



NASSAU
RE/IMAGINE

Innovation in Retiretech™

The Most Innovative Companies Shaping The Future Of The Industry

Background

In late 2020, we introduced “Reimagining Retirement in a Post-COVID World,” a series of events that highlighted the rapid technological adoption by carriers, distributors, and clients, catapulting them five to ten years ahead. This swift advancement has driven organizations to reevaluate their strategies, investment priorities, and partnerships to succeed in

this dynamic environment. From these events, we identified over 100 companies poised to transform the industry for the next decade.

Since our initial launch, we have convened over 1,500 industry leaders and innovative companies at Retiretech Forums nationwide to share insights and expertise on the significant changes as we continue to reimagine retirement.

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

Millennials are burdened with debt, including college loans and credit card debt. Several startups are emerging to tackle the savings shortfall, which will be crucial for their future retirement planning.

Retirement plan providers, financial institutions, and insurance carriers must integrate with these new partners to succeed.



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

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.

time assessments of investment risk and integrate them with trading 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>

Retirement Planning for Advisors



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>

Savings for Millennials



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/>

Compliance/Risk Management



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>

Product Selectors



ANNUITY ADVANTAGE

Annuity Advantage provides a comprehensive platform for comparing different types of annuities, helping individuals and advisors make informed decisions about annuity investments. The service offers free quotes and detailed, personalized analyses of annuity contracts to optimize retirement income planning.

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

Product Selectors



ANNUITY RATE WATCH

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

<https://www.annuityratewatch.com>

Product Selectors



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>

Retirement Planning for Advisors



BRIDGEFT

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

<https://www.bridgeft.com>

Retirement Planning for Advisors



CANVAS ANNUITY

Canvas Annuity allows for a simple way to fund your retirement with a fixed annuity. Their Motto: Simple annuities designed for real people.

<https://canvasannuity.com>

D2C Annuities



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>

D2C Annuities



CANNEX

CANNEX is the premier provider of data, research and quantitative analysis for retirement savings and income products in North America. Their 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/>

Institution Enabler



CAREFULL

Carefull is a financial management platform designed to protect older adults from financial risks. The service monitors bank accounts, credit cards, and other financial activity to detect signs of fraud, late payments, and mistakes. Carefull provides alerts and actionable insights to both seniors and their trusted family members or caregivers, ensuring financial safety and peace of mind.

<https://getcarefull.com/>

Compliance/Risk Management



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>
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: (1) 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>
Retirement Planning for Advisors



COVR

Covr's digital, white-labeled platforms offer seamless integration with financial brands to provide a range of insurance solutions, including life, long-term care, and disability, from top carriers. Leveraging AI-driven tools and an omnichannel sales approach, Covr transforms the traditionally slow, paper-based insurance process into a fast, digital experience, blending high-tech and high-touch elements.

<https://covrtech.com/>
Institution Enabler



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>
Retirement Planning for Advisors



COMPLY

Comply offers tailored compliance solutions for the financial services industry, now enhanced by the integration of ComplySci and RIA in a Box into a single platform. It features automated workflows, real-time monitoring, and detailed reporting to streamline regulatory compliance efficiently. Advanced technology enables firms to manage compliance risks effectively and stay current with regulatory changes.

<https://www.comply.com/>
Compliance/Risk Management



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/>
Planning Tools 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>
Financial Planning for Millennials



ENSIGHT

EnsignTM provides SaaS-based sales acceleration solutions that make selling life insurance, LTC and annuities simpler, more profitable & a modern digital experience. The EnsignTM 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/institution>
Enabler



ETHOS LIFE

Ethos Life streamlines life insurance through a digital platform, offering quick, paperless applications and efficient customer support. It provides transparent, direct access to reputable coverage options, simplifying how individuals secure their financial futures.

<https://www.ethoslife.com/>
Savings for Millennials



EMPLOYMENT HERO

Employment Hero's PensionSync tool is a solution that automates the delivery of data between payroll, AE middleware and pension providers. ThePensionSync tool is at the heart of automatic enrollment connecting payroll and pensions.

<https://employmenthero.com/uk/solutions/automated-pension-submissions/>



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>
Retirement Planning for Employees



EVERSAFE

EverSafe is a platform dedicated to protecting seniors from financial fraud and identity theft. By continuously monitoring financial accounts, credit reports, and real estate records, EverSafe detects suspicious activity and alerts users and their trusted advocates. The service offers tailored solutions to safeguard assets, providing peace of mind for seniors and their families.

<https://www.eversafe.com/home-21/>
Compliance/Risk Management



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>

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>

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>

Institution Enabler



FACET

Facet 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://facet.com>

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>

Retirement Planning for Advisors



FIV

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>

Retirement Planning for Advisors



GAINBRIDGE

Gainbridge offers straightforward and direct annuity products designed to provide stable, guaranteed growth. The platform simplifies the investment process with user-friendly tools, allowing customers to purchase and manage annuities online with complete transparency. Gainbridge focuses on helping users achieve long-term financial goals with secure, flexible annuity solutions tailored to their needs.

<https://www.gainbridge.life>
Planning Tools for Boomers



GENIVITY

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>
Retirement Planning for Advisors



GO2INCOME

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

<https://go2income.com>
Planning Tools for Boomers



GAINFULLY

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

<https://www.gainfully.com>
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://mygerry.com/>
Planning Tools for Boomers



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/en/home>
Retirement Planning for Employees



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>
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>
Financial Planning for Millennials



HUMAN INTEREST

Human Interest provides easy and affordable 401(k) retirement plans for small and medium-sized businesses, helping employers offer competitive benefits to attract and retain employees. Their platform simplifies the setup, enrollment, and management of retirement savings plans, making it easier for businesses to help their employees save for the future.

<https://humaninterest.com/>
Savings for Employees



HALO

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.

<https://haloinvesting.com/>
Retirement Planning for Advisors



HEXURE

Hexure provides innovative automation solutions for sales and regulatory processes, modernizing how advisors and agents market, sell, and manage insurance, retirement, and investment products. Their technology streamlines the entire sales journey—from pre-sale to post-sale—with integrated tools that make the buying and selling experience intuitive, fast, and mobile-friendly.

<https://hexure.com/>
Retirement Planning for Advisors



ICAPITAL

iCapital provides structured investment and annuity solutions designed for financial advisors, offering pre-sale, point-of-sale, and post-trade analytical tools. These tools enable advisors to focus on their clients while optimizing investment strategies and managing complex financial products effectively.

<https://icapital.com/>
Retirement Planning for Advisors



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>

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>

Institution Enabler; Retirement Planning for Advisors



INSURELIFE.IO

InsureLife.io 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 by creating an "in the moment" buying experience for connected consumers.

<https://www.insurelife.io/>

Customer Creation 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>

Retirement Planning for Advisors



INCOME SOLUTIONS

Hueler Companies launched the groundbreaking Income Solutions platform, a web-based lifetime income annuity purchase system. 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.

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

Planning Tools for Boomers



INTELLAGENTS

Intellagents (now a FatBrain AI company) 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>

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>
Institution Enabler

JOURNEY GUIDE

JourneyGuide allows you to interactively work with your clients’ and provide answers to their most important retirement questions in seconds, not days. Together, you can chart a course to, and through, retirement. Proprietary algorithms based on years research allow for speed while at the same time support the rigor necessary to provide results that advisors and clients can be confident in.

<https://www.journeyguideplanning.com/>
Retirement Planning for Advisors

LIFELEGACY

LifeLegacy is transforming estate planning by making it simple, affordable, and accessible. In just 15 minutes, you can secure your future and protect the people and causes that matter most—because everyone deserves a plan. Your life. Your legacy.

<https://lifelegacy.io>
Planning Tools for Boomers



IPIPELINE

iPipeline provides cloud-based software solutions for the life insurance and financial services industry. Through SaaS solutions, we accelerate and simplify insurance sales, compliance, operations, and support. We provide process automation and seamless integration between every participant in the life insurance industry including carriers, agents, distributors and consumers.

<https://ipipeline.com/>
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>
Institution Enabler

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 assetoptimizing software programs including Portfolio Advantage, Social Security Advantage, and Income Advantage.

<https://www.lifeyield.com>
Retirement Planning for Advisors



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>
Savings for Millennials

MARSTONE INC

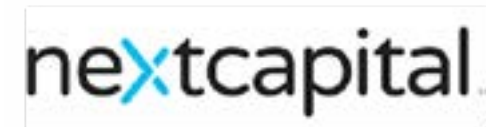
Marstone is an ensemble of experienced designers, technologists, storytellers, and wealth management practitioners who came together to develop a new breed of financial tools and investment solutions that are intuitive, useful, and relevant for everyone.

<https://www.marstone.com>
Retirement Planning for Advisors

NEWRETIREMENT

NewRetirement is an online retirement planning platform that caters to individuals preparing for retirement. They offer tools for financial planning, retirement calculators, and personalized advice to help users achieve their retirement goals. Unique to NewRetirement is their focus on comprehensive planning that integrates both financial and lifestyle considerations, aiming to provide a holistic approach to retirement readiness.

<https://www.newretirement.com>
D2C Annuities



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/>
Retirement Planning for Advisors

MICRUIITY

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>
Institution Enabler

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>
Retirement Planning for Employees

NICE ACTIMIZE

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.

<https://www.niceactimize.com/>
Compliance/Risk Management



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>
Retirement Planning for Employees

ONE@WORK

ONE@WORK

One@Work 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 over 800,000 users nationwide.

<https://www.one.app/atwork>
Savings for Employees



OPURTUN

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

<https://oportun.com/>
Savings for Millennials

ORIGIN

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>
Financial Planning for Millennials



ORION

Orion 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://orion.com/>
Retirement Planning for Advisors



PENELOPE

Penelope is a retirement platform for small businesses, making 401(k) plans affordable and easy to manage. They use technology to automate plan administration and compliance, integrating with payroll providers for seamless operation. Penelope also provides a user-friendly experience, ensuring accessibility for businesses of all sizes.

<https://penelope.co/>

Retirement Planning 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>

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.

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

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>

Savings for Employees



PROFILE PENSIONS

Profile Pensions aims to simplify UK pension understanding and management for everyone, ensuring a better retirement outcome. They offer impartial, expert pension advice regardless of financial literacy or net worth. Customers don't need prior pension knowledge; they just need a desire to improve their financial future, and Profile Pensions handles the rest.

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

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>

Planning Tools 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>
Planning Tools for Boomers

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>
Savings for Employees

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>
Savings for Employees



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>
Institution Enabler

SAVVLY

Savvly is a financial wellness platform that empowers individuals to make informed decisions and optimize their financial health. It aggregates financial accounts to offer personalized insights and recommendations, focusing on savings, investments, and spending. The platform includes tools for budgeting, goal setting, and progress tracking, all aimed at improving financial well-being through education and proactive management.

<https://www.savvly.com/>
Financial Planning for Millennials

SILVER BILLS

Silver Bills develops bill-paying technology designed to assist seniors by handling their bill payments. Their system receives bills electronically, reviews and pays them securely, reducing the burden of daily financial management. For a flat monthly fee, Silver Bills aims to alleviate the stress associated with bill payments, allowing elderly Americans and their families to live more comfortably in their homes.

<https://silverbills.com>
Planning Tools for Boomers

silvur

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>
Planning Tools for Boomers

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>
Customer Creation For Advisors



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>
Retirement Planning for Employees

SimplyWise

SIMPLYWISE

SimplyWise is a comprehensive retirement planning platform that simplifies financial decisions for individuals nearing retirement. It offers tools for optimizing Social Security benefits, managing retirement savings, and exploring annuities. SimplyWise aims to empower users with clear, actionable insights and personalized guidance to secure their financial future effectively.

<https://www.simplywise.com/>
Planning Tools for Boomers



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>
Institution Enabler



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>
Institution Enabler



SPYGLAZ

Spyglaz is a proactive customer retention platform designed for the insurance and asset management industries. Utilizing machine learning, Spyglaz predicts future customer loss, identifies when retention actions are needed, and uncovers upsell/cross-sell opportunities. This enables better live customer conversations and helps businesses retain more customers effectively.

<https://spyglaz.ai/>
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>
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>
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>
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>
Savings for Millennials



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>
Savings for Millennials



TRUELYTICS

Trueelytics is a B-to-B Enterprise SAAS startup, pioneering the Advisor Transition Management platform. Trueelytics 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.trueelytics.com>
Retirement Planning for Advisors



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>
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>
Retirement Planning for Advisors



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.questis.co>
Retirement Planning for Employees



VIGIL

Vigil provides carriers with a comprehensive solution to update their policy servicing capabilities for agents and policyholders in one seamless package. Vigil simplifies submission and tracking, reduces resolution time, eliminates NIGO, and unlocks straight-through processing for all of your service transactions.

<https://www.getvigil.com/>
Compliance/Risk Management



WEALTH ENGINE

WealthEngine uses advanced analytics and data to provide wealth intelligence and prospecting services, enabling financial advisors to identify high-net-worth prospects and tailor their marketing efforts accordingly. The platform offers insights into the wealth, lifestyle, philanthropic interests, and affinities of millions of individuals and households in the U.S.

<https://wealthengine.com/>
Customer Creation For Advisors

Wellahead

wizest

WELLAHEAD

Wellahead is a platform designed to enhance financial wellness through personalized guidance and education. It helps users manage their finances more effectively by offering insights into spending habits, savings strategies, and investment opportunities. Wellahead aims to empower individuals to make informed financial decisions, ultimately supporting their journey towards financial security and well-being.

<https://www.wellahead.co/>

Savings for Employees



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/>

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://wizest.com>

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