

WHY COMPLACENCY IN THE FACE OF ARTIFICIAL INTELLIGENCE THREATENS ANNUITY AGENTS' FUTURE SUCCESS

By David Macchia







WE ARE NEARING AN INFLECTION POINT AND MUST ACKNOWLEDGE WHAT IS INEVITABLE: ARTIFICIAL INTELLIGENCE POSES A MORTAL THREAT TO ANNUITY AGENTS. WITHIN ONE YEAR, IT IS LIKELY THAT ARTIFICIAL INTELLIGENCE WILL HAVE ADVANCED ENOUGH TO BECOME A FUNCTIONING ANNUITY AGENT. WHAT DO I MEAN BY FUNCTIONING ANNUITY AGENT? I REFER TO THE ABILITY OF ARTIFICIAL INTELLIGENCE WITH HUMAN APPEARANCE TO ENGAGE IN TWO-WAY, REAL-TIME DISCUSSIONS WITH PROSPECTS THAT MIMICS THE INTERACTIONS BETWEEN TWO HUMANS.

UNLIKE A HUMAN ADVISOR, THE AI AGENT WILL KNOW EVERY DETAIL AND UTILITY POTENTIAL OF EVERY ANNUITY CONTRACT. DEPENDING UPON THE BUSINESS MODEL BEHIND THE AI ANNUITY AGENT, THE ANNUITIES IT RECOMMENDS MAY BE TRADITIONAL IN COMPENSATION, LOW COMPENSATION OR EVEN COMPENSATION FREE. TO JUSTIFY TRADITIONAL LEVELS OF COMPENSATION, HUMAN AGENTS WILL BE CHARGED WITH DEMONSTRATING THEIR VALUE TO CLIENTS AS NEVER BEFORE.

THE GREATEST THREAT TO HUMAN ADVISORS ARE HUMAN PROSPECTS AND CLIENTS. THIS IS BECAUSE RESEARCH HAS SHOWN THAT HUMANS REACT TO HUMAN-LIKE AI AVATARS SIMILARLY TO HOW THEY REACT TO AND INTERACT WITH OTHER HUMANS, THIS PHENOMENON IS CALLED THE "UNCANNY VALLEY" EFFECT. AS AI AVATARS BECOME EVER-MORE HUMAN-LIKE, THEY WILL FILL ROLES THAT HUMANS PREVIOUSLY HELD EXCLUSIVELY.



IN THE FACE OF THE GREATEST TECHNOLOGY DEVELOPMENT OF OUR LIFETIMES, AGENTS NEED A STRATEGY FOR PRESERVING THEIR VITAL ROLE WITH CLIENTS. IGNORING THE THREAT AI POSES IS NOT A VIABLE OPTION. AS I SEE IT, THE ONLY STRATEGY THAT CAN BE SUCCESSFUL IS TO EMBRACE AI WITH THE GOAL OF USING IT TO STRENGTHEN YOUR IMAGE, YOUR BRAND AND YOUR OVERALL VALUE PROPOSITION.

DISRUPTION CREATES OPPORTUNITY. I DEVELOPED AI ANNUITY ASSISTANT TO SERVE AS A LOW-COST AND VIABLE STRATEGY FOR AGENTS TO BE ASSISTED BY RATHER THAN REPLACED BY AI, WITH THE APPLICATION OF CREATIVITY AND HUMAN SKILLS IN THE AREAS OF AESTHETICS, COMMUNICATIONS. DESIGN DOMAIN EXPERTISE, PSYCHOLOGY, AND SELLING SKILLS, ALL IN THE CONTEXT OF THE LATEST DIGITAL TOOLS, IT IS POSSIBLE TO CRAFT A NOVEL UX THAT ATTAINS A GREATER DEGREE OF IMPRESSIVENESS. THIS IS WHAT I CALL OVERWHELMING DIGITAL IMPACT, AN EXPERIENCE THAT EMPLOYS AI AVATARS BUT SUPPLEMENTS THEM WITH AN ARRAY OF OTHER DESIGN AND COMMUNICATIONS COMPONENTS. THE BOTTOM LINE IS AGENTS BECOME EMPOWERED TO DELIVER A SUPERIOR CLIENT UX.

IN THE END, THE MOST IMPRESSIVE CLIENT EXPERIENCE WILL WIN OUT. THAT'S THE OBJECTIVE THAT AI ANNUITY ASSISTANT SEEKS TO PROVIDE YOU, NOTHING IS MORE CRITICAL IF RELEVANCE AND YOUR FUTURE SUCCESS ARE TO BE PRESERVED.





## OVERWHEEMING DIGITAL IMPACT







## "Overwhelming Digital Impact"

WHEN YOU SUBSCRIBE TO AI ANNUITY ASSISTANT YOU RECEIVE THE INNOVATIVE PERSONAL EARNING CENTER (PLC). THIS IS A WEBSITE FOR AGENTS, BUT I HESITATE TO CALL IT AN AGENT'S WEBSITE. THE REASON IS THAT THE PLC IS VASTLY DIFFERENT THAN THE CURRENT GENERATION OF AGENT WEBSITES.

THE PLC IS A DESTINATION FOR PROSPECTS AND CLIENTS THAT DELIVERS A HIGHLY FOCUSED, COMPELLING AND CONVINCING SET OF SALES MESSAGES, UTILIZING:

- MULTIPLE, PERSONALIZED AI AVATAR ASSISTANTS
- DIGITAL-ASSISTED SELLING
- SPECIALIZED, SALES-FOCUSED VIDEO PRESENTATIONS
- BEAUTIFUL GRAPHIC DESIGN
- DRAMATIC IMAGERY



"A PRODUCT IS ONLY EVER AS GOOD AS ITS UX."

Blake Poss Co-Creator Mozilla Firefox





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