

Trends in Annuity Business Management

Information and Insights
for Asset Managers

November 13, 2025 | New York, NY

AGENDA

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IRI is hosting its fifth annual half-day, in-person symposium focused on the unique perspectives and needs of asset managers. During the symposium, industry leaders will discuss trends, opportunities, and challenges in the manufacture, distribution, and risk management of annuity products and related retirement-oriented solutions. This will be a dynamic, interactive event where asset managers and insurance companies can come together to address the most important issues facing the industry today.

Noon – 12:45 p.m.

Lunch

12:45 – 1 p.m.

Opening Remarks

SPEAKERS

Wayne Chopus, *President & CEO, Insured Retirement Institute*

Michael Hart, *Senior Vice President, Insurance Services, AllianceBernstein*

1 – 1:45 p.m.

FIA & RILA Indexes: Competing for 10% of the Business

Despite continued innovation in custom indexes, with new approaches like dual direction and dozens of options available in some contracts, FIA and RILA sales remain stubbornly concentrated in basic S&P 500 strategies. In this session we'll have experts and gatekeepers discuss the impediments to the use of custom indexes and strategies for growing the market.

1:45 – 2:30 p.m.

Decumulation Nation

Two years past SECURE and SECURE 2.0, options to create guaranteed lifetime income from investable assets are showing up everywhere: in-plan through target date funds combined with living benefits, CDAs in managed accounts, and continue to be available in retail VAs and FIAs. There is also a growing trend of annuities used to protect a portion of assets while non-annuity approaches such as bond ladders and systematic withdrawals are used for income. This discussion will focus on why and how different approaches are used, what drives the FA to choose on or the other, and the potential to broaden the use of guaranteed lifetime income solutions.

2:30 – 2:45 p.m.

Networking Break

2:45 – 3:30 p.m.

Digital First and the Advisor and Consumer Experience: Why Should You Care?

Insurance companies and distributors are rapidly adopting Digital First strategies to streamline and improve all aspects of the annuity experience. From illustration to portfolio inclusion to transacting and servicing to replacements, pain points are being eliminated. Learn more about what this means for the annuity business overall, and the significance of this revolution for both the annuity usage and annuity perception.

3:30 – 4:15 p.m.

Roundtable Discussions

Attendees will break out into smaller groups for facilitated discussions centered on specific topics. Financial Advisors will join these discussions to offer their “boots on the ground” perspectives.

4:15 – 4:45 p.m.

Roundtable Report-Outs and Discussion

Attendees will share insights from the roundtable discussions.

4:45 – 4:50 p.m.

Closing Remarks

SPEAKER

Anna Hildreth, *Vice President, Marketing & Events*, Insured Retirement Institute

4:50 – 6 p.m.

Reception