THE OFFICIAL GUIDE TO

Selling Your Annuity Business

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

TY J. YOUNG
WEALTH MANAGEMENT

TABLE OF CONTENTS

Considering Selling Your Annuity Business?

Selling your annuity business isn't just a financial decision; it's a personal one. How do you know if it's time to sell? You need a compelling reason. 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 what kind of payday to expect
- What the ideal seller looks like
- What sellers and their clients are saying
- 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 Enjoy A Permanent Vacation

For many agents, there comes a time when work is no longer the priority, and life outside the business takes center stage. Whether it's spending more time with your grandchildren, improving your golf game, traveling, or simply enjoying quiet moments with your spouse, selling your annuity business can help make that transition possible.

It allows you to step away from the day-to-day responsibilities while turning your years of hard work into a financial payout you may not have realized was possible. With the clients taken care of, you're free to focus on what matters most and fully enjoy the lifestyle you've earned.

WHY MOST PEOPLE SELL

02 Changing Businesses

For some agents, the decision to sell isn't driven by retirement or health, but by a desire to move in a different direction. Whether that means stepping outside of finance altogether or shifting your focus within the industry, selling your annuity business can provide the flexibility to do so.

We've worked with individuals who have transitioned into entirely new ventures, as well as those who chose to concentrate on areas like life insurance, AUM, or Medicare supplements. Selling allows you to step away from the responsibilities of managing an annuity book while receiving a payout, giving you both the time and financial backing to pursue your next chapter with confidence.

WHY MOST PEOPLE SELL

03

Focusing On Your Health

Health becomes a real factor for many agents over time. We've worked with individuals whose health was declining, whether physically, cognitively, or both, making it harder to keep up with client needs and daily responsibilities.

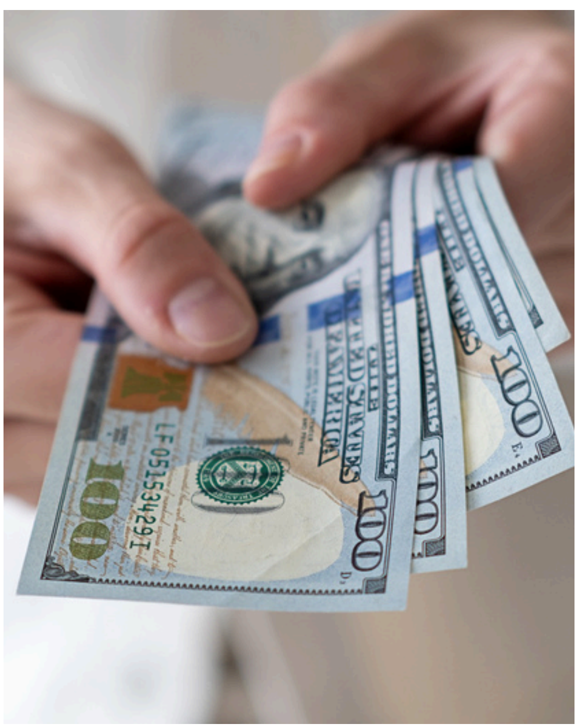
When health becomes a concern, your focus is on ensuring clients continue receiving the same level of service and attention they're used to. Selling can provide a smooth transition so those relationships continue without disruption and their financial needs are met.

It also allows you to secure the value of what you've built, turning your book of business into a financial payout for you and your spouse.

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.



Build it Once. Get Paid Twice.

1 **Immediate Payout.**
Select an upfront payment or monthly checks over time.

2 **A Simple Exit.**
No more paperwork, appointments, or compliance.

3 **Keep Your Legacy. Not the Workload.**
Hand off the business, keep your reputation intact, and take that victory lap.

THE IDEAL SELLER

You've built a successful annuity 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.

10-20+ Years in Business	You've been in the vannuity business for decades.
50-80 Years of Age	You've spent your adult life building this business and are ready for the next chapter.
Active In-force Annuities	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 have a compelling reason to sell.

WHAT MAKES YOUR BUSINESS VALUABLE?

Current Value of Annuities

Number of Clients / Households

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

COMPARISON OF PAYOUT STRUCTURES

Selecting the right payout structure is one of the most significant decisions you will make during the acquisition process. Whether you seek immediate liquidity or prefer to maximize the total value of your business through a performance-aligned model, our platform provides the transparency and expertise needed to secure your financial future.

	PAYOUT	TIME PERIOD	GUARANTEE
1. UPFRONT	Lowest Payout	90 Days	Guaranteed
2. OVERTIME	Middle Payout	60 Months	Guaranteed
3. EARN-OUT	Highest Payout	36 Months	Upfront = Guaranteed Commission = Not Guaranteed

Each of our three paths—Upfront, Overtime, and Earned-Out—is designed to balance your immediate needs with your long-term goals.

5 STAR SELLER REVIEWS

"At age 70, I felt it was time to sell, the process was explained in detail, and I would absolutely recommend working with your company."

Timothy N. - Retired Agent

"Opportunity well presented. Very professional. TJYWM contacted me each year (3), and this time we were ready to retire. A Valuable choice for our clients, too."

David M. - Retired Agent

"They reached out to several clients that for whatever reason I could no longer work with and close some nice contracts. I decided to move on down that retirement road."

Paul L. - Retired Agent

"I decided to sell my block of business because of retirement. It was an easy transition, and I am sure my clients appreciated having someone to rely on. The company is following through as promised."

Richard P. - Retired Agent

5 STAR ACQUISITION CLIENT REVIEWS

"Ty J. Young (Parker Philpot) took over an account of mine due to retirement with another company. They have exceeded my expectations well beyond what I did expect. The professionalism comes from all staff who make you feel like you are their only client. I am excited about continuing with Ty J. Young and achieving my financial goals."

-Andrea B.

"Our financial advisor we had used for many years retired and Ty took over the accounts. Of course we could've chosen someone else but we trusted our old advisor to choose someone good and we couldn't be happier. Ty does a great job finding investments for us that align with our goals."

-Dawn

"I am an anxious investor so getting into secured annuities put my mind at rest. However, I did not realize all the potential opportunities that exist within the annuity sector. Since Ty J. Young bought my original advisor's business, Brian Houghton has brought new and exciting opportunities to grow my money. I am thrilled that I landed with Ty J. Young!"

- Amy L.

Roadmap to Your Sale

Sell Smart. Retire Fast. Enjoy More.

01 Official Guide

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.

03 Inventory

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.

05 Onboarding

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.

07 Hit the Beach

Within a few days, your job is done so you can enjoy whatever is next with **zero ongoing responsibility.**

Call Today: (888) 559-7388

DEAL PREP SHEET

Annuity Premium In-Force (e.g. 125M)

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.

What happens next? Call us. (888) 559-7388

YOUR BUSINESS
is calling

READY TO SELL?

Call (888) 559-7388

Let's Talk

I'm Ready