life on which income payments and some death benefits are measured.	Owner-driven and annuitant-driven contracts pay death benefits on different triggers.
Beneficiary	Receives the death benefit.	No step-up in basis: heirs pay ordinary income tax on the gain. Qualified contracts follow SECURE Act payout rules.
Accumulation	Premium grows tax-deferred under the contract's crediting method.	Withdrawals are usually allowed up to a free amount, often 10% a year, before surrender charges apply.
Distribution	Withdrawals, a rider's lifetime withdrawals, or annuitization into a payment stream.	Annuitization is irrevocable. Rider income keeps the contract value accessible.

Tax Treatment

- **Deferral.** Growth is not taxed until it is withdrawn. Inside an IRA or plan, the annuity adds no extra deferral, so a qualified-money annuity has to be justified by its guarantees, not its tax status.
- **Gain first.** Withdrawals from a nonqualified contract come out of earnings first and are taxed as ordinary income until the gain is exhausted. Annuitized payments are split between taxable gain and tax-free return of basis under an exclusion ratio.
- **10% additional tax.** Gains withdrawn before age 59½ generally carry a 10% additional tax under Section 72(q) for nonqualified contracts, or Section 72(t) for qualified contracts, with exceptions for death, disability and substantially equal periodic payments.
- **Section 1035 exchanges.** A client can exchange an annuity for another annuity, a life policy for a life policy or an annuity, or either for a qualified long-term care contract, without current tax. An annuity cannot be exchanged into life insurance.

Costs and Liquidity

Fixed and indexed annuities usually have no explicit annual fee; the insurer earns a spread. Variable annuities carry mortality and expense, administrative and subaccount charges. Optional riders add an annual charge, often around 1% of a benefit base. Surrender charges step down over five to ten years, and a market value adjustment can move the surrender value with interest rates.

ANNUITY CATEGORIES

The Product Landscape

Annuities differ in how they credit growth and in who bears the investment risk, running from full insurer guarantees to full market exposure.

Type	How it credits	Downside	Regulated as	Typical use
Fixed / MYGA	A declared rate, guaranteed for a set term (often 3 to 10 years).	None; principal and rate guaranteed by the insurer.	Insurance	CD alternative; laddering safe money; tax-deferred accumulation.
Fixed indexed (FIA)	Interest linked to an index, limited by a cap, participation rate or spread.	0% floor; no index losses credited.	Insurance	Principal protection with modest upside; base for lifetime income riders.
Registered index-linked (RILA)	Index-linked return with higher caps than an FIA.	Buffer (insurer absorbs first 10–20%) or floor (client loss capped).	Insurance and security	Equity exposure with defined downside, often for pre-retirees.
Variable (VA)	Direct return of chosen subaccounts.	Full market risk unless a guaranteed rider is added.	Insurance and security	Tax-deferred growth; guaranteed living or death benefits.
Immediate (SPIA)	Converts a lump sum to income starting within a year.	No market risk; premium is generally not recoverable.	Insurance	Covering essential expenses; pension-like income floor.
Deferred income (DIA / QLAC)	Lump sum now, income starting years later.	As SPIA; payment deferral raises the payout.	Insurance	Longevity insurance; QLACs also reduce required distributions.

Indexed Crediting Terms Advisors Must Explain

Term	How it works
Cap	The maximum index-linked return credited in a period. With a 9% cap and a 14% index gain, the contract credits 9%.
Participation rate	The share of the index gain credited. At 60% participation, a 10% gain credits 6%. A spread instead subtracts a set percentage.
Buffer (RILA)	The insurer absorbs losses up to a set level. With a 10% buffer, a 25% index decline produces a 15% loss.
Floor (RILA)	The client absorbs losses up to a set level and the insurer absorbs the rest. A –10% floor limits the loss to 10%.
Renewal rates	Caps and participation rates reset each term; only contract minimums are guaranteed. Treat back-tested history on proprietary indices with caution.

INCOME AND LONGEVITY

Turning Savings into Paychecks

The economic case for an annuity is risk pooling: by spreading longevity across many lives, an insurer can pay more lifetime income per dollar than a client can safely draw alone.

Three Ways to Generate Guaranteed Income

Approach	How it works	Trade-offs
Lifetime withdrawal rider (GLWB)	Added to an FIA, RILA or VA. A benefit base grows at a roll-up rate and supports a fixed withdrawal percentage for life.	The benefit base is not cash value and cannot be withdrawn as a lump sum. Rider fees and withdrawal percentages vary widely; compare actual income, not roll-up rates.
Single premium immediate annuity	A lump sum buys a stream of payments for life, or for a joint life or set period.	Usually the highest payout per dollar. Irrevocable, with limited liquidity and no growth unless a cost-of-living option is bought.
Deferred income annuity / QLAC	Payments begin at a future date chosen at purchase, often in the client's 80s.	Large income per dollar at older ages. A QLAC must begin by 85; the 2026 premium limit is $210,000 per person.

Planning Applications

- **Income floor.** Match guaranteed income from Social Security, pensions and annuities to essential expenses, so the rest of the portfolio can stay invested for growth and discretionary spending.
- **Bridge to Social Security.** A period-certain annuity can fund the years between retirement and a delayed Social Security claim, raising the client's lifetime benefit.
- **RMD management.** Money in a QLAC is excluded from the required minimum distribution calculation until payments start, which defers tax and can help manage Medicare IRMAA brackets.

Advisory (Fee-Based) Annuities

Advisory annuities pay no commission and usually carry a short surrender schedule or none. The advisor bills on contract value under the advisory agreement, and because no commission is built in, caps and rates are often higher than in the commission version. They are the natural fit for RIA representatives. Confirm the assets are not billed twice and that fee withdrawals are not treated as taxable distributions.

QUESTIONS TO ASK THE CARRIER OR PARTNER

- Current rate or cap, guaranteed minimum, renewal history, surrender schedule and MVA?
- For income riders: rider fee, roll-up method and withdrawal percentage at the client's age?
- Carrier financial strength ratings, and who owns the insurer?

LIFE INSURANCE

Protection, Liquidity and Transfer

Life insurance turns predictable premiums into a large, income-tax-free sum at death. Permanent policies add cash value, which makes the policy a planning asset as well as protection.

Type	Structure	Cash value	Typical use
Term	Level premium for 10 to 30 years; coverage ends at term.	None.	Income replacement during working and child-raising years.
Whole life	Fixed premium; guaranteed death benefit and cash value; may pay dividends.	Guaranteed growth plus non-guaranteed dividends.	Lifetime coverage, conservative cash accumulation, estate liquidity.
Universal life (UL / GUL)	Flexible premium. Guaranteed UL is priced for a guaranteed death benefit to a stated age.	Credited at a declared rate; minimal in GUL designs.	Lowest-cost permanent death benefit for estate and legacy needs.
Indexed UL (IUL)	UL with interest linked to an index, with a floor and a cap.	Index-linked with a 0% floor.	Accumulation with downside protection; supplemental retirement income via policy loans.
Variable UL (VUL)	UL with cash value in subaccounts. Also a security.	Full market exposure.	Long time horizons and clients comfortable with market risk.
Survivorship	Insures two lives; pays at the second death.	Varies by chassis.	Estate tax liquidity for married couples.
Private placement (PPLI)	Institutionally priced VUL for qualified purchasers.	Can hold insurance-dedicated alternative funds.	Tax-efficient holding of tax-inefficient strategies for high-net-worth clients.

Tax Rules That Shape Design

- **Death benefit.** Generally income-tax-free under Section 101(a). Transferring a policy for value can forfeit that treatment.
- **Policy loans and withdrawals.** Withdrawals up to basis and policy loans are generally not taxed while the policy stays in force. A lapse with a loan outstanding can create a large taxable gain with no cash to pay it.
- **Modified endowment contracts.** A policy funded faster than the seven-pay test allows becomes a MEC. Loans and withdrawals are then taxed gain-first and may carry a 10% additional tax before 59½. Design accumulation policies to stay under the limit.
- **Estate tax.** An irrevocable life insurance trust (ILIT) keeps proceeds out of the estate. With a $15 million federal exemption per person in 2026, the case centers on large estates, state estate taxes and liquidity for businesses and real estate.

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PLANNING APPLICATIONS

Where Advisors Use Life Insurance

The policy design follows the planning problem. Most cases fall into a handful of patterns.

Need	Typical design	Notes
Family income replacement	Level term, convertible.	Size to the income and debts the family would lose. Keep the conversion option alive.
Estate liquidity	Survivorship GUL or whole life in an ILIT.	Funds estate tax, equalizes inheritances, avoids forced sales of a business or property.
Business succession	Cross-purchase or entity-purchase buy-sell funded with term or permanent coverage.	Coordinate with the buy-sell agreement and valuation formula. Key-person coverage protects the business itself.
Executive benefits	Section 162 bonus plans, split-dollar, nonqualified deferred compensation funding.	Retains key employees. Requires plan documents and careful tax design.
Tax-advantaged accumulation	Maximum-funded IUL, VUL or whole life, kept below the MEC limit.	Long horizon required. Illustrations are hypothetical; stress-test lower crediting rates.
Premium finance	A lender pays premiums on a large policy, secured by the policy and outside collateral.	For high-net-worth clients only. Interest rate, collateral-call and policy performance risks can compound; requires an exit strategy. Requires Investment Solutions and Compliance pre-approval before any illustration or application.
Foreign nationals	Coverage on non-U.S. residents with U.S. assets or family.	Specialist underwriting by country of residence; handled by partners with cross-border experience.

LIVING BENEFITS

Long-Term Care and Disability

Long-Term Care

Traditional LTC premiums can rise, and the policy has no value if care is never needed. Most planning now uses hybrids: life or annuity contracts with LTC riders that pay for care or a death benefit. Section 1035 allows tax-free exchanges of old contracts into qualified LTC coverage.

Disability Income

Earning power is usually a working client's largest asset. Individual coverage replaces roughly 60% to 70% of income. Look for own-occupation definitions, non-cancelable guaranteed-renewable terms and residual benefits. Employer group coverage is often capped and taxable.

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SUITABILITY AND SUPERVISION

Recommending Insurance Products

Two sets of rules apply: state insurance regulation for every annuity and policy, and federal securities regulation for registered products and for broker-dealer and RIA conduct.

Licensing by Product

Product	License needed	Rules that apply
Fixed, MYGA, FIA, SPIA, DIA	State insurance license; carrier appointment.	State best-interest rule (NAIC Model #275; NY Reg. 187); state annuity training, including California's initial and ongoing requirement; replacement rules.
RILA and variable annuities	Insurance license with variable contracts authority, plus Series 6 or 7 and state securities registration.	State rules plus Reg BI, FINRA Rule 2330 (deferred VAs, including principal review within seven business days of a complete application) and FINRA Rule 2210.
Term, whole, UL, IUL	State insurance license; carrier appointment.	State illustration and replacement rules; NY Reg. 187 for New York sales.
VUL and PPLI	Insurance license with variable contracts authority, plus Series 6 or 7 and state securities registration.	Insurance rules plus Reg BI and FINRA supervision; PPLI investor eligibility.

Core Obligations

- **Best interest.** Under the NAIC model adopted in nearly every state, producers must put the consumer's interest ahead of their own compensation, gather a full profile, disclose compensation and document the basis for the recommendation. Annuity best-interest training is required before selling.
- **Reg BI and fiduciary duty.** Reg BI applies in full to registered products sold through the broker-dealer. Investment adviser representatives recommending advisory annuities owe a fiduciary duty under the Advisers Act.
- **Rollovers.** Recommending that a client roll retirement plan assets into an annuity can be fiduciary investment advice under ERISA and the Internal Revenue Code. Document the rollover analysis, including costs and features given up in the plan, and satisfy PTE 2020-02, or PTE 84-24 for commissioned insurance-only recommendations.
- **Replacements and 1035 exchanges.** Document why the new contract is better after surrender charges, lost benefits and new surrender periods. Exchanges are a recurring exam focus.
- **Senior clients.** Keep surrender periods in proportion to age and liquidity, obtain the trusted contact under FINRA Rule 4512, and escalate signs of diminished capacity or financial exploitation to Compliance, which may place a temporary hold under FINRA Rule 2165.
- **Approvals.** Write insurance business only through approved channels. Insurance business written outside the broker-dealer is an outside business activity under FINRA Rule 3270 and requires prior written notice to Kingswood. Use only carrier- or Compliance-approved client materials.

AVOID

- Calling a fixed indexed annuity an investment in the market, or quoting back-tested index returns as expected returns.
- Presenting a rider's benefit base or roll-up rate as money the client can withdraw.
- Referring to state guaranty association coverage as a reason to buy; most states prohibit it in sales.

ADVISOR CHECKLIST

Before You Present

Client Profile

- Age, health, income, net worth and tax bracket.
- Liquidity needs and emergency reserves over the full surrender period.
- Existing annuities and policies, including surrender values and riders.
- Risk tolerance and time horizon, documented.
- Objectives: income, protection, legacy, care or accumulation.
- Source of funds, and whether it is qualified or nonqualified money.

Product Due Diligence

- Carrier financial strength ratings from at least two agencies.
- Surrender schedule, MVA and free withdrawal provisions.
- Current and guaranteed rates, caps and participation rates.
- Rider fees and the actual income produced at the client's age.
- Commission and advisory versions compared where both exist.

Case Documentation

- Best-interest or Reg BI rationale, with alternatives considered.
- Replacement or 1035 comparison where an existing contract is surrendered.
- Signed disclosures, buyer's guide and product illustration.
- Principal review where the product or channel requires it.

Working With a Partner

- Confirm your contracting and appointment with the carrier before the application.
- Send the partner the client profile and goals, not just a product request.
- Ask for at least two competing designs.
- For life cases, request informal underwriting before a formal application.
- Keep the partner's illustrations and case notes with the client file.

PRESENTING TO CLIENTS

Say: “This contract shifts part of the risk of outliving your savings to an insurance company. In exchange, you accept limits on upside and on access to the money for a period of years.”

Say: “The guarantees depend on the insurer's ability to pay claims, which is why we look at the company as carefully as the product.”

Avoid: “You can't lose money,” “guaranteed growth” for an indexed product, or “tax-free income” without the conditions attached.

PARTNER DIRECTORY

Our Insurance Partners

Kingswood works with independent marketing organizations (IMOs) and brokerage general agencies (BGAs) that connect advisors to carriers. They do not replace the carrier; they provide access, contracting and case support.

What a Partner Does for You

- **Carrier access and contracting.** One relationship opens appointments with dozens of carriers.
- **Case design and illustrations.** Side-by-side comparisons across carriers for annuity and life cases.
- **Underwriting advocacy.** Informal reviews and negotiation of ratings on life, LTC and disability applications.
- **New business support.** Application processing, 1035 transfers, requirements tracking and policy delivery.
- **Advanced markets.** Estate, business and executive benefit design with in-house specialists.

Which Partner for Which Case

Case type	Simplicity	National Brokerage Atlantic	Financial Independence Group	Tarkenton Financial
Fixed, MYGA and FIA	◆		◆	◆
RILA and variable annuities	◆			
Advisory annuities	◆			
Term and permanent life	◆	◆	◆	◆
High-net-worth and advanced life	◆	◆		◆
Premium finance (pre-approval required)		◆		◆
PPLI and foreign nationals (pre-approval required)		◆		
LTC, hybrid LTC and disability	◆	◆	◆	
Practice marketing and events	◆		◆	◆

Based on each firm's published capabilities. Confirm current product shelf and carrier access with the partner before quoting a case.

COMPENSATION AND CONFLICTS

Kingswood, its affiliates or its representatives may receive compensation from these partners, including marketing allowances, overrides, expense reimbursement and event sponsorship. This compensation creates a conflict of interest. Choose a partner based on the client's case, not on any compensation arrangement.

Simplicity

FINANCIAL MARKETING ORGANIZATION · SUMMIT, NEW JERSEY

Simplicity Group is an independent distributor of annuities and life insurance, built as a partnership of local marketing organizations and brokerage general agencies that share a national platform for products, marketing and technology. It positions itself as a holistic planning firm that combines accumulation and protection solutions for advisors, financial institutions and their clients.

Its shelf covers fixed, indexed, registered and advisory annuities, life, LTC and disability.

WHERE THEY HELP

- Fixed, indexed, RILA, variable and advisory annuities across a broad carrier shelf.
- Life insurance case design, including digital term fulfillment.
- LTC, hybrid LTC and disability through acquired specialist agencies.
- National accounts support for broker-dealers and RIAs.

CONTACT

Website	simplicitygroup.com
Headquarters	Summit, NJ
Leadership	Bruce Donaldson, Partner and CEO
Contact	**Robert T. Murphy III, CRPC** VP, Head of National Accounts rob.murphy@simplicitygroup.com Mobile 203-650-0088 · Main 800-308-5555
Kingswood	Investment Solutions team

National Brokerage Atlantic

BROKERAGE GENERAL AGENCY · MIAMI, FLORIDA

National Brokerage Atlantic (NBA) is a full-service brokerage general agency focused on life insurance for financial professionals whose clients are affluent, both in the U.S. and abroad. Founded in 2019, it offers life, long-term care and disability coverage with in-house underwriting and contracting and reports relationships with more than 30 carriers.

Its advanced sales and case design team concentrates on four lines: executive benefits, coverage for foreign nationals, premium finance, and private placement life insurance. Its case design support is built for high-net-worth and cross-border life cases.

WHERE THEY HELP

- Large-face and high-net-worth life insurance.
- Premium finance design and lender coordination.
- Private placement life insurance.
- Foreign national underwriting and executive benefit plans.

CONTACT

Website	nbatlantic.com
Headquarters	1000 Brickell Ave, Suite 590, Miami, FL
Contacts	**Jimmy Milliron** President jmilliron@nbatlantic.com Direct 305-902-3841 · Mobile 305-318-6466 **Stephany Carvajal** Director of Loan & Advisory Services scarvajal@nbatlantic.com Direct 305-902-5859 · Mobile 786-308-1697
Kingswood	Investment Solutions team

Financial Independence Group

INDEPENDENT MARKETING ORGANIZATION · CORNELIUS, NORTH CAROLINA

Financial Independence Group (FIG) is a privately held IMO and FMO focused on fixed insurance solutions for independent financial professionals, specializing in guaranteed income, asset protection and multi-generational planning. FIG reports that more than 3,000 professionals use it to reach upward of 100 carriers.

Alongside annuity, life, care planning and disability solutions, FIG provides advisor education, marketing and back-office support. It holds an equity stake in Power of Zero, David McKnight's retirement tax-planning program built around Roth strategies.

WHERE THEY HELP

- Fixed and fixed indexed annuities, including income-rider comparisons.
- Life insurance and care planning, including hybrid LTC.
- Tax-focused retirement planning resources through Power of Zero.
- Marketing programs, training and case design support.

CONTACT

Website	figmarketing.com
Headquarters	19520 W. Catawba Ave., Suite 200, Cornelius, NC
Contact	**Keith Burger** EVP, Head of Institutional keith.burger@figmarketing.com Direct 704-990-0935 · Mobile 970-445-8391
Kingswood	Investment Solutions team

Tarkenton Financial

INDEPENDENT MARKETING ORGANIZATION · ATLANTA, GEORGIA

Tarkenton Financial was founded in Atlanta in 2003. It describes itself as a boutique, family-led IMO that pairs the resources of a large organization with personal support for a select group of independent advisors.

Its core products are fixed indexed, fixed and multi-year guaranteed annuities, life insurance, and premium-financed life insurance for high-net-worth clients, supported by case design, marketing and operations, including its Retire Ready workshop program. Workshop and seminar materials, including Retire Ready, require Compliance pre-approval before use and are subject to FINRA Rule 2210 and state insurance advertising rules.

WHERE THEY HELP

- FIA, fixed and MYGA case design for retirement income.
- Life insurance and premium finance for high-net-worth clients.
- Client acquisition through Retire Ready workshops and marketing (Compliance pre-approval required).
- Operational and new business support.

CONTACT

Website	tarkentonfinancial.com
Phone	800-659-4942
Headquarters	3340 Peachtree Rd NE, Suite 2300, Atlanta, GA
Contact	**James Tanksley** VP of Annuity Sales jtanksley@tarkentonfinancial.com Direct 404-231-4098
Kingswood	Investment Solutions team

NEXT STEPS

Need More Information?

The Investment Solutions team can introduce you to the right partner, confirm contracting and approvals, and help you prepare a case for review.

For	Contact
Partner introductions, case strategy and product questions	Douglas Blake, Managing Director of Investment Solutions, Kingswood US dblake@kingswoodus.com · 347-254-1318
Carrier contracting and appointments	The partner handling the case, coordinated through Investment Solutions
Suitability, replacements and approved materials	Kingswood Compliance compliance@kingswoodus.com

Important Information

This guide is for financial professionals affiliated with Kingswood US and is not for distribution to the public. It is an educational overview, not an offer to sell or a solicitation of an offer to buy any security or insurance product. Kingswood does not provide tax or legal advice; clients should consult their own tax and legal advisors.

Annuity and life insurance guarantees are backed solely by the financial strength and claims-paying ability of the issuing insurance company. Annuities and life insurance are not bank deposits, are not FDIC insured, and are not guaranteed by any bank or government agency. Variable annuities, registered index-linked annuities and variable life insurance are sold by prospectus and involve investment risk, including possible loss of principal; clients should read the prospectus carefully before investing. Indexed products do not invest directly in any index.

Withdrawals and surrenders may be subject to surrender charges, market value adjustments and income tax, and withdrawals of taxable amounts before age 59½ may be subject to a 10% additional federal tax. Optional riders carry additional charges. Policy loans and withdrawals reduce cash value and death benefits and may cause a policy to lapse. Life insurance and some annuity riders are subject to underwriting.

Market data is from LIMRA's U.S. Individual Annuity Sales Survey, final 2025 results released March 2026. Tax figures reflect law in effect as of October 2026 and are subject to change. Partner descriptions are drawn from each firm's public materials and are provided for advisor reference only; inclusion is not a recommendation of any specific product. Product availability varies by state, channel and carrier.