Morningstar® Annuity Analyzer helps advisors search for variable annuity contracts based on their criteria and benefit characteristics, compare them side-by-side, and generate client-friendly, FINRA-reviewed presentations and reports. Licensed to financial institutions, Annuity Analyzer can be customized and deployed in a variety of ways to best meet the needs of your firm.

**Comprehensive and Timely Data**
Rely on Annuity Analyzer’s unmatched breadth and depth of coverage with real-time data on more than 60,000 annuity subaccounts and 1500 annuity contracts, including the most comprehensive data on closed contracts needed for evaluating 1035 annuity exchanges. Historical data is also available to evaluate death and living benefits in active contracts that were closed to new investors.

**Simplified Investment Screening**
Screen by subaccount, contract, or rider to quickly find an appropriate product. Annuity Analyzer’s autosuggest search technology allows you to easily and intuitively find the right information.

**Powerful Contract Comparisons**
Analyze product features in a side-by-side chart that allows for easy comparison between death and living benefits in a simple matrix format. It breaks riders into categories common across all rider structures, enabling apples-to-apples comparisons across products.

**Reports That Back Recommendations**
Present the appropriate products using FINRA-reviewed reports that include a snapshot of key contract information, comparisons of standard and optional features and benefits, and specific investment options, along with the Morningstar methodologies that clients trust. Reports can be customized to include only applicable information pertaining to each client scenario.

**Custom Built for Your Firm**
Built on Web 2.0 technology, Annuity Analyzer gives you the flexibility to deploy as a complete solution, by individual toolset, or in combination with other Morningstar applications, and to completely integrate with the design structure of your firm’s existing website by directly incorporating your brand and design standards, with no additional customization fees.

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**Annuity Profiles**
Generate an on-screen or FINRA-reviewed PDF profile page with a wealth of data and timely information from the carriers.

**Comprehensive VA Reports**
Show up to three contracts side-by-side to assess living and death benefits, performance information, expenses, and investment options.
An optional add-on to Annuity Analyzer, VA Expense Analyzer helps streamline the compliance and sales disclosure processes. Use this tool to conduct suitability and cost analyses to make sure you are recommending the appropriate variable annuities for your clients. For annuity exchanges, it identifies the results of changing accounts and how long it would take to recover a surrender charge. Designed with FINRA Rule 2330 in mind, VA Expense Analyzer helps you fully communicate an annuity’s features to clients, while exploring whether it is suitable based on key product characteristics.

Enhance the Sales Process
Expense Analyzer standardizes and documents the recommendation process, whether you are selling a new annuity or suggesting an annuity exchange. Just enter relevant information about the transaction to create personalized reports, with disclosure of the fees and benefits associated with the proposal, a comprehensive contract overview, and an optional client sign-off page. Integration of transaction data with the process encourages appropriate product recommendations.

Also available as an add-on to Annuity Analyzer, VA Hypothetical Illustrator helps support proposals with analysis of the past performance of a variable annuity. VA Hypothetical Illustrator examines a variable annuity’s historical performance alone, in comparison with competing products or benchmarks, or within the context of a complete portfolio. Use this information to explain the value of a recommended variable annuity over another product.

Generate Customized Sales Hypotheticals
Illustrate your recommended investment strategies while accounting for specified schedules, fees, taxes, and rebalancing options. Hypothetical Illustrator can assess a single variable annuity, subaccounts from multiple annuities, or a portfolio of securities across multiple investment universes. Underlying holdings data is incorporated in the analysis, connecting performance with the relevant asset allocation, sector weightings, and style diversification of a variable annuity’s subaccounts.