

Innovation in #retiretech

The Most Innovative Companies Shaping The Future Of The Industry

Background

In late 2020, we held a series of events entitled “Reimagining Retirement in a Post-COVID World.” By that point in time, most people in the industry believed that the crisis had propelled technology adoption by carriers, distributors and clients from five to ten years into the future.

However, nearly every organization in the market realizes that they have to reassess strategy, investment priorities, and partners to adapt to the rapidly emerging new world. Who will help them?

From those sessions, we identified over 100 companies actively working to solve that problem. We believe they will effectively rewired the industry for the next ten years.

SAVINGS FOR MILLENNIALS



INSTITUTION ENABLERS



D2C ANNUITIES



PRODUCT SELECTORS



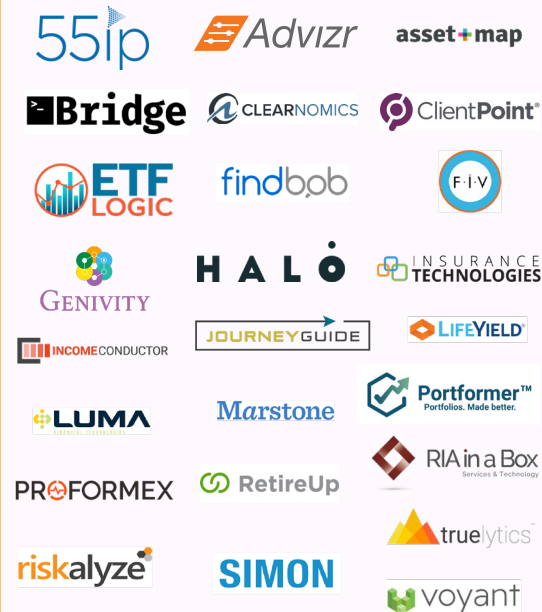
FINANCIAL PLANNING FOR MILLENNIALS



CUSTOMER CREATION FOR ADVISORS



RETIREMENT PLANNING FOR ADVISORS



SAVINGS FOR EMPLOYEES



RETIREMENT PLANNING FOR EMPLOYEES



PLANNING TOOLS FOR BOOMERS



COMPLIANCE/RISK MANAGEMENT



Sectors

We have divided this universe of companies into eleven sectors. We created them by looking at the intersection of target customers - millennials, employees, boomers - and the particular problems solved - savings, planning, and advice through planners, agents, or institutions.

SAVINGS FOR MILLENNIALS

Unfortunately, most millennials find themselves drowning in debt. College debt makes the headlines today. However, credit card and other personal debt also create significant drag.

A number of interesting companies have emerged to address the lack of savings. The ones that succeed will fuel retirement planning for this generation in later years.



Retirement plan providers, financial institutions and insurance carriers need assistance building hooks into the new emerging partners.

FINANCIAL PLANNING FOR MILLENNIALS

A very small number of millennials have accumulated enough wealth to start the planning process. They may have saved the money through high-paying jobs, startup success, or inheritance from grandparents. A solid group of entrants work to create a native digital experience for delivering advice that will create financial stability over time.

SAVINGS FOR EMPLOYEES

Companies want a financially-stable workforce. To get there, employees need to save more. Startups have emerged that work to help employees learn to change spending habits, budget and save more.

RETIREMENT PLANNING FOR EMPLOYEES

Today, most savings occurs at the workplace through 401(k) and other defined contribution plans. Through automatic enrollment, participation has risen substantially over the past 10 years at most companies.

Truth be told, account balances still need to be much larger on average to truly create stable retirements for most Americans. A number of companies have emerged that attempt to encourage better retirement planning with The Employee Retirement Income Security Act, (ERISA) framework at the workplace.



Nearly every organization in the market realizes that they have to reassess strategy, investment priorities, and partners to adapt to the rapidly emerging new world.

Who will help them?

RETIREMENT PLANNING FOR BOOMERS

As boomers head into retirement, their comfort with technology has increased substantially in the last five years. A large group of companies have created digital-first platforms to provide advice, reallocate savings, and even purchase retirement products.

CUSTOMER CREATION FOR ADVISORS

Almost all agents and advisors want more clients to serve. We could have called the new companies in the sector “lead generators.” However, the label would short-shrift their greater ambitions to create new clients. The next generation of startups in this category work to effectively connect educated consumers with well-matched advisors.

PLANNING TOOLS FOR ADVISORS

The industry delivered advanced planning simulation tools to advisors ten to fifteen years ago. These effectively brought institutional-strength capabilities like Monte Carlo simulations to individual investors. They typically served as the basis for plans later executed by agents or advisors.

Today, the next generation of tools use the same advanced algorithms, but integrates them from product manufacturer to actual trading platforms. They promise to deliver real time planning linked to actual portfolio activities.

D2C ANNUITIES

Online term life providers have broken the paradigm that insurance is bought not sold. Many naysayers continue to argue that annuities will never be sold in a similar fashion. However, a number of companies have started to crack the D2C (Direct to Consumer) code starting with simple-to-explain, simple-to-purchase annuities offering good consumer value.

PRODUCT SELECTORS

The Internet drives transparency. In a sea of product choices and options, companies that organize, rate, and recommend products will only create more value for agents, advisors and consumers over the coming years. We see an influx of companies reinventing the UX (User Experience) and redefining the factors that drive purchase decisions.

COMPLIANCE/RISK MANAGEMENT

Today, institutions, agents, advisors, and customers confront a broader range of risks than ever before. These include interest rate fluctuations, market volatility, health issues, geopolitical turmoil, and now even cyber security. A number of companies are rapidly building platforms to provide better real time assessments of investment risk and integrate them with trading

A number of interesting companies have emerged to address the lack of savings. The ones that succeed will fuel retirement planning for this generation, in later years.

platforms that can react in real time. Individuals increasingly can benefit from risk mitigation strategies previously available only to large institutions.

INSTITUTION ENABLERS

Finally, retirement plan providers, financial institutions and insurance carriers need assistance building hooks into the new emerging partners. They need better data to make underwriting and pricing decisions in real time. They also need systems that will reduce costs as margins continue to compress.

Summary

We hope that this list of over 100 companies grows to 200 and beyond. Millions of Americans need a more secure retirement. Solving this problem requires new approaches to a number of problems: increasing rates of savings, improving financial literacy, creating more options for accumulation, and providing better strategies for decumulating wealth in retirement.



55IP

55ip is a financial technology company whose purpose is to break down barriers to financial progress. Financial advisors use 55ip's tax-smart investment strategy engine to dramatically improve their efficiency and effectiveness. 55ip's intuitive experience and intelligent automation elevate portfolio design and delivery, helping advisors save time and drive better outcomes for their clients.

<https://www.55-ip.com>

Category: Planning Tools For Advisors



ADVIZR

Advizr is dedicated to creating financial planning software that enables profitable financial planning for all of its customers. It has automated advice delivery that allows more advisors to participate in holistic advice and more clients to receive financial plans regardless of their net worth.

<https://www.advisorhub.com/fintech/advizr-2/>

Category: Planning Tools For Advisors

ALGOREG

Algoreg is a global RegTech, contributing to the digital transformation of businesses in compliance with regulatory requirements. With our proprietary solutions, we transform the way that banks, investment funds, payment companies or insurance firms are on-boarding their customers and conduct the KYC journey. Our products enable a fast and compliant onboarding, decrease operational KYC and reduce negative impacts on customers.

<https://www.algoreg.com/>

Category: Compliance/Risk Management



ACORNS

Acorns is a finance company that allows individuals to round up purchases and automatically invest the change. It allows customers to automatically invest in a low-cost, diversified portfolio of exchange-traded funds offered by some asset managers including Vanguard and BlackRock.

<https://www.acorns.com>

Category: Savings for Millennials



AGE-UP

AgeUp is an annuity that gives you an income boost if you live into your 90s, and an optional return of premium that could help cover final or other expenses if you don't.

<https://learn.age-up.com/howitworks>

Category: D2C Annuities



ANNUITIES GENIUS

Annuities Genius offers everything you can possibly need to present, choose and sell annuities in one place at your fingertips.

<https://annuitiesgenius.com>

Category: Product Selectors



ANNUITY RATE WATCH

Annuity Rate Watch is an Industry Leading Annuity Software For Financial Professionals and Distributors.

<https://www.annuityratewatch.com>

Category: Product Selectors



BLUEPRINT INCOME

With Blueprint Income, you have the option of signing up for a Personal Pension or buying a traditional annuity. With either, you get guaranteed retirement income you can count on for life.

<https://www.blueprintincome.com>

Category: D2C Annuities



CANNEX

CANNEX is the premier provider of data, research and quantitative analysis for retirement savings and income products in North America. Our mission is to provide access and transparency to the pricing and features of annuity, bank and investment products that consumers rely on for retirement security.

<https://www.cannex.com/>

Category: Institution Enabler



ASSET MAP

Asset-Map visually organizes all of a household's finances in a clear graphical layout, allowing Advisors to apply their professional insight in real-time.

<https://www.asset-map.com>

Category: Planning Tools For Advisors



BRIDGE

Bridge helps RIAs save money for their clients by finding low-cost ETF alternatives to mutual fund investments.

<https://www.bridgeft.com>

Category: Planning Tools For Advisors



CANVAS ANNUITY

Canvas Annuity allows for a simple way to fund your retirement with a fixed annuity. Their Mott: People-first annuities. Great rates. Flexible access. Zero commissions

<https://canvasannuity.com>

Category: D2C Annuities



CATCH

Catch handles all of it so you don't have to. Whether you work for yourself or have a few side gigs, you still need tax withholding, time off, retirement, and health insurance. Catch can help you get squared away. Choose your benefits, link your bank, then set aside a percentage of each paycheck. It's that simple.

<https://www.catch.co>

Category: Savings for Millennials



CLIENTPOINT

ClientPoint is a cloud-based platform designed to generate, manage and track sales proposals. The platform ties all SaaS together to give businesses a way to easily build custom client portals, or ClientPoints, so that they can: engage prospects more dynamically to close more deals faster; (2) successfully onboard customers better, and build stronger and more profitable relationships with them over time.

<https://www.clientpoint.net>

Category: Planning Tools For Advisors



COPILOT ADVISOR

CoPilot AI is a SaaS company that uses A.I. and rich social data to connect businesses with qualified people on social media with authentic conversations to identify and surface timely opportunities.

<https://copilotai.com>

Category: Customer Creation For Advisors



CLEARNOMICS

Empowers financial advisors to have engaging market conversations with their clients. _ Clearnomics provides a technology that encourages financial advisors to have engaging market conversations with clients.

<https://www.clearnomics.com>

Category: Planning Tools For Advisors



COMPLYSCI

ComplySci is a leading provider of regulatory technology solutions that help compliance professionals identify, manage and report on employee conflicts of interests and compliance risk activities, including personal trading, political contributions, and other violations.

<https://www.complysci.com/>

Category: Compliance/Risk Management



COVR FINANCIAL TECHNOLOGIES

Covr's digital, white-labeled platforms integrate seamlessly with financial brands to provide life, long-term care, disability, and supplemental health solutions from top carriers to their clients in a simple, turnkey way. Covr's AI-driven tools, digital advice model and omni-channel sales support seamlessly blends high-tech and high-touch.

<https://covrtech.com>

Category: Institution Enabler



DIGIT

Digit is a finance app that analyzes your spending habits and automatically saves the perfect amount every day.

<https://digit.co>

Category: Savings for Millennials



EFTLOGIC

EFTLogic is a provider of analytics and portfolio tools to ETF issuers, institutions, and financial advisors. EFTLogic offers their web-based ETFLogic Insights platform to all professional market participants, RIAs and advisors. Additional business lines include our Customized API Solutions, ETFLogic Compliance Suite, Alternative Data and Corporate Analytics. Our solutions hone in on portfolios, portfolio attribution, optimization and risk measurement.

<https://www.etflogic.io>

Category: Planning Tools For Advisors



ENSIGHT

Ensign™ provides SaaS-based sales acceleration solutions that make selling life insurance, LTC and annuities simpler, more profitable & a modern digital experience. The Ensign™ sales enablement platform helps insurance carriers, national distributors, BGAs and financial professionals drive sales growth, improve sales productivity, and transform the advisor-client experience at the point of sale.

<https://ensightcloud.com/>

Category: Institution Enabler



DUE

Due makes retirement simple with an annuity/pension like program to help you know how much money you have coming in each month when you retire.

<https://due.com/annuity/>

Category: Retirement Planning for Boomers



ELLEVEST

Ellevest is a full-service robo-advisor aimed at female investors, with a focus on how different incomes, lifetime earnings, events and lifespans add up to the need for a discrete investment approach to help women meet their life and financial goals.

<https://www.ellevest.com>

Category: Financial Planning for Millennials



EPSOR

Epsor designs and distributes employee savings and retirement plans. The company has thus built an easy-to-deploy digital platform with a transparent pricing policy. Compared to other market players, Epsor's product offering is cheaper and relies on an open architecture.

<https://epsor.fr>

Category: Retirement Planning for Employees



EVEN.COM

Even offers an affordable on-demand pay product that allows employees to access their paychecks when they need it most—without confusing, hidden, or predatory fees. With a proven track record of reducing employee turnover and increasing retention and productivity, Even is the highest-rated on-demand pay app and has helped employees save more than \$82 million to date.

<https://www.even.com>

Category: Savings for Employees



FACET WEALTH

Facet Wealth is a provider of financial and wealth management services used to simplify the financial planning process. Its services include portfolio management, comprehensive full financial life planning, and personalized goal planning from a dedicated Certified Financial Planner (CFP) on a subscription-based model that enables customers to increase their financial security and prosperity at an affordable cost.

<https://www.facetwealth.com>

Category: Financial Planning for Millennials



FINDBOB

FindBoB is a growth, transition and succession planning tool for financial advisors and insurance agents, utilizing machine learning and elements of gamification for asset protection.

<https://www.findbob.io>

Category: Planning Tools For Advisors



EVOSHARE

EvoShare is the only solution turning American workers' spending into automatic retirement savings. For a long time, employees have only had one source of money for their 401(k) or 403(b) plan; their paycheck. With EvoShare, employees have access to an entirely new source of money to grow their retirement savings; their spending.

<https://evoshare.com>

Category: Retirement Planning for Employees



FENRIS DIGITAL

Fenris enables streamlined customer acquisition and full lifecycle optimization. Clients (agencies, carriers, financial services providers) leverage their APIs to inject insights and data into their workflows, to increase conversions, and deliver killer Amazon-like customer journeys.

<https://fenrisd.com>

Category: Institution Enabler



FINOS

The Fintech Open Source Foundation is an independent nonprofit organization focused on promoting open innovation during a period of unprecedented technological transformation within financial services. FINOS believes that organizations that embrace open source software development and common standards will be best positioned to capture the growth opportunities presented by this transformation.

<https://www.finos.org>

Category: Institution Enabler



FINTECH ROBOS

Fintech Robos serves as a catalyst for transformation across the region by empowering governments to embark on key pension reforms, by providing high-tech digital solutions for contributory and defined contribution (DC) pension system administration.

<https://fintechrobos.com>

Category: Institution Enabler



GAINBRIDGE

The Gainbridge SPIA (Single-Premium Immediate Annuity) is a financial planning tool designed to convert an initial investment into a stable stream of fixed monthly payouts over a specified investment period.

<https://www.gainbridge.life>

Category: Retirement Planning for Boomers



GENIVITY

Genivity is a dynamic client engagement tool that predicts family & lifestyle-based health risks to help advisors provide more comprehensive, targeted advice to clients, and better communication with next generation heirs.

<https://www.genivity.com>

Category: Planning Tools For Advisors



F_V

Your Annuity Custom Software Solution Experts. Focus on your clients and efficiency. Let FIV streamline your operations so you can keep doing what you love. FIV acts as the central platform for only your Carriers, Products and Rates, Tear Sheets, Compliance and Database Management.

<http://fiv.launchrock.com>

Category: Planning Tools For Advisors



GAINFULLY

Gainfully is a financial services platform that helps financial professionals generate new business and connect with their clients better.

<https://www.gainfully.com>

Category: Customer Creation For Advisors



GERRY

Gerry is a concierge service provider, helping families find the right assisted living homes for elders. The company provides its services related to assisted home living, financial planning, memory care facilities, family support, and communication, providing families with personalized recommendations and advice to find a suitable facility for their loved ones.

<https://www.meetgerry.com>

Category: Retirement Planning for Boomers

Retire

grandhood™

HALO

GETRETIRE

GetRetire is a free service to help you monitor your retirement savings, and saves you hundreds of thousands of dollars while they're at it.

<https://www.getretire.com>

Category: Savings for Millennials

GRANDHOOD

Grandhood aims to make every pension investment more transparent and accessible. They are a Denmark-based startup working on an alternative pension fund.

<https://www.grandhood.dk>

Category: Retirement Planning for Employees

HALO INVESTMENTS

Halo Investing is the first multi-issuer technology platform for protective investment solutions. Halo has created a two-sided marketplace connecting advisors and investors to protective investment products offered by leading global financial institutions. Through the Halo platform, advisors and investors can easily access structured notes, market-linked CDs, buffered ETFs, and annuities as well as a whole suite of tools to analyze, customize, execute, and maintain the most suitable protective investment product for their portfolios

Go2Income

Guideline

H

HARNESS WEALTH

GO2INCOME

Go2Income helps retirees or near-retirees secure their retirement with more dependable, spendable income.

<https://go2income.com>

Category: Retirement Planning for Boomers

GUIDELINE

Guideline is an all-inclusive 401(k) and full-stack solution that automates plan administration and compliance to growing businesses.

<https://www.guideline.com>

Category: Retirement Planning for Employees

HARNESS WEALTH

Harness Wealth is a platform that connects clients to vetted financial advisory firms that provide a wide range of tailored financial services.

<https://www.harnesswealth.com>

Category: Financial Planning for Millennials



ICON SAVINGS

Icon Retirement savings built for the 21st century. It's the first portable, universally accessible, workplace savings plan. Built for the modern workforce, our proprietary technology delivers simple, fast, radically less expensive alternative to 401k plans.

<https://www.iconsavingsplan.com>

Category: Savings for Employees



INCOME DISCOVERY

Income Discovery is a value-added planning tool built to help advisors provide better answers to difficult questions from clients either contemplating retirement or currently in retirement. A proven white label tech platform for retirement decumulation to deliver a Full & Rich Retirement to millions.

<https://www.incomediscovery.com>

Category: Institution Enabler



INSURANCE TECHNOLOGIES

Insurance Technologies offers innovative sales and regulatory automation solutions. We automate and modernize the entire sales process for advisors, agents and their customers, advancing the way insurance, retirement and investment products are marketed, sold, bought, delivered and managed. From pre-sale functions through e-application, to post-sale services, our suite of integrated sales tools and components make the sales and buying experience intuitive, fast and mobile.

<https://www.insurancetechnologies.com/>

Category: Planning Tools For Advisors



INCOME CONDUCTOR

IncomeConductor® is a proprietary, cloud-based tool that allows advisors, firms and individuals to create customized, time-segmented income plans that can be easily tracked and managed throughout retirement.

<https://incomeconductor.com>

Category: Planning Tools For Advisors



INCOME SOLUTIONS

Income Solutions Platform is a lifetime income annuity marketplace with simple, streamlined tools that can help you turn savings into a paycheck for life or an income stream you won't outlive. You can compare features on low-cost, competitively bid annuity products from multiple top-rated insurance companies and choose the income annuity best suited to your personal financial needs.

<https://www.incomesolutions.com/>

Category: Retirement Planning for Boomers



INSURELIFE

InsureLife provides an AI-powered Network Orchestration Platform for Insurers that digitally connects their financial services products with consumers and agents so they interact anytime, growing sales in a contactless world.

<https://insurelife.io>

Category: Customer Creation For Advisors



INTELLAGENTS

Intellagents is the only no-code, hybrid cloud, independent insurance integration platform, connecting agents, insurers, and new digital marketplaces and ecosystems with best-in-class insurtech solutions, data, and AI provider, Core and legacy systems to power “Real Change” in the insurance industry.

<https://www.intellagents.com>

Category: Institution Enabler



IPIPELINE

iPipeline provides cloud-based software solutions for the life insurance and financial services industry. We provide process automation and seamless integration between every participant in the life insurance industry including carriers, agents (such as financial advisors and independent insurance agents), distributors (such as banks, broker-dealers, and general agencies) and consumers.

<https://www.ipipeline.com/>

Category: Institution Enabler



KIDBROOKE

By distilling decades of research in the fields of quantitative analysis, behavioural economics and portfolio management into easily accessible APIs, Kidbrooke enables the FinTechs and financial institutions to build the next-generation digital wealth experiences. They provide B2B automated financial analytics designed to lower the cost of providing wealth management services without compromising on performance scalability.

<https://kidbrooke.com>

Category: Institution Enabler



INTERGEN DATA

InterGen Data develops proprietary “AI/ML” Artificial Intelligence-based Machine Learning algorithms that help banks, financial services, and insurance companies predict and identify when their clients are likely to have an important Life Event occur, what it could be, and how much of a financial impact that it could make.

<https://www.intergendata.com>

Category: Institution Enabler



JOURNEYGUIDE

JourneyGuide allows you to interactively work with your clients’ and provide answers to their most important retirement questions in seconds, not days. And, you can quickly show them options for improving their retirement beyond, “Save more, retire later.” Together, you can chart a course to, and through, retirement.

<https://www.journeyguideplanning.com/>

Category: Planning Tools For Advisors



LIFE.IO

Life.io is the world’s first web-based platform specifically designed to help people make better decisions every moment, to take care of themselves more, to engage more, to simply live more. Delivered through insurance companies or employers, it’s always on, sharing inspired ideas on how to live better today and every day after.

<https://life.io>

Category: Institution Enabler

LifeLegacy

LIFELEGACY

Life Legacy creates a mission-driven channel that current life insurance buyers don't have access to or knowledge of. Their platform instantly allows members to find an affordable plan, support the charity of their choice by paying monthly premiums, and most importantly, leave the world a better place.

<https://lifelegacy.io>

Category: Retirement Planning for Boomers

LONGEVITY CARD

LONGEVITY CARD

Longevity Card is a banking application developer intended to help manage money and health, together. Their application provides financial products, personalized health tips and recommendations from your personal AI longevity advisor, reward points that can be redeemed to buy products within the marketplace ecosystem, thereby enabling users to remain high functioning and financially stable throughout their lives.

<https://www.longevity.cards>

Category: Savings for Millennials

Marcus: by Goldman Sachs™

MARCUS

Marcus by Goldman Sachs® provides no-fee personal loans & high-yield online savings for individuals. Their motto: Financial tools to help you grow and manage your money.

<https://www.marcus.com/us>

Category: Savings for Millennials

LIFEYIELD®

LIFEYIELD

LifeYield's software takes a comprehensive view of investors' assets and provides simple tools to help improve their financial health. The company does so through the LifeYield Advantage Suite™ of asset optimizing software programs including Portfolio Advantage, Social Security Advantage, and Income Advantage.

<https://www.lifeyield.com>

Category: Planning Tools For Advisors

LUMA FINANCIAL TECHNOLOGIES

LUMA FINANCIAL TECHNOLOGIES

Luma is an independent multi-issue platform that provides banks and brokers and dealers an order entry system. Its education and training system helps advisors maximize their sales and marketing efforts to provide the best purchasing options for their clients. Moreover, their post-sales support provides life cycle support to ensure that advisors and clients are maximizing their purchases.

<https://lumafintech.com/>

Category: Planning Tools For Advisors

Marstone

MARSTONE INC

Marstone is an ensemble of experienced designers, technologists, storytellers, and wealth management practitioners who came together to develop a new breed of financial tools and investment solutions that are intuitive, useful, and relevant for everyone.

<https://www.marstone.com>

Category: Planning Tools For Advisors



MICRUITY

Micruity's first of its kind platform enables frictionless annuity transactions, the portability of annuity products, and the building of annuity based funds.

<https://www.micruity.com>

Category: Institution Enabler



NICE ACTIMIZE

NICE Actimize is the largest and broadest provider of financial crime, risk and compliance solutions for regional and global financial institutions, as well as government regulators. NICE Actimize experts apply innovative technology to protect institutions and safeguard consumers and investors assets by identifying financial crime, preventing fraud and providing regulatory compliance. Providing real-time, cross-channel fraud prevention, anti-money laundering detection, and trading surveillance solutions that address such concerns as payment fraud, cyber crime, sanctions monitoring, market



ORIGIN

Origin is the only platform that helps your people manage compensation, benefits and personal finances – side by side with financial professionals.

<https://www.useorigin.com>

Category: Financial Planning for Millennials



NEXT CAPITAL

NextCapital's Managed Advice platform provides retirement savers with personalized advice and a plan that grows with them, _to and through retirement.

<https://www.nextcapital.com>

Category: Retirement Planning for Employees



NOW: PENSIONS

NOW: Pensions has a clear mission: to help everyone save for a more financially secure future. This means achieving the best financial outcomes for their own members, while fighting for a fair pension system to enable all pension savers to enjoy the retirement they deserve by highlighting pension inequalities and campaigning for change.

<https://www.nowpensions.com>

Category: Retirement Planning for Employees



PENFOLD

Penfold is the new way of doing Pensions. Managed entirely on mobile, it gives people complete transparency to track everything about their pension in real time. It myth-busts and explains pensions and retirement planning in the most simple way, and it helps you avoid building up loads of small pots every time you change jobs.

<https://getpenfold.com>

Category: Savings for Employees



PENSIONBEE

PensionBee combines all your old pensions into one new online plan. The application enables its users to create profiles including information on past and present pension and personal information. It allows them to track the pension progress and features a pension calculator to set retirement goals and add new contributions.

<https://www.pensionbee.com>

Category: Retirement Planning for Employees



Portformer™
Portfolios. Made better.

PORTFORMER

Portformer is a fund intelligence platform that helps RIAs, asset managers, and other professional investors find high-quality, low-cost ETFs.

<https://www.portformer.com>

Category: Planning Tools For Advisors



PROFORMEX

Proformex is the leading inforce management platform offering data aggregation, analytics, and portfolio monitoring for life insurance and annuities. The platform is purpose-built to help independent life insurance and advisory firms protect their clients' best interest and ensure regulatory compliance by monitoring individual policy performance, identifying at-risk policies, and uncovering new sales opportunities.

<https://www.proformex.com/>

Category: Planning Tools For Advisors



PENSIONSYNC

pensionsync is a solution that automates the delivery of data between payroll, AE middleware and pension providers. pensionsync is at the heart of automatic enrollment connecting payroll and pensions.

<https://www.pensionsync.com>

Category: Institution Enabler



PROFILE PENSIONS

Profile Pensions' mission is to help everyone in the UK better understand their pension(s), allowing them to be more informed and ultimately better off in retirement. They provide impartial, expert and ongoing pension advice. You don't need to be financially savvy to be their customer. You don't need to be 'high net worth'. You don't even need to know anything about your pension. All you need is to want to do something about your financial future. They can help with the rest.

<https://www.profilepensions.co.uk>

Category: Retirement Planning for Employees



PTO EXCHANGE

PTO Exchange is a flexible benefits platform that allows employers to extend existing benefits to convert unused paid time off (PTO) into retirement contributions, student loan payments, emergency cash, or voluntary health insurance Advisor Tools.

<https://www.ptoexchange.com>

Category: Retirement Planning for Employees



QUESTIS

Questis is a workforce financial empowerment company providing a complete personal finance solution that benefits people, employers, and advisors. We help businesses become life-changing employers by helping employees solve the root causes of financial stress.

<https://www.myquestis.com>

Category: Retirement Planning for Employees



RETIRABLE

Retirable's mission is to provide everyone with financial stability and lasting peace of mind through clear, approachable, professional advice. To start, They're helping U.S. pre-retirees find their way to the futures they deserve.

<https://retirable.com>

Category: Retirement Planning for Boomers



RETIREUP

RetireUp offers registered representatives and RIAs a way to add value by providing clients with essential consultation and guidance. RetireUp transforms client conversations into the centerpiece of the Retirement Income Story – with compelling discussions around the full picture of defined income (Social Security, variable annuities, fixed index annuities, pensions) and other assets.

<https://www.retireup.com>

Category: Planning Tools For Advisors



REFRAMEFP

ReFrame Financial Planning is on a mission to shift the mindset around financial planning and "traditional" retirement. ReFrame Financial Planning helps those who are looking for a new way to engage with a financial advisor. With one-on-one engagement, purposeful conversations, holistic financial planning, transition coaching and practical education.

<https://reframefp.com>

Category: Retirement Planning for Boomers



RETIREE INCOME

Retiree Income is retirement planning software solution for fixed income, social security, and tax-efficient withdrawals. The company was founded on the belief that there is a better way to serve retirees or people getting ready to retire—one that is smarter and more personalized.

<https://www.retireeincome.com>

Category: Retirement Planning for Boomers



RIA IN A BOX

RIA in a Box® provides the leading compliance solution for investment advisers. We put the client first by delivering innovative software and expert advice. Since 2005 we take pride in partnering with our clients to establish and support the highest quality registered investment adviser ("RIA") firms in the country.

<https://www.riainabox.com/ria-in-a-box-company-overview>

Category: Planning Tools For Advisors



RIGHT BRIDGE

Right Bridge's mission is to deliver the gift of financial clarity to affluent individuals and families who are thoughtfully preparing for, or already in, retirement. They do this, first, by helping clients determine their financial goals and, second, by creating a custom, tailored portfolio engineered specifically for them. They owe no allegiance to any company or investment – Their only loyalty is to our clients.

<https://www.rightbridgefinancial.com>

Category: Institution Enabler



SAVOLOGY

Savology is helping American households improve their financial well-being by providing accessible and affordable financial planning online. Savology delivers financial planning directly to consumers and through employers as a sponsored benefit.

<https://savology.com>

Category: Retirement Planning for Employees



SILVER BILLS

Developer of bill paying technology intended to take over the burden of paying bill for seniors. Silver Bills' technology receives clients' bills electronically, scrutinizes and pays them, employs technology-based secure systems to alleviate the hassles of daily money management and charges an economical, flat monthly fee, enabling elderly Americans and their families live in their homes without the stress and anxiety that often accompanies paying bills.

<https://silverbills.com>

Category: Retirement Planning for Boomers



RISKALYZE

Riskalyze operates a risk alignment platform that transforms the advisory industry by allowing investment advisors to capture a quantitative measurement of client risk tolerance. The platform uses its data to attract new clients, capture and meet their expectations, and quantify suitability.

<https://www.riskalyze.com>

Category: Planning Tools For Advisors



SECURE SAVE

Secure makes it easy for employers to add emergency savings accounts (ESA) to their benefits program, and helps employees build towards a healthy financial future. With Secure, employers can provide an immediate positive impact on their employees' lives.

<https://securesave.co>

Category: Retirement Planning for Employees



SILVUR BY KINDUR

Silvur is a retirement planning app that helps baby boomers reach their retirement goals. It provides those entering their second and third acts of life with a no-fear retirement plan, giving users the ability to improve their financial fitness over time. Plan your entire retirement at the power of your fingertips.

<https://www.kindur.com>

Category: Retirement Planning for Boomers

SIMON

SIMON

Simon allows you to experience structured investment and annuity solutions that work for the advisor—with pre-sale, point-of-sale, and post-trade analytical tools—so advisors can stay focused on their clients.

<https://simon.io>

Category: Planning Tools For Advisors

smartasset™

SMARTASSET

SmartAsset is a financial technology company that empowers people with automated personalized financial advice. The company has created dozens of calculators and tools spanning home buying, retirement planning, life insurance, personal loans, student loans, credit cards, loan refinance, taxes, finding a financial advisor and investing. The company connects people to financial advisors via the SmartAdvisor service.

<https://smartasset.com>

Category: Customer Creation For Advisors

Socialeads

SOCIALEADS

Socialeads is a platform that analyzes social media content for context, life events, and personality dimensions. It combines social science, data science, and advanced technologies to see and know the clients' personal and professional networks and deliver actionable insights right to their phone.

<https://socialeads.com>

Category: Customer Creation For Advisors

Smart Pension

SMART PENSION

Smart Pension is a workplace pension tailored specifically for UK businesses. Their employee app will transform the future of pension saving for a new generation. It allows users to pick and choose the most suitable investment funds, track their pension balance in real-time on their phone and increase contribution levels when they can afford to do so - engaging people with their pensions like never before.

<https://www.smartpension.co.uk>

Category: Retirement Planning for Employees

SMARtX Advisory Solutions

SMARTX ADVISORY SOLUTIONS

SmartX Advisory Solutions is a leading innovator of managed accounts technology and architect of the SMARtX Turnkey Asset Management Platform.

<https://www.smartxadvisory.com>

Category: Institution Enabler

socotra

SOCOTRA

Socotra is a technology platform that builds a modern cloud-based platform for technology-driven insurers. Its platform is built from the ground-up using the latest technologies to be transparent, reliable, flexible, and secure. It aims to provide insurers with a modern, enterprise-grade core system that enables them to rapidly develop and distribute products that better serve their customers.

<https://www.socotra.com>

Category: Institution Enabler



SPYGLAZ

Spyglaz is a platform for proactive customer retention serving the insurance and asset management industries. Spyglaz enables better live customer conversations by using machine learning to predict future customer loss, when retention action is required and identifies upsell/cross-sell opportunities.

<https://spyglaz.com>

Category: Institution Enabler



SUREIFY

Sureify is modernizing the life insurance and annuity industry by helping companies service, engage, and sell to their customers with one enterprise platform.

<https://sureify.com>

Category: Institution Enabler



THE INDEX STANDARD

The Index Standard provides index ratings and forecasts that aim to make your index and ETF screening simpler and easier. They are independent of index and product issuers. Their ratings and forecasts are the result of meticulous analysis designed by industry veterans and their goal is to provide clarity and awareness that enables you to make sound decisions, leading to better outcomes.

<https://www.theindexstandard.com>

Category: Product Selectors



STASH

Stash is pioneering the future of personal finance with the first financial subscription that helps people create better lives. From budgeting to saving for retirement, Stash unites banking, investing, and advice all in one app that has helped more than 5M people reach their financial goals and make progress towards financial freedom.

<https://www.stash.com>

Category: Savings for Millennials



SYMEND

Symend's science-driven digital engagement platform enables service providers and financial institutions to better engage their at-risk customers with empathy, contributing to the dignity and welfare of individuals while building lifelong value for the company and the brand.

<https://symend.com>

Category: Savings for Millennials



TOMORROW

Tomorrow Ideas is a mobile application that combines legal, financial and insurance services to organize family finances and help families make decisions for the future. Its application includes last will and testament for the family and the laws of the state, a revocable living trust, guardianship for children and pets, net worth and life insurance calculator, term life insurance comparison, and a complimentary insurance policy.

<https://tomorrow.me>

Category: Savings for Millennials



True Link

TRUELINK

True Link is a diversified financial services firm dedicated to protecting and increasing our customers' independence and quality of life. True Link provides greater independence and autonomy to people who are at financial risk when engaging with the world.

<https://www.truelinkfinancial.com>

Category: Savings for Millennials



UNEST

UNest is an app democratizing access to smart financial solutions for all families. It helps parents build a better financial future for their children. In five minutes, you can open a UTMA account for your child and no paperwork is required. All members receive access to advisor-guided investment plans, the app's simple gifting feature, UNest Rewards and they can easily set up recurring contributions.

<https://unest.co>

Category: Savings for Millennials



VOYANT

Voyant offers a holistic, fully integrated view of financial planning. With Voyant, financial planning is personal. They use engaging visuals to inspire your clients to discover and share their exact goals. They also help you reveal your clients' path to achievement in a way you can both see clearly - in real time.

<https://www.planwithvoyant.com>

Category: Planning Tools For Advisors



TRUELYTICS

Truelytics is a B-to-B Enterprise SAAS startup, pioneering the Advisor Transition Management platform. Truelytics is the first end-to-end data-driven platform to help wealth management enterprises recruit, grow, and retain businesses while reducing time and costs related to transitions.

<https://www.trueLytics.com>

Category: Planning Tools For Advisors



VANTIK

Vantik: Retirement planning and saving money made easy and flexible. Their vision is a simple and secure private pension that is as flexible as life itself, their mission is to inspire millennials saving for their future.

<https://vantik.com>

Category: Retirement Planning for Boomers



WINK, INC.

Wink, Inc. is a market research firm that tracks life insurance and annuity companies, their products, features, rates, and sales. In short, we provide accurate, thorough, timely, and compliant product information on life insurance contracts and annuities. We offer full-service competitive intelligence for life insurance and annuity home offices, distributors, sales professionals, and consulting firms.

<https://www.winkintel.com/>

Category: Product Selectors



WIZEST

Build a Team You Trust with Wizest. Browse their universe of financial experts - Leaderboards, expert profiles, and performance history make it easy to choose. Add experts to your team and copy their portfolios in one click.

<https://wizestapp.com>

Category: Retirement Planning for Boomers



WORTHRIGHT

Worthright helps families and professionals quickly understand what a family can afford as they transition through a post-retirement life. Worthright's team of specialists can help find income from existing assets, reduce the the cost of basic bills or insurance premiums and advocate for a family throughout the entire process.

<https://www.worthright.com>

Category: Retirement Planning for Boomers