

Contact: Jack Cramer  
Due Diligence Works  
jack.cramer@duediligenceworks.com  
303.532.7003

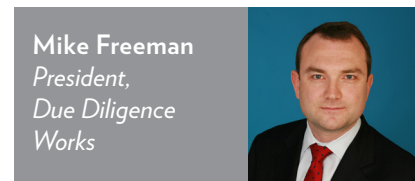
FOR IMMEDIATE RELEASE

## CapitalRock and Due Diligence Works are proud to announce a strategic alliance.

Montclair, New Jersey – July 25, 2017 — The growing number of annuity products and the innovation in riders has created more choices for Clients and Advisors than ever before. “It’s also created a growing challenge for both Clients, Advisors and Broker-Dealers. That’s why we are thrilled to work with CapitalRock in their efforts to simplify the selection and sales of annuities,” shared Jack Cramer of Due Diligence Works, Inc.



“We clearly see that Americans need the benefits of annuities more than ever before. We also see a more regulated sales process. That’s why we created the Annuity Wizard to help with the annuity selection process. With so many annuities on the market and the implementation of best interest standard filtering and presenting the only best-suited annuities for the Client’s needs is key” remarked John Hyde, President of CapitalRock. “In that same spirit, DDW helps BD Product Committees choose the right shelf of annuity products so both the BD and its Advisors can offer a “high conviction” product shelf that meets or exceeds the Best Interest requirement,” added Mike Freeman, President of DDW.



“The power of CapitalRock and Due Diligence Works working together to support sales of annuities is one of those rare times when Broker-Dealers, Advisors and, most importantly, consumers benefit,” shared Connor Thomas, Director of Business Development at CapitalRock.



The Annuity Wizard uses client and product specific ReasonText™ to explain why a product does or does not align with the client’s needs and preferences. For Annuity Wizard clients who subscribe to Due Diligence Works services, due diligence text explaining the merit of a product will be added to annuity details box.



( MORE )



**CapitalRock** develops sales analytics and product selection technology for the financial services industry. CapitalRock solutions have been widely adopted across the industry by large banks, broker dealers and insurance companies. The RightBRIDGE® Annuity Wizard helps advisors determine which annuities available on their product shelf are best suited to meet their clients' needs, objectives and preferences. The Annuity Wizard uses a sales intelligence engine to find the best available products across all annuity types. Supported annuity types include: Variable, Fixed Indexed, Investment Only Variable, SPIA, DIA and Fixed Annuities.

In addition to revenue growth, RightBRIDGE® provides many other powerful and significant benefits.

#### **The Benefits of RightBRIDGE® for Advisors and BDs**

- Fast advisor friendly process
- Compliance and Suitability Rules built into the process
- The rules-based system provides repeatable and predictable outcomes across the firm
- Product fit is scored based on multiple factors
- ReasonText™ explains how products fit the client's need and provides talking points for the advisor
- Audit trail to document: inputs, analysis, and results



**DUE DILIGENCE WORKS, INC.** supports Product Committees in two ways:

- 1) **Research: Annuity Product Research** for all annuity products currently ON your shelf with independent, up-to-the-minute, deep-dive, product-level research.
- 2) **Recommendations: Our AnnuityORGANIZER® Product Shelf Management Tool** delivers three critical elements that ensure a firm's annuity product shelf meets the Best Interest Standard.

#### **The 3 Pillars of the AnnuityORGANIZER® Product Shelf Management Tool**

- 1) **Independence:** Independence is one of those things a BD simply can't do for itself. DDW is able to isolate itself from any talk of money and resources so that our recommendations remain at a higher level of objectivity.
- 2) **Expertise:** We strive to build a team of experts whose focus on annuity product due diligence is unparalleled in the industry. We focus on Due Diligence so you can focus on your firm's business model and Advisors.
- 3) **Universal Coverage:** Knowing the annuities on your shelf is important, but to meet the Best Interest Standard you need to know ALL the annuities NOT on your shelf. That's the part of the Best Interest Standard that causes the most trouble for most firms.