**A Digital-First Experience**

### **Hackathon Topic 1:**

*"Is there a world where an advisor and client could customize their portfolio with annuities and traditional investments based on preferences and visualize the value of annuities alongside their goals?"*

### **Current State & Why It’s an Issue:**

The current application process for annuities and traditional investments is rigid, with limited integration into existing platforms like planning software and distributor portals. Clients expect products to be natively embedded and customizable, with technology offering personalized investment recommendations based on their values and goals, similar to what they experience with brokerage accounts. As the industry evolves, we must push the boundaries of product personalization and integration to meet modern investors' expectations.

### **Checklist for Success:**

* **Create a lightweight, natively embeddable application**: Ensure the solution can be seamlessly integrated into various financial platforms like planning software and distributor portals.
* **Allow easy customization of portfolios**: Enable clients and advisors to combine annuities and traditional investments based on personal preferences and goals.
* **Integrate real-time pricing**: Provide up-to-date pricing for both annuities and traditional investments to empower dynamic decision-making.
* **Deliver hyper-personalization**: Offer tailored investment recommendations based on client values, goals, and preferences.
* **Ensure seamless integration across platforms**: Build a solution that works smoothly on different systems and applications, enhancing user experience.
* **Ensure scalability**: Create a flexible and scalable solution that can be used across various use cases, from individual clients to large-scale institutions.

*Legal Disclosures:*

1. *Work during the event will be done through an Amazon Web Services (AWS) sandbox, and as such, all participants will be required to click-through and agree to the attached AWS Terms and Conditions in order to work in the sandbox. IRI strongly recommends that all participants adhere to your organization’s internal policies and procedures with respect to legal and/or compliance review and approval of the Terms and Conditions prior to the event.*

1. *Participants should not use or include any personally identifiable information or proprietary code in any coding or other work during the event. All coding developed in the sandbox will be discarded at the conclusion of the event.*

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