**A Digital-First Experience**

### **Hackathon Topic 3:**

*"Is there a world where financial advisors can receive actionable policy insights in real time?"*

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

Financial advisors currently lack the tools to deeply analyze annuity information, relying on manual efforts to identify policies needing attention. This makes it difficult to uncover trends, provide proactive recommendations, and deliver accurate policy details to clients. The absence of real-time insights limits advisors' ability to act before issues arise, weakening client relationships and hindering the ability to offer timely, informed recommendations. Solving this challenge would improve **efficiency**, provide **proactive client engagement**, and enable advisors to act on insights immediately, ultimately strengthening client relationships and business growth.

### **Checklist for Success:**

* **Annuity Data Integration**: Consolidate all annuity data into a unified, accessible view for advisors.
* **Third-Party Analysis**: Use advanced algorithms to detect trends and identify policies that need attention.
* **CRM Integration**: Deliver insights directly into CRM systems (e.g., Salesforce) for easy access.
* **Call-to-Action Tools**: Enable advisors to engage clients based on real-time insights directly from their CRM.
* **Income Benefit Activation**: Identify unclaimed income benefits or clients who have not taken RMDs.
* **Index Rate Renewal Alerts**: Provide alerts for upcoming renewal windows with multiple strategy options.
* **Interest Rate Guarantee Period Opportunity**: Notify advisors of interest rate opportunities.
* **Anniversary and Maturity Date Tracking**: Alert advisors of upcoming anniversary or maturity dates.

*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.*

1. *The event is subject to the*[*IRI Conference Policies*](https://www.irionline.org/policies/)*, which sets forth IRI’s policies with respect to health and safety, anti-trust, code of conduct, and photographs and video recordings. By attending the event, you acknowledge, accept, and agree to abide by the IRI Conference Policies at all times during the event.*