



# Strategic Sprint Toward Annuity Success

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**AuguStar** launches annuities to market with Hexure solutions, achieving \$1 billion premiums in first three months.

# AuguStar Retirement



## Goal

Launch annuity products into the distribution channel with a streamlined, integrated process to ensure in-good-order sales and drive growth.



## Solution

Hexure Illustration and e-Application



## Result

- Accomplished a connected illustration to e-application sales experience
- Achieved rapid growth in annuity sales
- Ninety-five percent of all annuity applications coming in electronically
- Improved advisor selling experience and satisfaction
- Secured a near 100% in-good-order submission rate
- Integrated systems for better data management
- Processed more than 5,000 applications and \$1 billion in premiums in its first quarter

In the world of insurance and wealth management, the race is not just about speed but also endurance and strategy. AuguStar Retirement, a Constellation company, launched into the marketplace in mid-2023 to offer a suite of annuity products through various distribution channels, including banks, brokers/dealers, independent marketing organizations, and traditional agent organizations.

As a new brand in the marketplace, AuguStar wanted to increase their presence in the annuity market with new products. They focused on fixed indexed and multi-year guaranteed annuity products and wanted to target the IMO space.

Their goal was to quickly and efficiently get products to market. This initiative included maintaining the ability to scale. The company pictured an uninterrupted experience throughout the entire sales journey.

**"We are trying to make it easy to do business with us for our partners and customers. We looked to Hexure's solutions to help us. They provided a seamless experience from illustration into an e-application to delivery." Sharon Luty, vice president of annuity technology transformation explains.**

Additionally, IMOs want a connected process. So, AuguStar's products needed to reach the market without interruption.

# Embracing the First Mile

AuguStar focused on how to maximize in-good-order applications upon arrival. They wanted an approach that would enable quick, compliant issuance and improve efficiency.

The company had already seen how Hexure's platform performed for AuguStar Life, Constellation's life insurance business. AuguStar Retirement wanted that same level of efficiency for their annuity products. It would also help AuguStar's partners, who already know Hexure's e-application solution.

The platform's self-configurability capabilities gave the team full control. So, they handled most of the e-application setup tasks, and Hexure helped when needed. As a result, AuguStar was able to release its first product on the platform in only six months.

**Nick Busse, AuguStar's manager of IT Customer Communications explains, "We had a lot of people in-house who were able to help train even more people in-house to help learn and support the Hexure FireLight tool. We stood up our annuity product within six months from discovery to testing launch at a time when efficiency was key."**

For illustrations, AuguStar worked closely with Hexure to align everything with their goals and requirements. They then connected the sales activities with AuguStar's new business system and other third-party tools for a connected and uninterrupted experience.



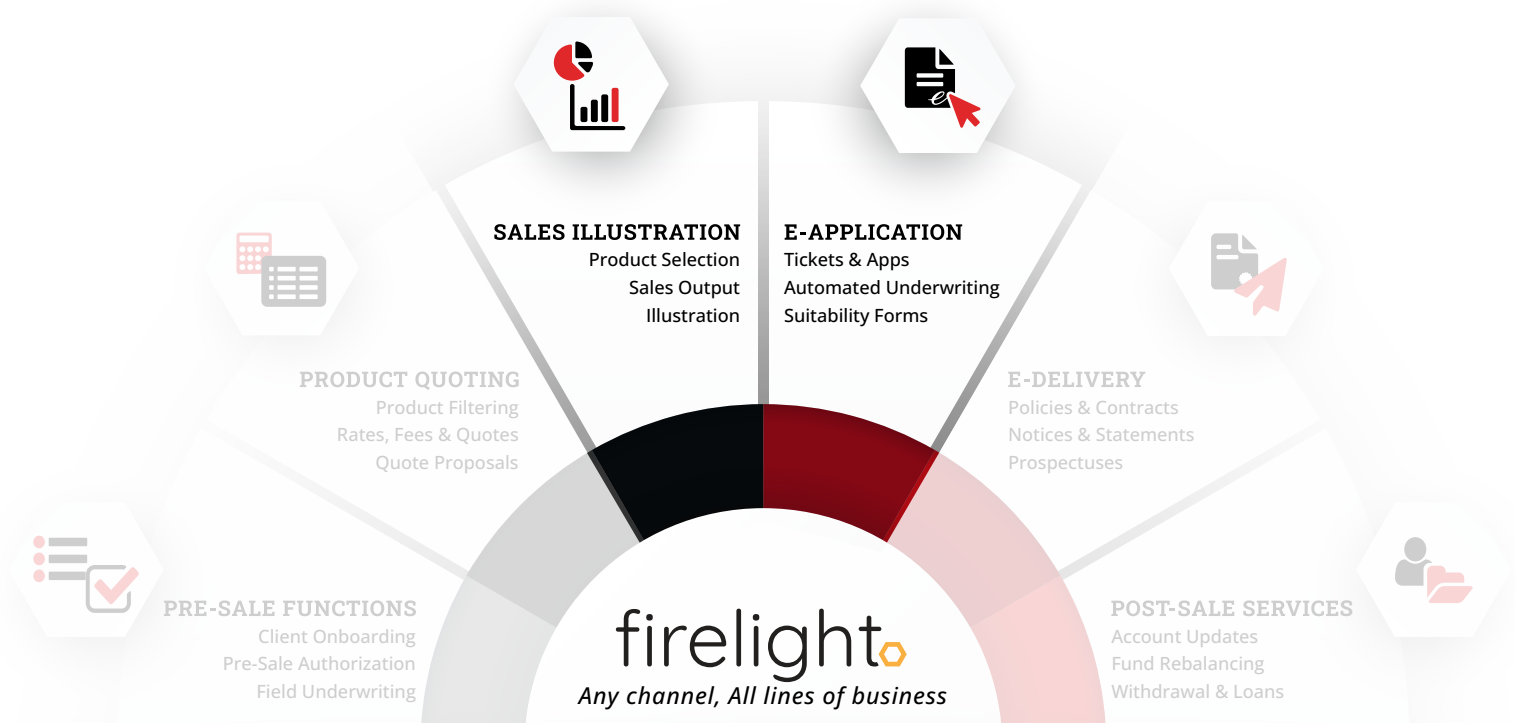
# Finding the Rhythm

After implementing Hexure's illustration and e-application solutions, AuguStar Retirement experienced significant growth in annuity sales. This new process made it faster for advisors to complete and submit business.

Hexure's illustration system's user-friendly interface guides advisors through creating personalized illustrations. Once the client is ready to move forward, the advisor starts the e-application process. The illustration data collected then flows smoothly into the e-application without needing re-entry.

The uninterrupted flow of data reduces errors and not-in-good-order (NIGO) applications. It allows advisors to focus more on selling and less on paperwork. The e-application system also includes built-in validation checks. So, all data in required fields is accurate before submission. The result is increased satisfaction and productivity among advisors.

AuguStar also took advantage of Hexure's integrations. Since a significant portion of their annuity business involved exchanges, AuguStar implemented the 1035 YellowPages integration within the e-application workflow. Through the integration, the system pulls in relevant ceding carrier details and e-signature requirements. This ensures that all 1035 exchange paperwork is complete and in good order leading to improved overall efficiency.



# Running Strong

These improvements accelerated application processing and resulted in quicker policy issuance and faster commission payments for advisors. Plus, thanks to the automated sales workflow, AuguStar exceeded their sales goals for advisors.

**"FireLight has been nothing short of amazing, honestly. Ninety-five percent of our annuity business comes through this platform," says Nick.**

The company completed more than 5,000 applications in the first quarter and achieved nearly \$3 billion in premiums in the first three quarters using FireLight. This includes nearly 100% in-good-order submissions.



More Than 5,000  
Applicants In  
1st Quarter



Nearly \$3 Billion in  
Premiums in  
1st 3 Quarters



Nearly 100%  
In-Good-Order  
Submissions

"FireLight enabled us to quickly go from zero to more than 1,000 applications a month. It allowed us to scale our customers, and rapidly onboard new distribution partners with self-service capabilities," says Sharon.

AuguStar's strategic partnership with Hexure enabled them to scale rapidly. It underscored their successful entry into the annuity market.

**"We far exceeded our sales targets. FireLight supported a quick process to meet the IMO distribution demands. We could not have done it without FireLight." expressed Sharon.**

# Fueling **Future Success**

AuguStar continues to expand their connected end-to-end experience. They remain committed to enhancing the digital journey for advisors and clients and are poised to lead the way in the digital transformation of the annuity industry.

As Sharon notes, "When we launched in the IMO space, we also launched two new products, a fixed indexed annuity and a MYGA, on FireLight and experienced a smooth launch implementation. "We're at 95% in good order, and it's amazing. That's a huge success for us."



**"We're at 95% in good order, and it's amazing."**

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Request a demo today at [hexure.com](https://hexure.com) or contact sales at 719.442.6400

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