

# The New Competitive Advantage in Annuity Distribution

*A New Model for Delivering Annuities Inside the Platforms Advisors Already Use*

**In a market where products are increasingly comparable, experience has become the new competitive advantage.**

Financial services organizations are under pressure to deliver experiences that are easier to use, more tightly integrated, and better aligned with advisor workflows. Yet many annuity processes remain fragmented, requiring advisors to navigate disconnected systems and unfamiliar experiences. For the typical advisors completing only four to six annuity transactions per year, that friction can become a barrier to adoption.

As a result, organizations are rethinking how digital capabilities are delivered. Rather than accepting standardized experiences, they want the **flexibility to create journeys that reflect their brand, business model, and strategic priorities** while still benefiting from the industry infrastructure needed to support complex products.

This evolution is accelerating the shift from application-centric solutions to platform-based architectures that enable innovation, flexibility, and differentiation at scale.

*The question is no longer whether firms should digitize.*

It's whether they can differentiate through experience without taking on the burden of rebuilding everything behind it.

## Growth is Being Lost in the Experience

*The financial services industry has spent decades digitizing transactions.*

The next phase of transformation is not simply digitization. *It is integration.*

Advisors today operate across CRM platforms, financial planning applications, client portals, account-opening systems, wealth management workstations, and carrier portals. Every additional system creates friction in the advisor journey and increases operational complexity for firms.

At the same time, organizations face growing pressure to **accelerate** digital transformation, **reduce** operational costs, **deliver** more consistent experiences, **support** new distribution models, and **respond** faster to changing market expectations.

*The challenge is not a lack of technology.*

**The challenge is connecting proven transaction capabilities to the workflows advisors use every day.**

Organizations increasingly want to embed insurance and annuity functionality directly into their own ecosystems rather than redirect users to separate applications.

*This requires a new architectural model.*

## Create the Experience You Want, Not the One You're Given

As organizations look to differentiate through experience, many are running into the same challenge: **innovation is often constrained by the technology used to deliver it.**

Traditional applications helped digitize processes, but they were not built to provide the flexibility firms need to continuously evolve advisor, agent, and customer experiences.

To address this challenge, iPipeline is evolving from individual applications to a **connected, AI-first platform** spanning life insurance, annuities, and wealth.

Built on an open, integration-ready foundation, **Novera™** combines proven industry expertise with the flexibility to create experiences aligned to an organization's brand, workflows, and business strategy.

*The result is greater choice in how digital journeys are built, integrated, and scaled across the enterprise.*

Rather than treating applications as destinations, the platform makes core capabilities available wherever users already work.



Organizations can innovate faster while continuing to leverage the business processes, connectivity, and industry expertise that power complex financial products and services.

## Own the Experience. Leverage the Infrastructure.

Novera brings this platform strategy to life through a growing set of **API-enabled capabilities** that allow organizations to embed industry-leading functionality directly into their own ecosystems.

Rather than forcing firms into a standard experience, Novera provides the flexibility to design experiences that reflect their unique workflows, distribution models, and competitive strengths while relying on proven infrastructure behind the scenes.

The result is a simple but powerful value proposition:

**Experience ownership *without* infrastructure ownership.**

# Novera

As an **AI-first platform for life, annuities, and wealth**, Novera unifies data, intelligence, and connectivity into a single, scalable ecosystem—designed for speed, adaptability, and personalized growth.

It is not a collection of point solutions, but a reusable platform where capabilities are built once and applied across products, channels, and experiences.



## Turn Ideas into Experiences, Faster

Delivering differentiated experiences requires more than APIs. It requires a practical way to turn ideas into reality.



The Novera API Hub provides a centralized environment where organizations can explore, evaluate, and test capabilities that align with their business goals.

### The hub provides access to:



Interactive API documentation



API testing environments



Schema definitions and reference materials



Authentication and error-handling guidance



Quick-start implementation guides



Order lifecycle documentation

Together, they help organizations **move more confidently from strategy to execution, identify opportunities earlier, and bring new experiences to market faster.**

Whether enhancing a single workflow or reimagining the end-to-end annuity journey, firms have the flexibility to start where it delivers the most value and expand over time.

## Putting Experience Ownership Into Action

Headless Annuities is the first API capability delivered through the Novera platform strategy.

At its core, **Headless Annuities separates the advisor experience from the transaction infrastructure that powers it.**

Organizations can design and control the front-end experience while leveraging the proven annuity infrastructure that already supports product validation, business rules, suitability workflows, forms processing, compliance checks, and carrier connectivity.

Instead of rebuilding this complexity, firms can focus their resources on creating experiences that differentiate their business.



Reduced advisor friction



More consistent workflows



Greater adoption among advisors who rarely sell annuities



Improved productivity and efficiency



Full control over branding and user experience

# The Future Belongs to Flexible Platforms

*Headless Annuities represents the first example of a broader platform vision.*

As iPipeline continues to expand its platform strategy, additional capabilities across life insurance, annuities, and wealth will become available through Novera, giving organizations greater flexibility in how they design, deploy, and evolve digital experiences.

The future of financial services will not be defined by who offers the most applications. It will be defined by who creates the most effective experiences.

Organizations that can differentiate through experience while leveraging proven infrastructure will be best positioned to adapt, innovate, and grow.



## Start Building the Future Today

The financial institutions creating the most effective advisor experiences aren't waiting for large-scale transformation projects. They're identifying high-value workflows, embedding capabilities where users already work, and delivering innovation incrementally.

**With the Novera™ API Hub, you can:**



Explore a growing library of documented APIs



Access implementation guides and developer resources



Test capabilities in a sandbox environment



Evaluate integration opportunities across existing platforms



Accelerate the delivery of differentiated digital experiences

From digital annuity transactions and submission services to order status capabilities and future platform innovations, **iPipeline provides a foundation for creating connected experiences without rebuilding the infrastructure behind them.**

## Ready to See What's Possible?

— IPIPELINE®



Gain access to the **Novera API Hub** to explore APIs, test capabilities, and access the resources needed to bring embedded annuity experiences to life. Whether you're evaluating Headless Annuities or planning broader platform initiatives, Novera helps you move from concept to execution with confidence.

**Scan or click the QR code to request access today and start building your experience.**