



Introduction to Blueprint Income

Angie Demetriou

Senior Product Manager

Why Blueprint Income

- Digital first with human support model
- Building success stories
- Provides carrier and product vetting resources
- Fair expense and compensation model
- Low start-up costs to integrate
- Start-up mentality: Tech focused, excited to partner, realistic about opportunity

In 2019, Empower initiated a review of income/payout annuity options to address the increasing interest in payout annuity solutions across the industry.

Our goals:

- **Great customer experience**
- **Low cost**
- **Speed to market**

Immediate focus:

- **External marketplace**

Blueprint Income Annuity Rollover Marketplace

The Blueprint Income Annuity Rollover Marketplace allows retirement plan participants to secure guarantees for their retirement. The annuities on the co-branded Blueprint Income platform offer guaranteed income.

Guaranteed income		
Immediate annuities	Longevity annuities	Qualified longevity annuities
Monthly income for as long as you live starting within one year	Monthly income for as long as you live starting more than one year in the future	Qualified longevity annuity contracts (QLAC's) are purchased with only qualified savings (traditional IRA or 401(k) rollover) with income starting after age 73 but before 85

Blueprint Income Services

ANNUITY MARKETPLACE

Ability to get real-time quotes for income annuities from multiple insurance companies on the website.

ANNUITY EDUCATION

Guides and tools to help clients understand the different types of annuities and make an informed decision.

EMAIL, CHAT & PHONE SUPPORT

Licensed agents are available to assist with product education and selection, quoting, application fulfillment, and policy management.

DIGITAL APPLICATION

Clients apply for annuities using an online digital application and can digitally sign the insurer's application.

APPLICATION FULFILLMENT BY LICENSED AGENTS

Agents are trained on plan rollover requirements and ensure application is successfully processed by insurance company.

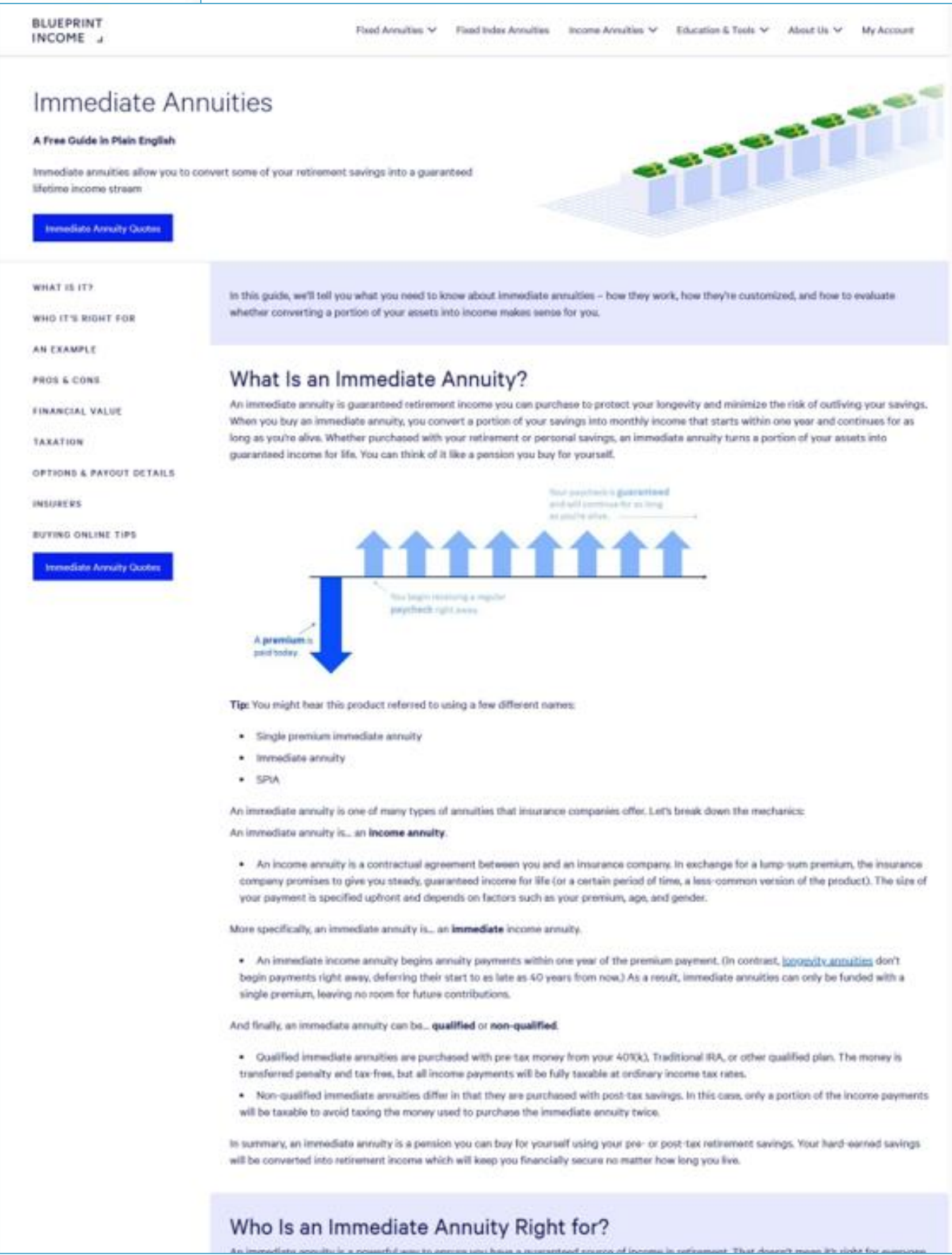
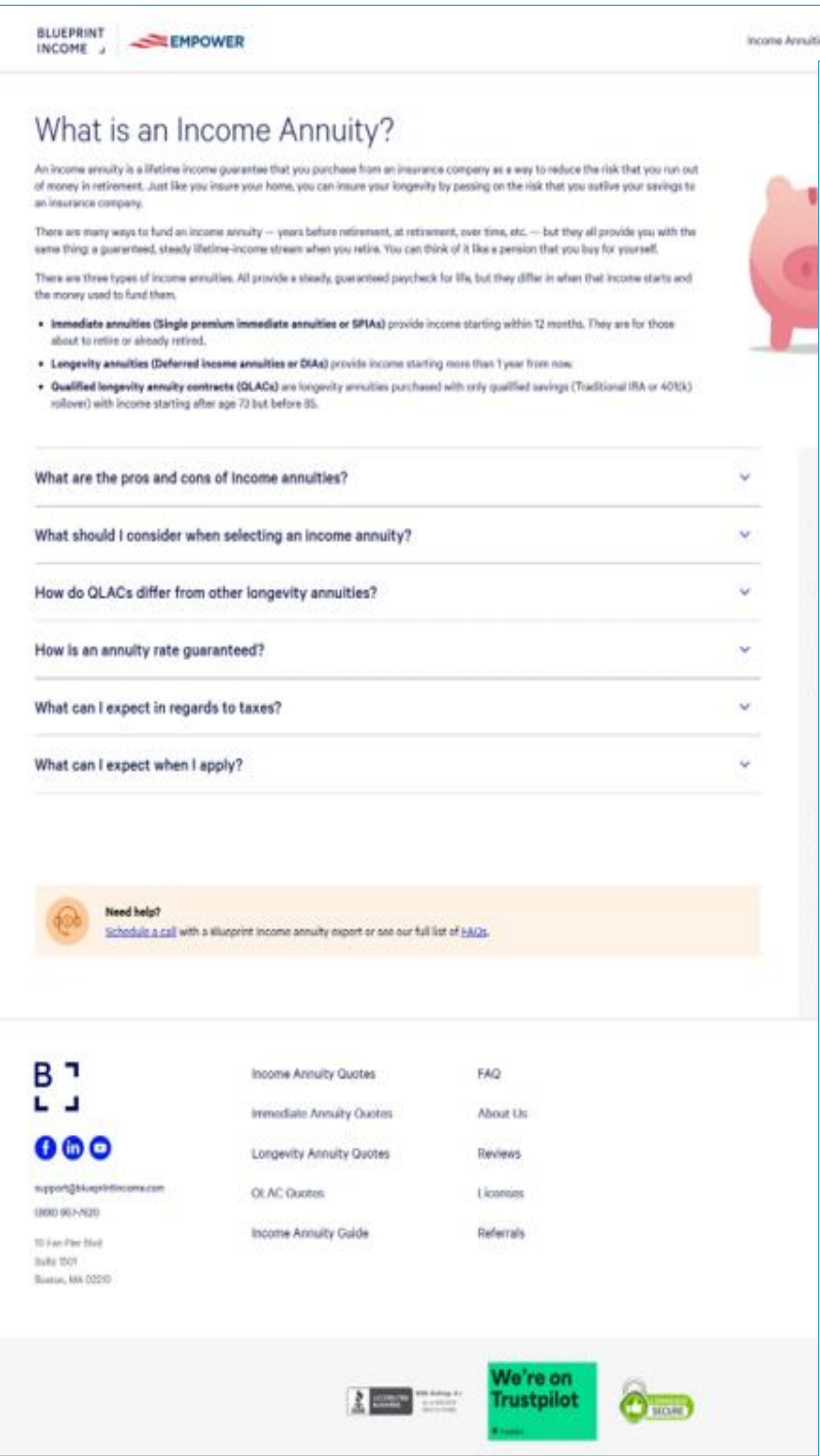
POLICY MANAGEMENT

Agents available to make updates to policies and alert clients in advance of important dates and decisions.

Educational Guides

Guides and tools to help clients understand the different types of annuities and make an informed decision.

- Single Premium Immediate Annuities (SPIAs)
- Longevity Annuities or Deferred Income Annuities (DIAs)
- Qualified Longevity Annuity Contracts (QLACs)



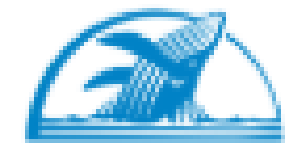
FOR ILLUSTRATIVE PURPOSES ONLY.

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

Available Insurance Companies

Insurance Companies offering Income Annuities and rated A or better by AM Best

 **MassMutual**

 **PACIFIC LIFE**

Protective 

 **Mutual of Omaha**

 **NEW YORK LIFE**

 **SYMETRA**
RETIREMENT | BENEFITS | LIFE

 **securian**
FINANCIAL

 **TruStage**

 **AMERICAN NATIONAL**
INSURANCE

 **Lincoln**
Financial Group®

 **Western & Southern**
Financial Group

 **NORTH AMERICAN**
A **Sammons** Financial Company

 **PennMutual**

Empower Retirement, LLC and its affiliates are not affiliated with the companies listed here.

Ratings are derived from Blueprint Income, LLC, as of August 3, 2023, and are subject to change and represent the opinions of the rating agencies regarding the financial strength of the insurance companies shown and their ability to meet ongoing obligations to their respective policyholders. For further information about the rating agency methodology, please visit <https://www.blueprintincome.com/insurance-companies-annuities>.

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

Participant Experience

Plan Messages

On the Empower Participant website, we can create a *Plan message* to appear on the **Home** and **Account Overview** pages regarding the ability to access the Blueprint Income website

The image displays two screenshots of the Empower Participant website. The top screenshot shows a 'Plan messages' overlay on the 'Home' page. The overlay contains a message dated 8/23/2021 titled 'Sample Retirement Plan' with the text: 'New! Now MNDP participants can buy guaranteed income annuities via the MNDP Annuity Rollover Marketplace offered through Blueprint Income. [Click here for access.](#) [View less](#)'. The background page shows a retirement planning tool for Kelly Moore, with a progress indicator at 72% of the goal. It lists 'My savings' at \$2,558, 'Social Security' at \$1,484, 'Other assets' at \$0, and an 'Income gap' of \$1,599. The bottom screenshot shows the 'Account Overview' page. It includes sections for 'ACCOUNT INFORMATION', 'PAYCHECK CONTRIBUTIONS', 'INVESTMENTS', 'WITHDRAWALS', and 'PLAN INFORMATION'. The 'Account overview' section shows a balance of \$0.08 and an annualized rate of return of 10.06%. The 'TOP INVESTMENTS' section shows a 100% allocation to Vanguard Dividend Growth Inv. The 'PLAN MESSAGES' section at the bottom contains the same message as the overlay, with the link 'Click here for access' highlighted in yellow.

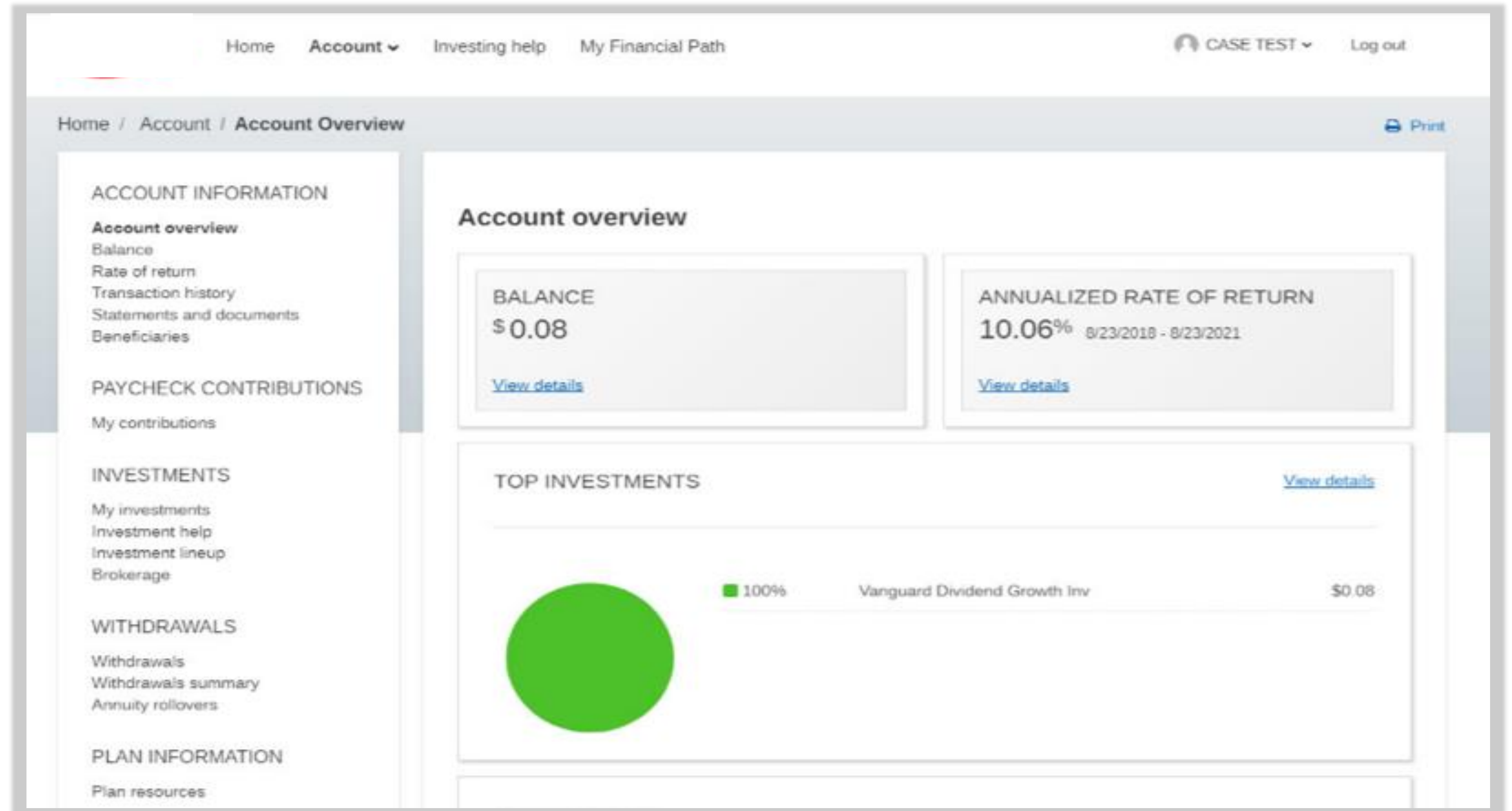
PLAN MESSAGES
New! Now you can buy guaranteed income annuities via the Annuity Rollover Marketplace offered though Blueprint Income. [Click here for access.](#)

FOR ILLUSTRATIVE PURPOSES ONLY.

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

How to access Blueprint Income

On the **Account Overview** page, participants can access the link to the Blueprint Income website by clicking on either **Withdrawals** or **Annuity rollovers**, in the left navigation.

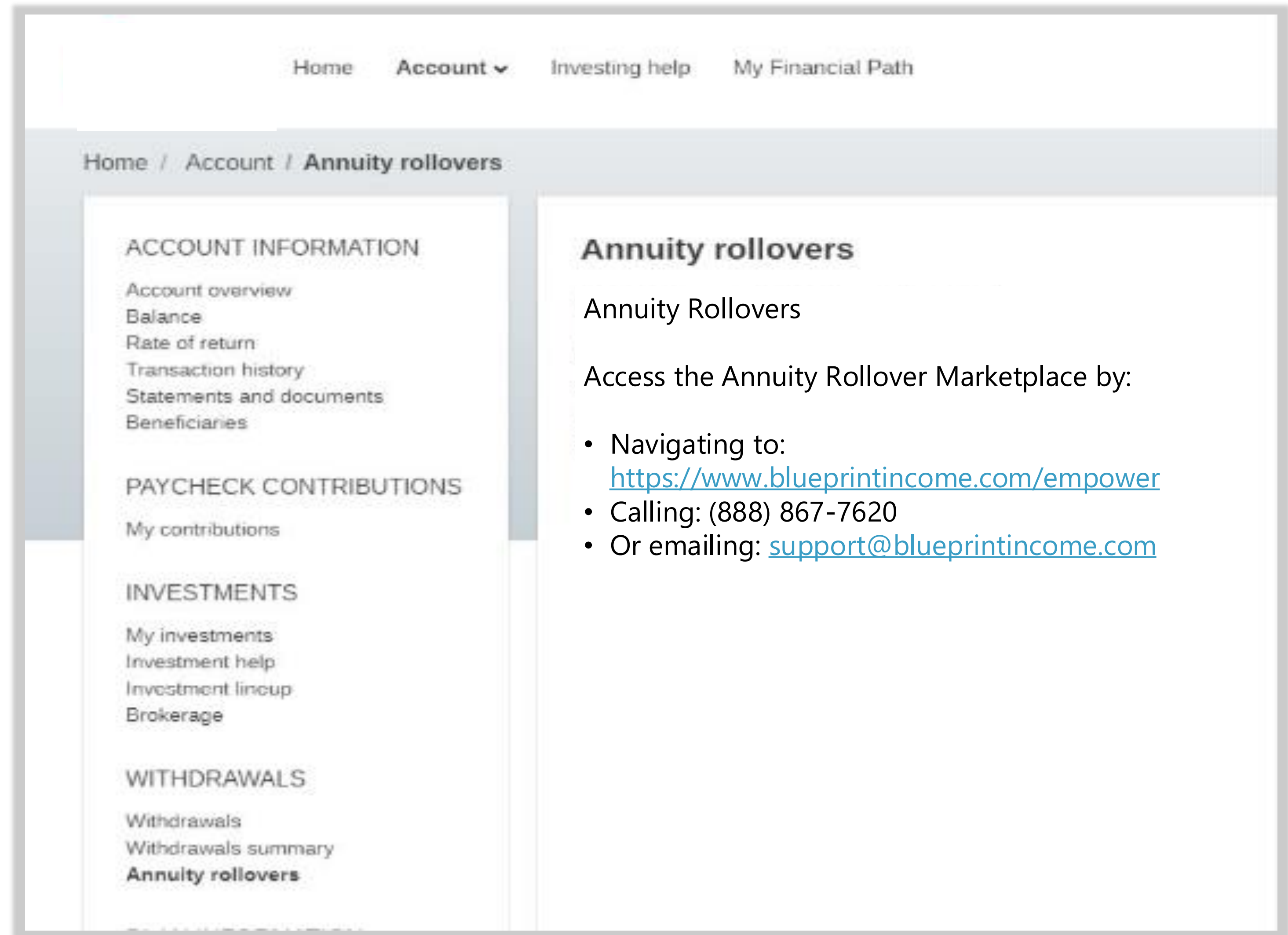


FOR ILLUSTRATIVE PURPOSES ONLY.

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

Annuity rollovers

Participants that click directly on the **Annuity rollovers** link will be provided with a link to Blueprint Income's website as well as additional ways to contact Blueprint Income for assistance.



FOR ILLUSTRATIVE PURPOSES ONLY.

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

Annuity rollovers, continued

By clicking continue below, you will be leaving this website and visiting a website hosted by Blueprint Income, Inc.

Your personal data will be collected in order to access and utilize the annuity rollover service. Your personal data will be protected and used in accordance with applicable privacy laws, [our Privacy Policy](#) and [Blueprint's Privacy Policy](#); by clicking continue below you acknowledge receipt and consent to electronic delivery of such privacy policies. In addition, the services will be provided in accordance with [our Terms and Conditions](#) and [Blueprint's Terms of Service](#).

The rollover service is made available by your employer, Empower Retirement, and Blueprint Income, Inc (a third-party provider), outside of the benefits provided under your retirement account. Offering the annuity rollover service is not an endorsement or recommendation of the product by your employer or Empower Retirement. As such, you may seek to review and compare other product options and speak to your own tax or financial advisor before proceeding.

Click Continue to access the annuity rollover service.

[Continue](#)

© 2021 Empower Retirement, LLC. All rights reserved.

Once a participant clicks the link, they will receive a page notifying them that they are leaving the Empower website. If they click **Continue**, they will be brought to Blueprint Income.

FOR ILLUSTRATIVE PURPOSES ONLY.

FOR PLAN SPONSOR OR FINANCIAL PROFESSIONAL USE ONLY.

BLUEPRINT INCOME | EMPPOWER

Income Annuities | About Us | My Account

We make it easier to compare and buy annuities in one place

At Blueprint Income, we strive to make the annuity market simpler to navigate by offering a curated selection of top insurance companies. Our team of annuity experts is focused on providing you with the best service and products that make sense for you.

Loved by Customers
4.4 OUT OF 5 STARS
[See Reviews](#)
★ Trustpilot

Income Annuities
Income annuities convert your retirement savings into guaranteed lifetime income starting immediately or in the future.

- Guaranteed, steady retirement income
- Fund at once
- Starting now or later and continuing for life

There are three types of income annuities. All provide a steady, guaranteed paycheck for life, but they differ in when that income starts and the money used to fund them.

1. **Immediate annuities** provide income starting within 12 months. They are for those about to retire or already retired.
2. **Longevity annuities** provide income starting more than 1 year from now.
3. **Qualified longevity annuity contracts (QLACs)** are longevity annuities purchased with only qualified savings (Traditional IRA or 401(k) rollover) with income starting after age 73 but before 85.

[Get Quotes](#) [Learn More](#)

Powered by a marketplace of insurers competing for your business

Why trust Blueprint Income?

WE MAKE IT EASY
Saving and planning for retirement can be confusing. Whether you're starting your annuity journey or you're further along the path, we offer tools and resources to help you along the way.

PERSONAL TOUCH
We believe that planning for something this important means you should be supported every step of the way. In addition to our online experience, we have a team of annuity experts here to answer questions, process paperwork, and help you feel confident in your decision-making.

WE PROVIDE CHOICES YOU CAN TRUST
We offer access to a curated selection of insurance companies through our online marketplace, making it easier to compare and choose from competitive options without any pressure.

[See All Insurers](#)

[Learn More About Blueprint Income](#)



Disclosures

Guarantees associated with annuities are subject to the terms and conditions of the contract and the claims-paying ability of the insurer.

Annuities are distributed by Blueprint Income, LLC, which is not affiliated with Empower Retirement, LLC or Empower Insurance Agency, LLC. Empower Insurance Agency may receive referral fees from Blueprint Income. Annuities are subject to the terms and conditions of the contract and the claims-paying ability of the issuing insurance company. Consider all your options and their features and fees before purchasing an annuity and consult with your investment advisor, attorney, and/or tax advisor as needed.

“EMPOWER” and all associated logos and product names are trademarks of Empower Annuity Insurance Company of America.

The charts, graphs and screen prints shown are for ILLUSTRATIVE PURPOSES ONLY.

©2025 Empower Annuity Insurance Company of America. All rights reserved.

RO4637388-0725



Thank you