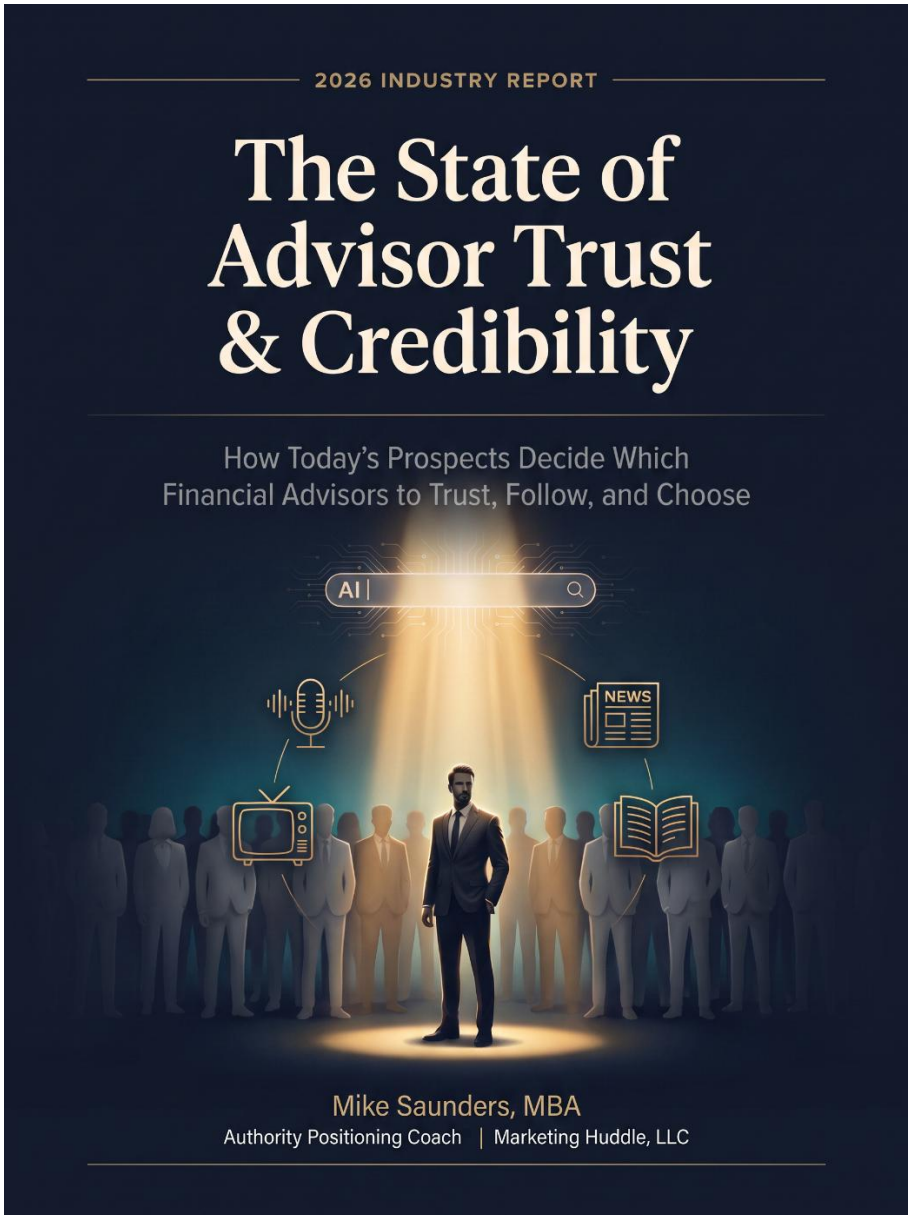
2026 INDUSTRY REPORT



Prepared by Mike Saunders, MBA

Authority Positioning Coach | Marketing Huddle, LLC

Research drawn from 30+ financial services, consumer behavior, media, and AI visibility sources

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About This Report

The independent advisor channel is experiencing record demand and record noise at the same time. Annuity sales reached an all-time high in 2025, yet the cost of earning a prospect's attention and trust has never been greater. This report was commissioned to answer a question I kept hearing from advisors, marketing organizations, and industry partners alike: what separates the advisors who are found, trusted, and chosen from the majority who remain invisible?

The findings draw on published research from Broadridge, Kitces Research, Edison Research, LIMRA, Schwab, and more than two dozen additional industry sources, examined through the lens of the four earned-media pillars of the Authority Positioning Portfolio®: podcast interviews, press and media coverage, television segments, and book publishing. The data is presented as I found it. Where the numbers challenge conventional wisdom about referrals, seminars, and digital marketing, I have let them speak for themselves.

My hope is that this research helps you see the trust-building landscape as your prospects now experience it and gives you and your organization a clearer map for navigating it.

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Findings at a Glance

The advisors winning in 2026 are not out-spending their competitors. They are out-positioning them. Six numbers tell the story of the entire report.

96% of consumers research a referred advisor online before making contact	**97%** of prospects compare two or more advisors before hiring
25% now begin their advisor search with AI tools like ChatGPT and Gemini	**71%** success rate for media appearances, at $7,000 revenue per client acquired
60% of decision-makers will pay a premium for demonstrated thought leadership	**168%** more leads generated by advisors with a defined marketing strategy

What this means for you: trust is now established before the first meeting, in the search results, podcast feeds, news placements, and AI answers your prospects consult in private. The rest of this report documents that shift and maps the sequence that closes the gap fastest.

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Executive Summary

The market has never rewarded annuity and IUL expertise more richly, and it has never made that expertise harder to see.

The independent financial advisory profession, and particularly the market for annuities and Indexed Universal Life (IUL), has entered a period of profound contradiction. On one side of the ledger, demand has never been stronger. U.S. individual annuity sales reached a record $461.3 billion in 2025, up 6% year over year, with indexed products such as FIAs and RILAs now representing 45% of the entire market [1]. Seven in ten adults over 50 are either retired or planning to retire within five years, and they are actively making provider decisions right now [2]. On the other side of the ledger, the cost of reaching these prospects through traditional channels has never been higher, and the trust barrier has never been thicker. Dinner seminars now cost $5,000 to $15,000 per event with declining attendance. Purchased annuity leads cost $20 to $100 apiece and are frequently sold to multiple competing agents [3].

The central finding of this report is this: the advisors who are winning in 2026 are not out-spending their competitors. They are out-positioning them. The research assembled here documents a measurable, widening gap between the digital authority footprint of the average independent advisor and the top tier of the profession, and it identifies the specific, sequenced actions that close that gap fastest.

Six headline findings frame everything that follows.

1. **First, the marketing strategy gap is real and quantified.** While roughly 90% of advisors acknowledge that marketing is essential, only about one in five operates with a defined marketing strategy, a rate that has actually declined to its lowest level in five years [4] [5]. Advisors with a defined strategy generate 168% more leads, onboard 50% more clients, and report far higher confidence in reaching practice goals [5] [6].

2. **Second, the prospect research process has fundamentally changed.** Fully 96% of consumers who receive a personal referral to an advisor still research that advisor online before making contact, 97% intend to compare two or more advisors before hiring, and 83% investigate reputation through online reviews and awards [7]. A remarkable 25% now begin their advisor search with AI tools like ChatGPT and Gemini [7], and the use of generative AI for local business recommendations exploded from 6% to 45% of consumers in a single year [8]. What those searches and AI answers surface, or fail to surface, decides who gets the first meeting.

3. **Third, media-based authority delivers measurable, superior economics.** The Kitces Research study of how financial planners actually market their services found that media appearances produce a 71% success rate and $7,000 in revenue per client acquired, tying for the second-highest revenue per client of any marketing tactic measured, at a fraction of the acquisition cost of seminars ($19,097 per client) and client events ($59,929 per client) [9]. Meanwhile, 60% of decision-makers say they will pay a premium to work with providers who demonstrate strong thought leadership [10].

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4. **Fourth, the vendor landscape serving advisors is saturated in commodity services and nearly empty in true authority creation.** The dominant platforms sell websites, SEO, content libraries, and automation to thousands of advisors at once, which by definition cannot differentiate any one of them. The authentic authority assets, meaning podcast interviews, earned media on network affiliates, television segments, and published books, remain a strategic white space, with elite providers such as Forbes Books pricing engagements far beyond the reach of the typical independent advisor.

5. **Fifth, AI is now delivering leads directly, and it draws them from earned authority.** Between 82% and 95% of the citations AI engines use to compose their answers come from earned, third-party media rather than a brand's own website, which contributes only 5% to 10% of AI source material. Brand web mentions predict AI visibility three times more strongly than backlinks, and moving identical content from an advisor's own site to third-party news outlets lifts AI citation rates by 239% to 325%. In plain terms, a vibrant Authority Positioning Portfolio® of podcast interviews, network-affiliate press coverage, television segments, and a published book is the exact reference layer AI tools consult when deciding which advisor to recommend to which prospect.

6. **Sixth, AI adoption inside advisory practices is mainstream for administration but embryonic for authority.** Sixty-three percent of RIAs now use AI in some capacity, more than double the 2023 rate, yet usage concentrates on notetaking and email drafting, and only about one in ten firms integrates AI into business strategy [11]. The advisors who redirect AI toward authority-building content, from AI-assisted video to answer-engine-optimized thought leadership, occupy an early-mover window that will not stay open long.

The report concludes with the Authority Action Matrix, which maps the gap-closing playbook to a proven four-pillar sequence: podcast interviews first, then press releases and public relations securing ABC, CBS, NBC, and FOX affiliate placements, then television interview segments, and finally book publishing. Executed in order, these four pillars convert an invisible advisor into the recognized authority in their niche, the advisor prospects have already decided to trust before the first appointment.

> **AUTHORITY INSIGHT**
>
> *The advisors winning in 2026 are not out-spending their competitors. They are out-positioning them.*

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1

The Digital Footprint Gap: Where the Average Advisor Actually Stands

A profession that believes in marketing but does not practice it has made a defined strategy itself a competitive advantage.

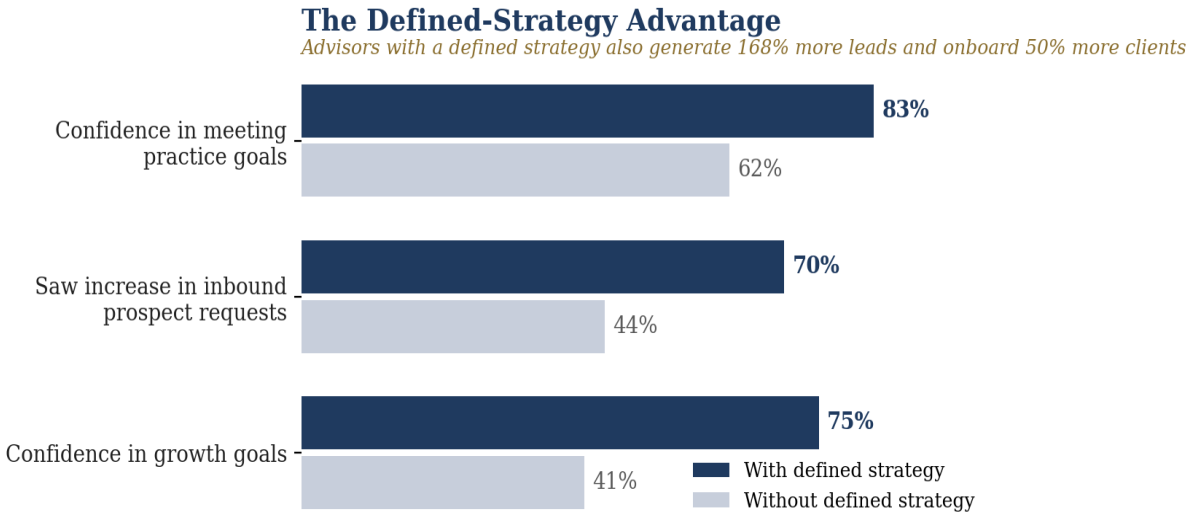
1.1 A Profession That Believes in Marketing but Does Not Practice It

With more than 300,000 financial advisers operating in the United States, differentiation is no longer optional; it is essential [12]. Yet the data reveals a profession that has largely failed to move from intention to execution. Broadridge's benchmark survey research found that while 90% of advisors acknowledge the importance of marketing, only 23% have a defined marketing strategy in place [4] [6]. Worse, Broadridge's fifth annual advisor marketing survey found that the share of U.S. advisors with a defined strategy fell to 20%, the lowest rate in five years, down from 28% in 2019 [5]. Ninety-nine percent of U.S. advisors describe marketing activities as challenging, with the top two obstacles being finding the time and sourcing the expertise [5].

The penalty for operating without a strategy is severe and measurable, as the following table demonstrates.

Performance Metric	Advisors WITH Defined Strategy	Advisors WITHOUT Defined Strategy
Leads generated	168% more leads	Baseline [6]
New clients onboarded	50% more clients	Baseline [6]
Confidence in meeting practice goals	83%	62% [5]
Saw increase in inbound prospect requests	70%	44% [5]
Confidence in growth goals (2020 study)	75%	41% [4]

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The time problem compounds the strategy problem. Sixty-five percent of advisors struggle to find time for marketing, and only 20% leverage third-party marketing support [6]. The average advisor spends approximately $15,900 per year on marketing, while growth-focused advisors invest roughly four times more than their non-growth-focused counterparts [6]. The conclusion is unavoidable: the majority of independent advisors are competing for record-setting annuity and IUL demand with no strategy, no time, and no outside help. This is precisely the condition that creates the authority gap, and precisely the condition a done-for-you authority system resolves.

> **AUTHORITY INSIGHT**
>
> *Only one in five advisors operates with a defined marketing strategy. The gap is not talent. It is positioning.*

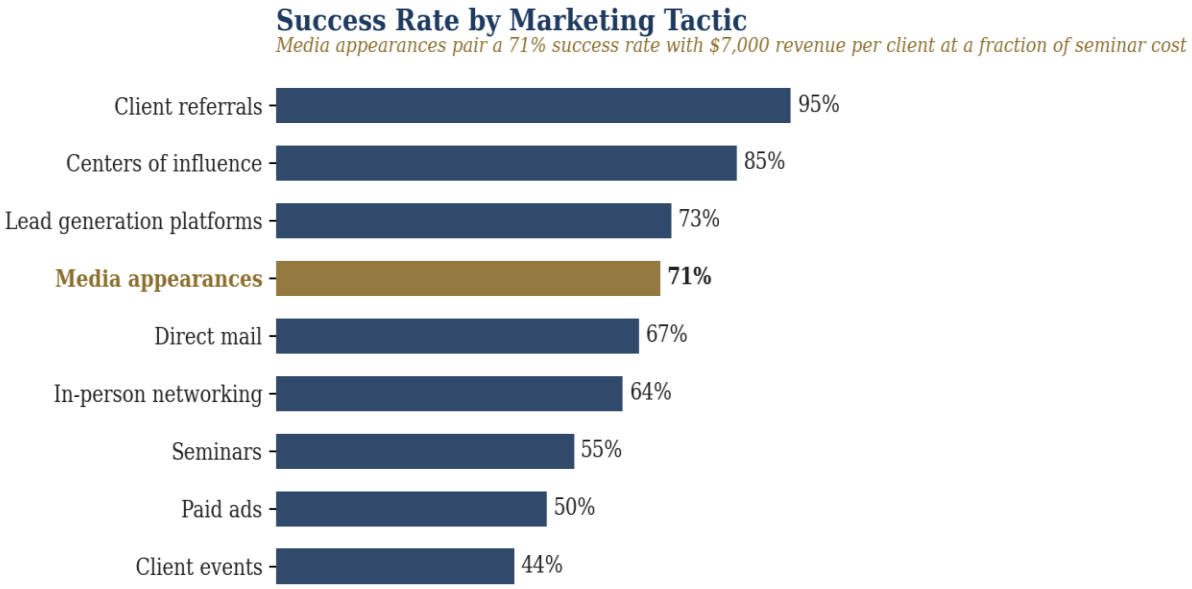
1.2 What the Top Performers Do Differently

The Kitces Research report on how financial planners actually market their services provides the clearest available evidence on which tactics actually produce clients and at what cost [9]. The most commonly used tactics are client referrals (88% of advisors), centers-of-influence referrals (62%), in-person networking (42%), and social media (40%). But frequency of use and economic effectiveness are two very different things.

Marketing Tactic	Success Rate	Revenue per Client Acquired
Client referrals	95%	$5,000
Centers of influence	85%	$5,000
Media appearances	**71%**	**$7,000**
Lead generation platforms	73%	$4,000

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Marketing Tactic	Success Rate	Revenue per Client Acquired
Direct mail	67%	$7,000
In-person networking	64%	$5,000
Seminars	55%	$7,679
Paid ads	50%	$5,295
Client events	44%	$10,000



Media appearances deliver a 71% success rate and $7,000 revenue per client, among the very best returns in the entire tactical arsenal [9]. Yet the client acquisition cost picture is even more revealing: client events cost $59,929 per client acquired and seminars cost $19,097, while referral-driven and visibility-driven approaches cost a small fraction of that [9]. The top 5% of advisors have discovered what the data confirms: earned authority compounds, while paid attention evaporates the moment the spending stops.

The behavior of high performers on social platforms reinforces the pattern. Ninety-two percent of financial advisors using social media report acquiring clients through it, and the advisors who successfully convert social visibility into clients are active roughly 35 times per month [13]. Broadridge found that advisors who personalize their content convert social media leads at 45% versus 34% for those who do not, and generate 3.3 website leads per month versus 1.9 [5]. Visibility plus personalization plus consistency is the formula, and it is exactly the formula that authority assets such as podcast interviews, media placements, and books feed continuously.

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1.3 The New Battleground: Answer Engines and the AI-Visible Advisor

Perhaps the most consequential shift in the 2026 landscape is where prospects now ask their questions. Search behavior is migrating from ten blue links toward direct answers delivered by AI assistants and answer engines. Consumers increasingly ask ChatGPT or Gemini questions such as "Who is a good retirement income advisor near me?" and the AI's answer is assembled from the corpus of authority signals the advisor has, or has not, built: media mentions, podcast appearances, published books, reviews, and structured content [7] [8]. Industry guidance for 2026 explicitly instructs advisors that niche positioning is rewarded by answer engines, that decision-level content is replacing broad educational articles, and that Answer Engine Optimization (AEO) and Generative Engine Optimization (GEO) are now core disciplines [14].

Modern buying research has also revised the old "Rule of Seven" upward: professional services buyers now typically require 8 to 20 or more high-quality brand interactions before conversion, cycling non-linearly between exploration and evaluation in what Google calls the "messy middle" [12]. An advisor whose footprint consists of a template website and a dormant LinkedIn profile simply cannot supply twenty quality touchpoints. An advisor with a podcast presence, network-affiliate news placements, television segments, and a book supplies them automatically, around the clock, without buying a single ad.

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2

How Annuity and IUL Prospects Actually Vet Advisors in 2026

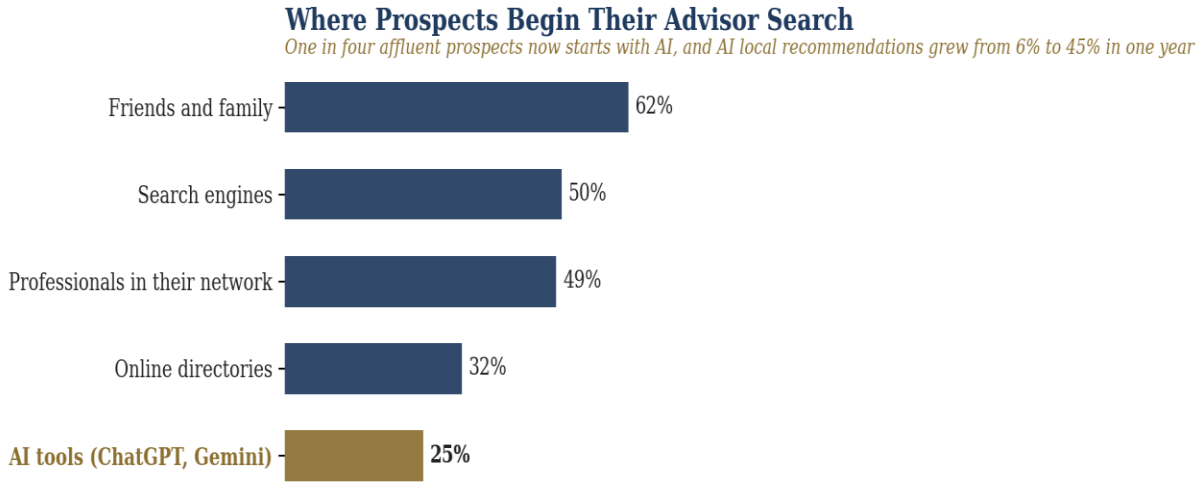
The referral is no longer the endgame of advisor marketing. It is the starting gun for digital investigation.

2.1 The 96% Rule: Every Referral Is Re-Verified Online

The single most important behavioral statistic for any independent advisor is this: 96% of people referred to a financial advisor will research that advisor online before ever making contact [7]. The referral, long treated as the endgame of advisor marketing, is now merely the starting gun for a digital due-diligence process the advisor does not control but can absolutely influence.

The Wealthtender study of affluent consumers planning to hire an advisor found that 97% plan to interview or contact two or more advisors before making a hiring decision, meaning virtually every prospect is comparison shopping [7]. Eighty-three percent research the advisor's reputation through online reviews and awards, making reputation research the single most common vetting step, ahead of the introductory call (73%) and the advisor's website (72%) [7]. Prospects most want to see areas of specialization (64%) and fee structure (62%) before reaching out [7].

Where do these searches begin? Friends and family remain the top starting point at 62%, followed by search engines at 50%, professionals in their network at 49%, online directories at 32%, and, in the most significant shift measured, AI tools such as ChatGPT and Gemini at 25% [7]. Gallup similarly finds Americans most likely to turn to friends and family (43%) and financial advisers (41%) for financial advice, confirming that personal trust networks and professional authority operate together rather than in competition [15].



The review economy raises the stakes further. Ninety-seven percent of consumers read reviews for local businesses, 47% will not use a business with fewer than 20 reviews, 31% restrict themselves to businesses rated 4.5 stars or higher, and 74% only credit reviews written within the last three months [8]. The average

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consumer consults six different review platforms, and the use of generative AI for local recommendations grew from 6% to 45% in one year, making AI the third most popular recommendation source behind only Google and Facebook [8].

> **AUTHORITY INSIGHT**
> *A referral no longer completes the trust process. It begins the prospect's digital investigation.*

2.2 What Retirees and Pre-Retirees Value: Trust Over Rates, Every Time

For the annuity and IUL market specifically, the buyer psychology is unambiguous. Annuity.org's survey of more than 500 adults aged 50 and over found that retirees value trust, transparency, and simplicity as much as or more than investment returns [2]. When forced to choose, 44.17% would select the provider with the higher financial strength rating even at a lower product rate, while only 7.5% would chase a better offer from a lower-rated company [2]. Roughly 90% say company longevity influences their trust, and nearly 84% rate financial strength ratings as important [2]. Nearly half (49.83%) explicitly prefer tailored advice even if it takes longer, versus just 7.17% who prioritize speed [2]. The emotional core of the market is captured in a single sentiment from the survey: the fear of outliving one's money, or being talked into something one does not understand [2].

This is a market that buys certainty, and certainty is communicated through authority markers before it is ever communicated through product features.

The Greenwald Research 2025 Retiree Insights survey of 1,000 consumers aged 50 to 70 with at least $200,000 in investable assets adds the demand-side urgency. Seventy-six percent follow financial news at least somewhat closely, 47% are paying more attention than usual, and 60% of close followers report that the news both increases their stress and informs their decisions [16]. Among these anxious, engaged consumers, 41% have adjusted portfolios toward less risk and 18% have purchased products specifically to protect against market loss, more than double the rate of casual followers [16]. Most strikingly, 70% are confident that a guaranteed lifetime income annuity from a highly rated company would pay as promised, which exceeds the 61% who are confident Social Security will deliver their full benefits [16]. The protection product demand signal could not be clearer, and it is amplified by the fact that 56% of retirees left the workforce earlier than planned [16].

2.3 The Authority Consumption Channels: Podcasts, Video, and Thought Leadership

The channels through which authority is consumed have reached mass adoption, including among the 55-plus demographic that dominates annuity and IUL purchases. Seventy percent of Americans age 12 and older have listened to a podcast, 55% were monthly podcast consumers in 2025, an all-time high that rose again to 58% in 2026, and 44% of adults 55 and older now consume podcasts monthly [17] [18]. Critically for advisors considering podcasting, only about 483,000 of the roughly 4.7 million registered podcasts are actually active, meaning the perceived saturation of the medium is a myth and the visibility opportunity remains wide open [18].

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The commercial power of thought leadership is now among the best-documented phenomena in B2B and professional services marketing. Sixty percent of decision-makers say they are willing to pay a premium to work with companies that demonstrate strong thought leadership, 95% of hidden decision-makers say strong thought leadership makes them more receptive to outreach, 75% of executives have explored products or services they were not previously considering after engaging with thought leadership, and 53% of buyers say thought leadership directly influenced a purchasing decision [10]. Seventy-eight percent agree that intelligent thought leadership increases trust in the provider, while 73% warn that poor-quality content actively damages reputation, which argues strongly for professionally produced authority assets rather than do-it-yourself volume [10].

Trust and Authority Signal	Consumer Behavior Statistic	Source
Online verification of referrals	96% research a referred advisor online before contact	Wealthtender [7]
Comparison shopping	97% will contact two or more advisors	Wealthtender [7]
Reputation research	83% check reviews and awards first	Wealthtender [7]
AI-assisted search	25% start advisor search with ChatGPT or Gemini	Wealthtender [7]
AI local recommendations	Grew from 6% to 45% of consumers in one year	BrightLocal [8]
Premium pricing power	60% of decision-makers pay a premium for thought leaders	Edelman-LinkedIn via DSMN8 [10]
Trust over rates	44% choose higher-rated provider even at lower product rate	Annuity.org [2]
Podcast reach in target demo	44% of adults 55+ consume podcasts monthly	The Podcast Host [18]

The strategic implication is direct. When a 62-year-old pre-retiree with $750,000 in rollover assets receives your name from a friend, she will Google you, quite possibly ask ChatGPT about you, read your reviews, and compare you against at least one other advisor before she ever calls. If that search surfaces podcast interviews where you explain lifetime income strategies, news coverage on ABC, CBS, NBC, and FOX affiliates, a television segment, and a published book with your name on the cover, the comparison is over before it begins. You are not being compared. You are being chosen.

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3

The Vendor Landscape: A Market Saturated in Commodity and Starved of Authority

Nearly every dollar in advisor marketing buys efficiency at looking like every other advisor.

3.1 What the Advisor Marketing Industry Actually Sells

A systematic review of the leading marketing providers serving financial advisors in 2026 reveals an industry overwhelmingly concentrated in four commodity categories: websites, SEO and AEO services, content libraries, and marketing automation [19] [20]. The table below summarizes the competitive field.

Provider	Core Offering	Primary Limitation for Differentiation
FMG Suite	Largest market share in advisor marketing tech; compliance-approved content library, websites, email	Standardized content used by thousands of advisors simultaneously; explicitly not a lead generation engine [20]
Snappy Kraken	Behavioral marketing automation, compliance workflows; ranked first in the 2025 Kitces Report for digital marketing	Built for nurturing existing contacts, not creating top-of-funnel authority [19] [20]
Indigo Marketing	Done-for-you newsletters, social content for solo advisors	Content volume, not earned credibility [19]
Paladin Digital	AI-ready websites and SEO since 2003	Digital presence, not media authority [19]
Trustworthy Digital, RIA Marketing, ProperExpression, et al.	SEO, AEO, paid media, RevOps	Channel execution in saturated categories [19]

The pattern that emerges is unmistakable. Nearly every dollar in the advisor marketing industry flows toward services that make advisors more efficient at looking like every other advisor. Compliance-approved template content, by its very design, cannot differentiate. As the industry's own analysts concede, FMG's content "tends to be standardized rather than customized," and advisors "who want a differentiated voice" must look elsewhere [20]. The common failure mode documented by Select Advisors Institute is the advisor who hires a generalist agency, spends six months and several thousand dollars, generates no leads, gets flagged by compliance twice, and lands back at square one [20].

> **AUTHORITY INSIGHT**
>
> *Compliance-approved template content, by its very design, cannot differentiate. Sameness is the product being sold.*

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3.2 The Brutal Economics of Traditional Annuity Lead Generation

For advisors selling annuities and IULs specifically, the traditional acquisition math has deteriorated into what industry observers call the "advisor hamster wheel," an endless cycle of purchasing leads, hosting seminars, and battling declining response rates while budgets climb [3].

Traditional Channel	Typical Cost	Typical Performance
Dinner seminars	$5,000 to $15,000 per event	20% to 30% of confirmations attend; 10% to 20% of attendees convert; attendance declining [3]
Direct mail	$0.75 to $2.00 per piece	0.5% to 2% response, declining [3]
Cold calling lists	$0.10 to $1.00 per contact	1% to 3% appointment rate [3]
Radio/TV advertising	$5,000 to $20,000+ per month	Highly variable, high upfront risk [3]
Online annuity lead vendors	$20 to $100 per lead	Quality varies; leads frequently shared among competing agents; typical close of 1 to 2 in 10 [3]
Seminars (Kitces acquisition cost)	$19,097 per client acquired	55% success rate [9]
Client events (Kitces acquisition cost)	$59,929 per client acquired	44% success rate [9]

Every one of these channels shares the same structural flaws: rising cost per lead, growing consumer skepticism, competition for the same prospect pool, and, most fundamentally, zero differentiation. The prospect who attends a dinner seminar has often attended three. The lead purchased for $32 has been sold to other agents. The problem is not the advisor's closing skill. The problem is walking into every conversation as a stranger who must build trust from zero, against competitors doing exactly the same thing.

3.3 The Authority White Space and Its Premium Price Points

Where the market is thin is exactly where the leverage lives: services that create genuine, earned authority assets. The premium end of this category demonstrates both the validated demand and the affordability gap. Advantage Media, operating as The Authority Company, is the exclusive publisher of Forbes Books and packages public relations, digital media, serialized content, and podcasts for CEOs and business leaders, with elite Forbes-branded publishing engagements typically reported in the $50,000 to $100,000-plus range [21]. Podcast guest booking agencies charge $1,500 to $3,000 per month in standard retainers for three to five bookings, with premium full-service retainers running $4,000 to $7,000-plus per month and per-booking fees reaching $800 to $1,500 for prominent shows [22].

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These price points prove that sophisticated buyers pay handsomely for authority creation. Yet almost none of these providers specialize in the independent annuity and IUL advisor, none sequence the assets into an integrated system, and their pricing places them beyond the typical independent advisor's $15,900 annual marketing budget when purchased piecemeal.

A complete, done-for-you Authority Positioning Portfolio®, purpose-built for annuity and IUL professionals and priced within reach of an independent practice, occupies a genuine category of one in this landscape.

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4

AI Adoption: Mainstream for Administration, Embryonic for Authority

The profession is using the most powerful content-creation technology in history to write internal emails.

4.1 The Adoption Numbers: Everyone Is Using AI, Almost No One Is Using It Strategically

Artificial intelligence has crossed the adoption chasm in wealth management with remarkable speed. The January 2026 Schwab Advisor Services study of 533 RIAs found that AI adoption has more than doubled since 2023, with 63% of firms now using AI tools in some capacity, and 82% of current users relying on generative AI specifically [11]. The Broadridge and FSI joint study fielded in late 2025 found 51% of advisors using generative AI in at least one business area, with adoption skewing young (67% of advisors under 45 versus 43% of those 65 and older) and large (55% of $50M-plus AUM firms versus 43% of smaller practices) [23]. Advisor360° found that 85% of enterprise advisors now call generative AI a help to their practice, up from 64% a year earlier, with only 8% viewing it as a threat and just 9% not using it at all [24]. ISS Market Intelligence reports that 87% of advisors anticipate using AI tools in the future, with RIAs the leading adopter channel at 56% [25].

Yet beneath the headline adoption figures lies the strategic gap this report exists to expose. Schwab found that AI usage remains concentrated on administrative tasks such as notetaking and email drafting, and that only about one in ten AI-using firms has fully integrated AI into business strategy [11]. In Schwab's own words, "the gap between early adopters and everyone else is widening" [11]. Advisor360° similarly found the top uses to be predictive analytics, marketing, and meeting summaries [24]. In other words, the profession is using the most powerful content-creation technology in history to write internal emails.

> **AUTHORITY INSIGHT**
>
> *Everyone is adopting AI. Almost no one is aiming it at the one thing prospects can actually see: public authority.*

4.2 The AI Video and Content Revolution Advisors Are Missing

The growth curve of AI-generated video illustrates the scale of what is being left on the table. HeyGen, the leading AI avatar video platform, saw minutes of video created explode from 140,000 in 2022 to 3.8 million in 2023, 24 million in 2024, and over 100 million in 2025, with more than 30 million users and adoption across 85% of the Fortune 100 [26]. Gartner found that 36% of global marketing teams had integrated AI video generators as early as 2023 [26].

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For an advisor, AI video cloning and voice synthesis collapse the cost of producing consistent, personalized, educational video content by an order of magnitude, enabling a single advisor to sustain the 35-touches-per-month social cadence that client-winning advisors maintain [13], without a studio, a videographer, or hours of filming.

The competitive payoff of technology leadership is already measurable in client acquisition. Fifty-seven percent of advisors report having signed new clients specifically because of another advisor's bad technology, and among advisors who describe their own technology as state of the art, 85% say they have won clients from competitors with outdated platforms [24]. BCG's 2025 Global Wealth Report documents that advisors using generative AI for personalization achieved a fivefold increase in leads and doubled conversion rates [27].

4.3 The Compliance Guardrails and the Case for Done-For-You

The regulatory dimension explains why raw AI tools alone will not close the gap for most advisors. NASAA guidance requires that advisers using AI to generate social media posts, blogs, or advertisements ensure accuracy and adequate supervision of all content, and the SEC Marketing Rule governs testimonials, endorsements, and performance claims [28]. Meanwhile, 78% of RIAs report having no written policies on AI use, the highest policy vacuum of any advisor channel [25]. The May 2025 FPA Journal analysis and the Kitces compliance literature both flag AI-generated content, client data handling, and books-and-records obligations as active risk zones [29].

The practical takeaway for the independent annuity and IUL advisor is not to avoid AI-powered content, but to deploy it inside a professionally managed, compliance-aware system. The window is defined by three converging facts: consumers are already using AI to choose advisors (25% start searches there [7]), advisors are barely using AI for public-facing authority content [11], and the answer engines reward exactly the kind of authoritative, structured, media-validated content that an Authority Positioning Portfolio® generates. Early movers will be the names the machines recommend.

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5

How AI Delivers Leads, and Why the Authority Positioning Portfolio® Is the Foundation AI Builds On

AI answers are built overwhelmingly from earned, third-party authority. Your earned media footprint is the raw material of machine trust.

5.1 The New Referral Engine: AI Is Now Recommending Advisors by Name

A structural shift is underway in how prospects find and select financial advisors, and it changes the economics of advisor marketing permanently. AI answer engines, meaning ChatGPT, Gemini, Perplexity, Google's AI Overviews and AI Mode, no longer merely help prospects research advisors they have already heard of. They actively recommend specific advisors by name in response to questions like "Who is a trustworthy retirement income specialist near me?" and "Which advisor should I talk to about a fixed indexed annuity?" The behavioral data confirms this is already mainstream: 25% of affluent consumers planning to hire an advisor now begin their search with AI tools such as ChatGPT and Gemini [7], the use of generative AI for local business recommendations exploded from 6% to 45% of consumers in a single year, making AI the third most popular recommendation source behind only Google and Facebook [8], and McKinsey finds that 50% of consumers now intentionally seek out AI-powered search, with a projected $750 billion in U.S. consumer spending flowing through AI search channels by 2028 [32].

In practical terms, AI has become a referral engine operating at population scale, twenty-four hours a day, whispering names into the ears of exactly the pre-retirees and retirees the annuity and IUL advisor wants to reach. The decisive question for every advisor is therefore no longer "How do I rank on Google?" but "When the machines assemble their answer, am I in the source material?"

5.2 What the AI Actually Reads: The Evidence That Earned Authority Is the Training Data

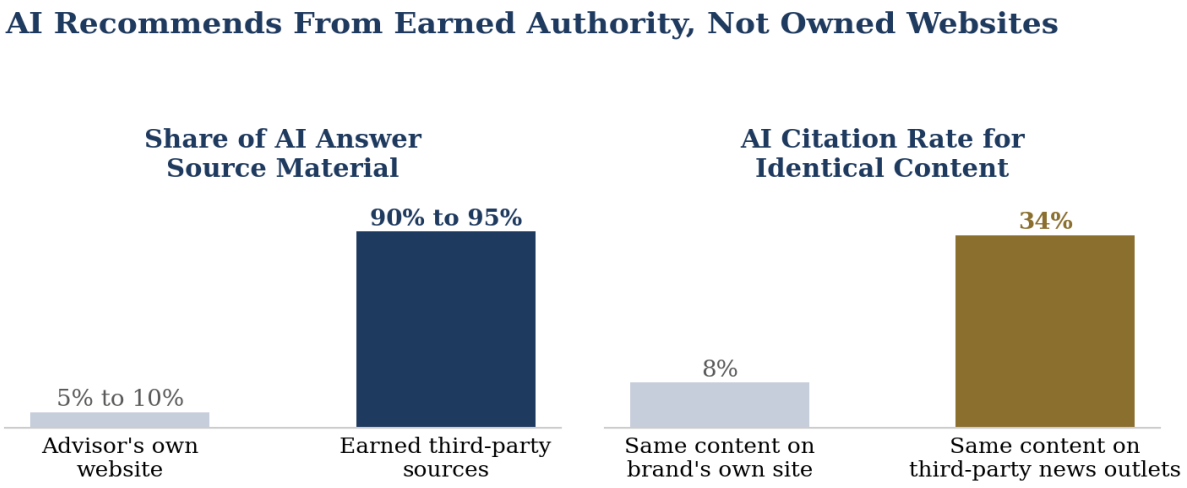
The research on how AI engines select whom to cite and recommend is now extensive, and it converges on a single, emphatic conclusion: AI answers are built overwhelmingly from earned, third-party authority sources, not from the advisor's own website or self-published content. Six independent research efforts, using different methodologies and sample sizes, all reached the same finding.

Study	Scope	Core Finding
Muck Rack Generative Pulse (Dec 2025)	1M+ AI citations analyzed	Earned media accounts for 82% of all AI citations; 94% come from non-paid sources; journalism is the dominant category [33]
Stacker/Scrunch controlled study (2025 to 2026)	944 prompt-platform tests across 5 LLMs	Identical content cited at 8% on a brand's own site versus 34% when distributed through third-party news outlets, a 325% lift; 239% median lift across the broader sample [34]

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Study	Scope	Core Finding
Ahrefs correlation study	75,000 brands	Brand web mentions correlate 3x more strongly with AI visibility than backlinks (0.664 vs. 0.218); top-quartile brands by mentions earn 10x more AI citations; bottom 50% are "essentially absent" from AI answers [35]
University of Toronto (arXiv, 2025)	Controlled experiments across AI platforms	AI search exhibits a "systematic and overwhelming bias towards earned media, third-party, authoritative sources, over brand-owned and social content" [36]
Berkeley GEO-16 framework (arXiv, 2025)	1,702 citations analyzed	"Even high-quality pages may not be cited if they reside solely on vendor blogs"; on-page quality is necessary but insufficient [37]
Fullintel/UConn peer-reviewed study (Feb 2026)	Academic citation analysis	47% of AI citations come from journalistic sources; 89%+ of cited links are earned media; 95% are unpaid [38]

McKinsey's AI Discovery Survey supplies the capstone statistic: a brand's own website accounts for only 5% to 10% of the sources AI search references when composing its answers [32]. The remaining 90% to 95% comes from third-party editorial coverage, reviews, directories, and earned mentions, which is to say, from exactly the assets the average advisor does not have. Practitioner testing puts the same figure at 85% to 90% of generative citations coming from earned media rather than brand-owned content [39]. As one analysis memorably framed the credibility mechanics: "Your blog may be seen. It just won't be believed... When Forbes quotes your CEO, that quote can be repeated in ChatGPT" [39].



Two further findings dismantle the assumption that traditional SEO carries over. Moz's analysis of 40,000 queries found that 88% of Google AI Mode citations do not appear in the organic top ten, and separate research found 37% of AI-cited domains are entirely absent from traditional search results [40]. AI citation and search ranking are different games played on different fields. The advisor who spent years and thousands of dollars climbing Google's rankings has not thereby earned a place in the AI's answers.

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The reason is structural, not accidental. Large language models were trained on corpora that deliberately over-weighted trusted, fact-checked, editorially reviewed sources, and the retrieval systems that ground AI answers apply the same credibility weighting in real time [35] [36]. **A brand praising itself is recognized by the machine as self-interested noise; a third party validating the brand is recognized as signal. Self-promotion does not survive a filter trained to detect consensus. Independent confirmation does [39].**

> AUTHORITY INSIGHT
>
> *Your website tells the machines who you say you are. Earned media tells them who you actually are.*

5.3 The Authority Positioning Portfolio® as the AI Reference Layer

This is the strategic insight that transforms the Authority Positioning Portfolio® from a credibility asset into a lead generation infrastructure: **the four pillars of the portfolio are, pillar for pillar, precisely the earned, third-party, high-authority source material that AI engines are engineered to find, trust, cite, and recommend.** A vibrant portfolio does not merely impress the human prospect who Googles the advisor; it constitutes the reference layer, the machine-readable body of independent evidence, that AI tools draw upon when deciding which advisor to connect with which prospect.

Consider how each pillar maps onto the citation evidence.

Portfolio Pillar	The Earned Signal It Creates	Why the AI Reads It
Podcast Interviews	Episode pages, show notes, and transcripts published on third-party podcast domains, plus YouTube versions of episodes	Third-party domains hosting the advisor's expertise are exactly the non-owned sources AI favors [36]; YouTube channel mentions carry the single highest measured correlation with AI visibility at 0.737 [35]
Press Releases / PR Placements	Articles carrying the advisor's name and expertise on ABC, CBS, NBC, and FOX news affiliate domains	Journalism is the dominant AI citation category, supplying 47% to 82% of citations [33] [38]; news-domain distribution lifts citation rates by 239% to 325% over identical content on the advisor's own site [34]
Television Segments	Station-website articles, embedded video, and YouTube clips of the advisor's appearances	Broadcast-affiliate domains combine journalistic authority with video signals, compounding the two strongest citation predictors [33] [35]
Book Publishing	Amazon and Google Books listings, author profiles, reader reviews, and media coverage of the book	Persistent, structured, third-party corroboration of expertise on among the most-crawled commerce and knowledge domains on the internet, exactly the durable consensus evidence AI models treat as proof rather than promotion [39]

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The compounding effect is the point. Each podcast episode, press placement, TV segment, and book review adds another independent mention on another authoritative domain, and Ahrefs' data shows the relationship between mentions and AI visibility is convex: brands in the top quartile of web mentions receive ten times the AI citations of the quartile below them, while the bottom half receive effectively none [35].

An advisor with a template website and no earned footprint is not merely under-represented in AI answers; the evidence says he is invisible to them. An advisor with a vibrant, continuously fed Authority Positioning Portfolio® crosses the visibility threshold where the machines begin doing his prospecting for him, recommending him by name, at zero marginal cost, to prospects at the exact moment of highest intent.

This reframes the entire economics of Section 3. The advisor hamster wheel, with its $32 shared leads and $19,097-per-client seminars [3] [9], is a system of renting attention that expires the moment payment stops. The Authority Positioning Portfolio® is a system of owning the source material of machine trust, an asset that appreciates as AI adoption grows. Every year, a larger share of the $750 billion AI-mediated consumer decision stream [32] flows through answers assembled from earned authority, and the advisors who built their portfolios early hold the compounding advantage.

In the age of AI-delivered leads, the Authority Positioning Portfolio® is not a marketing tactic. It is the foundation the machines build their recommendations on.

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6

The IMO/FMO Landscape: Consolidation, Sameness, and the Retention Imperative

Contracts, commissions, and product shelves have converged. Distinctive producer support is the last recruiting battleground.

6.1 Record Product Demand Flowing Through Consolidating Distribution

The distribution infrastructure behind annuities and IULs is consolidating at historic speed. Large IMOs have been absorbing smaller agencies in what industry coverage describes as an acquisition frenzy, leaving, in the words of one IMO chief operating officer, "not a ton of players out there anymore, there's, like, a few really big ones" [30]. This consolidation is occurring against a backdrop of record product demand: $461.3 billion in 2025 annuity sales, a ninth consecutive quarter above $100 billion, FIA sales at a record $128.2 billion, and RILA sales up 20% to $79.6 billion with LIMRA projecting continued growth through 2028 [1]. LIMRA's own research head attributes the boom in part to the success of "wholesalers, independent marketing organizations and broker-dealers in positioning indexed annuities as core tools in retirement income planning" [1].

6.2 The Recruiting Sameness Problem

For all their scale, the consolidated IMOs face a differentiation crisis of their own. As Ideal Producers Group COO Karen Essary told the NAFA Annuity Distribution Summit, "for years, we've all been working with the same pool of agents and just kind of swapping," with each IMO periodically launching a new marketing program aimed at the same finite producer population [30]. Contracts, commission levels, and product shelves have converged. What remains as a recruiting and retention lever is the quality and distinctiveness of the support an IMO provides to help its producers actually win clients.

The evidence shows IMOs already understand that marketing enablement is the battleground. IMO-published guidance for 2026 coaches producers that AI-powered marketing is the new baseline, that short-form video drives trust and visibility, that search is shifting toward answers rather than clicks, and that, in a line that could serve as this report's thesis, "in 2026, visibility favors advisors who are comfortable being seen, not just read" [31]. IMOs distribute AI marketing guides as recruiting lead magnets and run weekly webinars on practice growth [31]. What virtually none of them offer is the thing the Kitces data says produces $7,000-revenue clients at a 71% success rate: genuine media authority for their producers [9].

> **AUTHORITY INSIGHT**
>
> *Every IMO offers contracts and templates. Almost none offers the one asset the data says wins clients: genuine media authority.*

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7

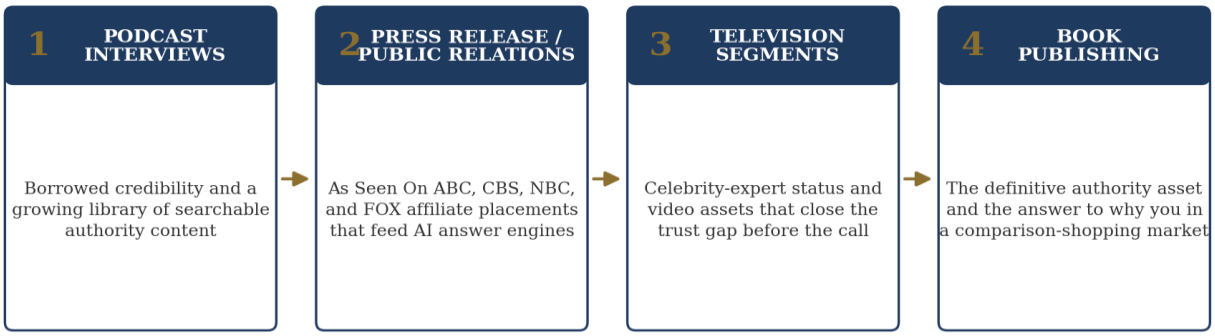
The Authority Action Matrix: Closing the Gap in Sequence

Sequence is the strategy. Each pillar makes the next one easier and every prior asset more valuable.

The research across all six preceding sections converges on a single strategic conclusion: the fastest, most defensible way for an independent annuity and IUL advisor to escape commodity comparison is to build an Authority Positioning Portfolio® in a specific, deliberate sequence.

THE AUTHORITY POSITIONING ROADMAP

Four earned-media pillars, executed in sequence, each compounding the value of the one before it



Each pillar feeds the next. Each asset compounds the value of every asset before it.

Each pillar feeds the next, and each asset compounds the value of every asset before it. The matrix below maps the full system.

Pillar	Sequence and Action	Research-Backed Rationale	Business Impact
1. Podcast Interviews	Begin with guest appearances on podcasts reaching pre-retirees and retirees; repurpose every episode into clips, audiograms, and articles.	44% of adults 55+ consume podcasts monthly [18]; only 16% of registered podcasts are active, leaving visibility wide open [18]; long-form audio supplies the 8 to 20 quality touchpoints modern buyers require [12].	Borrowed credibility from hosts, a growing library of searchable authority content, and source material for every subsequent pillar.
2. Press Release / Public Relations	Convert podcast insights into professional press releases securing placements on ABC, CBS,	83% of prospects vet reputation online before contact [7]; 96% research even referred advisors [7];	"As Seen On" network credibility that pre-frames every prospect conversation and feeds the AI answer

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Pillar	Sequence and Action	Research-Backed Rationale	Business Impact
	NBC, and FOX news affiliate platforms.	earned media appearances produce $7,000 revenue per client at a 71% success rate [9].	engines now used by 25% of advisor-seekers with news-domain citations, the highest-weighted AI source category [7] [8] [33].
3. Television Interview Segments	Leverage the accumulated media footprint to secure TV interview segments that go deeper on retirement income, annuities, and IUL strategies.	Trust outweighs rates for annuity buyers, with 44% choosing the higher-credibility provider even at a lower rate [2]; 60% of anxious, news-following pre-retirees are actively seeking calm expert voices [16].	Celebrity-expert status in the local market; video assets that, sent before a discovery call, close the trust gap before the first hello.
4. Book Publishing	Synthesize the podcast transcripts, articles, and TV segments into a published book carrying the advisor's philosophy on guaranteed income and tax-advantaged strategies.	60% of decision-makers pay a premium for demonstrated thought leadership [10]; elite publishers price this asset at $50,000+, validating its worth [21]; a book is the one credential no template-website competitor can replicate.	The ultimate authority asset and business card; the definitive answer to "why you" in a 97% comparison-shopping market [7].

Three implementation principles govern the matrix. First, sequence matters: podcasts generate the raw credibility and content that make PR effective, PR generates the media profile that makes TV attainable, and all three make the book both easier to produce and more powerful upon release. Second, AI acceleration belongs inside every pillar, from AI-assisted show targeting and audiogram production to AI-drafted press releases and manuscript synthesis from transcripts, executed within compliance guardrails [11] [28]. Third, the system must run done-for-you, because the research is unequivocal that 65% of advisors cannot find time for marketing and 99% find it challenging [5] [6]; an authority system the advisor must operate personally is a system that will not operate at all.

> **AUTHORITY INSIGHT**
>
> *Sequence is the strategy. Podcasts make PR effective, PR makes TV attainable, and all three make the book more powerful on release.*

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Conclusion: The Gap Is Widening, and That Is the Opportunity

Every data stream examined in this report points in the same direction. Demand for annuities and IULs is at an all-time record and projected to grow through 2028 [1]. The prospects buying those products verify every advisor online, compare relentlessly, increasingly ask AI assistants whom to trust, and pay premiums to demonstrated authorities [7] [8] [10]. The average advisor meanwhile operates without a marketing strategy, without time, without third-party help, and with a digital footprint indistinguishable from three hundred thousand competitors [5] [6] [12]. The vendor industry sells that average advisor more sameness. The IMOs recruiting that advisor offer contracts and templates but not authority. And the AI revolution that could change everything is being spent on meeting notes [11].

The advisors who win the next five years will be the ones who understand that trust is now established before the first meeting, in the search results, the podcast feeds, the news placements, and the AI answers their prospects consult in private. And because 82% to 95% of those AI answers are assembled from earned, third-party authority sources rather than the advisor's own website [33] [38], the advisor's earned media footprint has become the literal raw material from which the machines manufacture their recommendations. The Authority Positioning Portfolio®, built in sequence through podcast interviews, network-affiliate public relations, television segments, and book publishing, is the systematic answer to that reality. It converts the widening authority gap from a threat into the single greatest competitive opening an independent advisor will ever be handed.

Your prospects must be pre-framed on your credibility so that they trust you before they ever meet with you. That is the difference between competing and dominating.

Discuss These Findings

If this research raised questions about what these trends mean for your organization or your producers, I welcome the conversation. I regularly compare notes with IMO executives, marketing organizations, and industry partners on how prospect behavior, AI-driven search, and credibility expectations are reshaping the way advisors grow. There is no agenda attached to these conversations; the findings are simply more useful when they are discussed. You can schedule a time that works for you at www.MikeSaunders360.com

Present this research to your team. I am also available to present these findings at producer meetings, sales conferences, study groups, and virtual training sessions at no cost. If the data in this report would be valuable to your advisors, I am happy to walk them through it and answer their questions directly.

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Forbes Coaches Council member. Bestselling author and podcast host. Mike helps independent financial professionals build the earned-media credibility that wins the client before the first meeting, through the four pillars of the Authority Positioning Portfolio®: podcast interviews, press and media coverage, television segments, and book publishing.

Mike is available to present these findings to your advisors at producer meetings, sales conferences, study groups, and virtual training sessions at no cost.

Schedule a conversation: www.MikeSaunders360.com

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