

THE OFFICIAL GUIDE TO

# Selling Your Annuity Business

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*Everything you should know about selling your annuity business, and how to get maximum value.*

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# Considering Selling Your Annuity Business?

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Selling your annuity business isn't just a financial decision; it's a personal one. How do you know if it's time sell? You need compelling reason. You don't sell because you have to. You sell because you're ready. Ready for the next chapter, ready to step away from the day-to-day and finally enjoy what you've built.

Yes, you can stay in the business and make more than if you sold it. If you're reading this, something has likely shifted. You're thinking about stepping away, want to know if it's the right move, and what your business might be worth.

## ***In the pages ahead, you'll learn:***

- Common reasons agents choose to sell
- The benefits of selling and and what kind of payday to expect
- What the ideal seller looks like
- A step-by-step roadmap to a simple exit
- A quick prep sheet to make the most of your first call

# WHY MOST PEOPLE SELL

## 01 Spend Time With Grandchildren

Selling your business gives you back your most valuable asset: time. After years of focusing on clients, compliance, and constant demands, stepping away opens the door to fully embrace the moments you've been missing. Whether it's midweek lunch dates, school plays, soccer games, or quiet mornings over pancakes, you get to show up—not just occasionally, but consistently.

These aren't just sweet moments; they're the foundation of memories that last a lifetime. Being present in your grandchildren's lives is about more than just being nearby; it's about being available, attentive, and unhurried. Letting go of the day-to-day grind allows you to say yes more often, be the grandparent you've always wanted to be, and savor a chapter that's too special to put off.



# WHY MOST PEOPLE SELL

## 02

## Improve Your Golf Game

With the pressure of daily operations lifted from your shoulders, many sellers discover they finally have the time to focus on perfecting their swing. No longer tied down by meetings, deadlines, or client demands, you can start scheduling early tee times or leisurely afternoons on the course without feeling rushed.

Golf becomes more than just a weekend hobby. It transforms into a lifestyle that brings relaxation, fresh air, and a sense of accomplishment. Whether you're chasing a lower handicap or simply enjoying the time with friends, selling your business opens the door to prioritize the things that bring you joy and balance.





# WHY MOST PEOPLE SELL

## 03 Enjoy Permanent Vacation

You've spent years building something great, and now it's time to truly enjoy the fruits of your labor. No more early alarms or endless calls pulling you back to the office. Instead, you have the freedom to choose how and where you spend your days whether that's relaxing on a mountain trail, soaking up the sun on the beach, or exploring new countries with a passport full of stamps.

Selling your business means trading the routine of daily work for the excitement of well-earned adventures. It's about embracing a lifestyle where every day feels like a getaway, filled with new experiences and memories. Your next chapter offers the opportunity to live life on your own terms and savor the moments you've worked so hard to create.



# WHY MOST PEOPLE SELL

## 04 Rediscover Your Passions

With your calendar finally clear, you have the chance to reconnect with the things that make you feel alive. After years of managing a business, now is the perfect time to dive into hobbies and interests that may have taken a backseat. From hitting the slopes to restoring a classic car, traveling off the grid, or joining that fishing tournament you've always talked about, the possibilities are wide open.

Selling your business gives you the freedom to pursue what excites you most without the pressure of a set schedule. It's your time to explore new adventures or revisit old favorites at your own pace. It's the time to embrace the passions that bring you joy and fulfillment.



# BENEFITS OF SELLING YOUR ANNUITY BUSINESS

You earned a commission when you sold the annuities, but the value of your business doesn't end there. The relationships you've nurtured, the trust you've earned, and the systems you've built continue to hold real, tangible value for *the right buyer*.

Selling your annuity business to our firm means getting paid again. It's an opportunity to capture that value. It rewards the work you've already done and gives you the freedom to move forward with nothing left on the table.



## Built it Once. Get Paid Twice.

### **Immediate Payout.**

1

Select an upfront payment or monthly checks over time.

### **A Simple Exit.**

2

No more paperwork, appointments, or compliance.

### **Keep Your Legacy. Not the Workload.**

3

Hand off the business, keep your reputation intact, and take that victory lap.



# THE IDEAL SELLER



You've built a successful fixed index annuity (FIA) business and are ready to close this chapter. Retirement, working on your health, or shifting your focus away from annuities may be driving your decision to sell. If your business fits the profile below, we should talk.

## **15-20+ Years in Business**

You've been in the fixed index annuity business for decades.

## **50 - 80 Years of Age**

You've spent your adult life building this business and are ready for the next chapter.

## **\$25M - \$1B Current FIAs**

You have active, in-force annuity accounts on record with all of your insurance carriers.

## **Clean Compliance**

No complaints. No complications. Just a clean, solid book.

## **Ready to Retire**

You're looking for a simple exit—and the paycheck to go with it.

# WHAT MAKES YOUR BUSINESS VALUABLE?

## ***Organized & Up-to-Date Data***

*(e.g. contact & account information)*

## ***Frequency of Client Contact***

*(e.g. quarterly, annually)*

## ***Digital Files***

*(e.g. scanned or digitally saved)*

## ***Physical Files***

*(i.e. all physical paperwork)*

## ***Premier Carriers***

*(i.e. top insurance companies)*

## ***Active Carrier Logins***

*(i.e. access to real-time data)*

## ***Key Data Markers***

*(e.g. average age, income riders, duration of remaining surrender charge)*

# YOUR BUSINESS BY THE NUMBERS

Every annuity book is different, and the details matter. Here is an inside look at the key factors we consider when valuing your business. Understanding these numbers helps us determine its true worth and how we can work together to achieve the maximum payout.

## PRIMARY VALUATION FACTORS

TOTAL VALUE OF IN-FORCE ANNUITIES

NUMBER OF ACTIVE ANNUITY ACCOUNTS

NUMBER OF ACTIVE CLIENTS / HOUSEHOLDS

AVERAGE FREQUENCY OF CLIENT CONTACT

AVERAGE DURATION OF SURRENDER CHARGE

AVERAGE CLIENT AGE

LAST THREE YEARS' PRODUCTION

ACTIVE CARRIER LOGINS



# Roadmap to Your Sale

Sell Smart. Retire Fast. Enjoy More.

## Official Guide 01



### ***\*YOU ARE HERE\****

Everything you need to know to sell for maximum value.

## 02 Introductory Call

We learn about your business, outline next steps, and answer your questions.



## Inventory 03

Show us your inventory and we'll show you what it's worth!



## 04 Offer & Contract

If it's a good fit, you'll get a verbal offer. Like what you hear? We'll send the contract.



## Onboarding 05

One 15-minute call. After that, your to-do list disappears.



## 06 Transition Begins

Letters from you and us go out to clients announcing the partnership.



## Hit the Beach 07

Within a few days, your job is done so you can enjoy whatever is next.



# DEAL PREP SHEET

Annuity Premium In-Force (e.g. 75M)

Number of Clients / Households

What State(s) Are Your Clients In?

What is Your Ideal Sale Date?

Do You Manage Any Clients With: Life Insurance, AUM, Med Supps, etc.?

Why Do You Want to Sell Your Business?

Your answers here won't determine the value of your book; that will come later through a detailed review of your inventory.

These questions are meant to guide our initial conversation and establish a baseline understanding.





**YOUR BUSINESS**  
is calling

READY TO SELL?  
Call (888) 559-7388



Let's Talk



I'm Ready