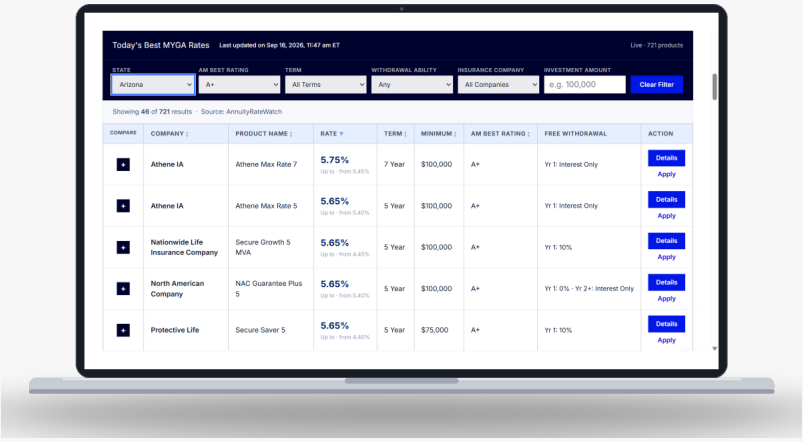
Annuity Distribution Is Entering Its Transparency Era and My Annuity Store Is Helping Drive the Change

Named "Top Multi-Carrier Annuity Platform 2026," My Annuity Store leads the shift toward independent annuity research before the sales conversation.



My Annuity Store's Fixed Annuity Rate Comparison Tool

INDIANAPOLIS, IN, UNITED STATES, September 16, 2026 / EINPresswire.com/ -- For decades, purchasing an annuity has typically begun with a sales conversation. My Annuity Store believes the future begins with informed, independent research.

That changing approach to annuity distribution is gaining industry recognition. Insurance Business Review has named My Annuity Store the “Top Multi-Carrier Annuity Platform 2026,” recognizing a digital platform designed to give consumers access to annuity rates, product details, carrier information and comparison tools before requiring them to become a sales lead.

> “Clients should not have to become a lead before they can learn. We prefer they learn as much as they can before they call; the more they can learn the easier it is for us.”
>
> *Jason Caudill*

The recognition reflects a broader transformation underway in retirement planning. Consumers have grown accustomed to comparing mortgages, investments, insurance policies and travel options online. Despite playing an increasingly important role in retirement income planning, annuities have remained difficult to evaluate across carriers.

My Annuity Store was created to close that information gap.

“Consumers shouldn’t have to become a lead before they are allowed to learn,” said Jason Caudill, co-founder of My Annuity Store. “People deserve an opportunity to understand the

products, compare their options and ask better questions before they make a long-term financial decision. Technology is finally making that kind of transparency possible in the annuity industry."



Jason Caudill, Founder

From a Sales-First Model to a Research-First Experience

Annuities are not standardized like publicly traded investments. Rates, guarantees, withdrawal provisions, surrender schedules, income riders and product availability can vary by carrier, state, age and investment amount. A prominently advertised rate may not even be available to a particular consumer.

My Annuity Store addresses this challenge through a normalized multi-carrier database covering more than 90 insurance companies and 1,500 annuity products. Its technology standardizes information that carriers often present differently, while rate feeds and application programming interfaces help keep product data current as carrier offerings change.

Consumers can use the platform to:

- View current annuity rates and product information without mandatory registration
- Generate real-time income annuity quotes instantly based on age, state and investment amount
- Compare as many as three products side by side
- Review guarantees, surrender schedules and income features
- Access fixed, immediate and future-income annuity calculators
- Research financial information and AM Best ratings for hundreds of insurers
- Download more than 300 carrier brochures
- See commission disclosures on individual product pages
- Ask product questions through an AI research assistant trained on maintained carrier documents, product data and rate information

This research-first model does not eliminate the role of an advisor. Instead, it allows the advisor relationship to begin with a better-informed consumer.

“The future of annuity distribution is not technology replacing people,” Caudill said. “It is technology handling more of the comparison, education and explanation so that the human conversation can focus on suitability, retirement goals and the decisions that truly require judgment.”

Addressing a Growing Retirement Challenge

As traditional pensions become less common and Americans live longer, creating dependable retirement income has become a more pressing concern. At the same time, annuity products have become increasingly varied and, in some cases, more difficult for consumers to interpret.

Confusion can arise when hypothetical indexed-annuity illustrations are mistaken for guaranteed returns or when an income benefit base is confused with actual contract value. Product features such as caps, participation rates, spreads, bonuses and rider charges can also be difficult to compare without standardized explanations.

My Annuity Store’s goal is to help consumers distinguish between contractual guarantees, hypothetical outcomes and features used to calculate future income.

“Annuities can solve meaningful retirement problems, but complexity can get in the way,” Caudill said. “Better distribution is not simply about selling products more efficiently. It is about helping people understand what they are buying, why they are buying it and how it fits into their retirement plan.”

Consumer Demand for Transparency Is Growing

According to the Insurance Business Review profile, traffic to My Annuity Store has grown approximately 300 percent since the beginning of the year, while average visitor sessions have increased from roughly 90 seconds several years ago to nearly five minutes.

Approximately 44 percent of the company’s customers have returned for additional business, indicating that consumers may value an ongoing research and service relationship rather than a one-time transaction.
Insurance Business Review selected My Annuity Store as its exclusive Top Multi-Carrier Annuity Platform 2026 recipient through the publication’s proprietary research and evaluation methodology. The company was also included among its Top Annuity Services.

The complete Insurance Business Review profile is available at:
https://www.insurancebusinessreview.com/my-annuity-store

Building the Next Generation of Annuity Research

My Annuity Store plans to continue expanding its educational resources, guided decision tools, interactive learning experiences and personalized technology. A particular focus will be making indexed annuities and retirement-income products easier for older Americans to understand and evaluate online.

“The annuity industry does not need less human guidance—it needs better-informed conversations,” Caudill said. “Our job is to give consumers the clarity and tools to participate confidently in those conversations.”
The award recognizes what My Annuity Store has built, but the larger story is what it represents: a move toward an annuity marketplace that is more transparent, more comparable and increasingly centered on the consumer.

About My Annuity Store

My Annuity Store is a consumer-focused annuity research and distribution platform that helps Americans compare annuity products, rates, guarantees and insurance carriers. Its platform combines multi-carrier product data, personalized quoting tools, calculators, educational resources, carrier documents and AI-assisted research to make annuity decisions easier to understand.

My Annuity Store provides educational information and access to licensed insurance professionals. Product availability, features and rates vary by carrier, state and individual eligibility. Annuities are insurance products, and guarantees are backed by the claims-paying ability of the issuing insurance company.

Learn more at https://myannuitystore.com/.

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