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## RetirePreneur: Sheryl J. Moore

By Jenna Gottlieb      *Wed, Sep 3, 2014*

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*The founder of Moore Market Intelligence and Wink, Ms. Moore has established herself as one of the most widely respected, quoted and enthusiastic authorities on fixed indexed annuities.*

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**What I do:** I own two firms. The first, Moore Market Intelligence, assists with the product development of indexed annuities. The second is Wink, Inc., which provides competitive intelligence tools to life insurance and annuity product home offices, distributors, sales professionals, and consulting firms. My grandmother would say that I'm the president of an insurance company, but that's not quite what I do.

<p><b>RetirePreneur:</b> Sheryl J. Moore <b>Companies:</b> Wink Inc., Moore Market Intelligence <b>Location:</b> Des Moines, Iowa <b>Founded:</b> 2005 <b>Niche:</b> Indexed annuity research</p>
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**Where I came from:** I started working at a small insurance company that was the industry's top seller of indexed insurance products. I left to develop indexed products for a very large insurance company, but after about eight months I knew that what I needed to do was start my own company. I was 28 years old and a single mom of three babies. I knew it wasn't going to be easy to start my own company, but I wanted to do whatever I could to educate the public on annuity products.

**Why I focused on annuities:** I bought my first annuity before I turned 25, over 13 years ago. There's an interesting story behind that. While working at the smaller insurance company, I invested in the 401(k) plan. The company had a 4% match and there was a lot of pressure to participate. I didn't understand where I should allocate my money. People at the company said to go to the plan website and just pick something. Well, I wound up losing a ton of money when the Dot-Com bubble burst.

I had no idea that you could lose money in a 401(k) plan and I complained to my boss, whom I trusted. I told him that I didn't want to lose any more money. He suggested that I buy an indexed annuity. I didn't know what it was, but when he explained it to me, I thought it sounded awesome. The company we worked for was the largest indexed annuity provider in the country. That made me angry. It didn't dawn on them to educate their employees so that they could make better investment choices based on their risk tolerance. This motivated me to start my company. I wanted to help people make informed decisions. Now, I think of

myself as an indexed annuity cheerleader. I own four annuities.

**Who my clients are:** We're paid by insurance professionals: the people who work for home offices, broker-dealers, and banks; by marketing representatives and registered reps. We don't make money from the advocacy work we do for customers. I'd say that 80% of what we do we're not paid for. Every day we provide advocacy work and serve as a fact-checking agency for annuity issuers. We work with Congress on legislation that impacts life insurance and annuity issues. We also have educational videos to help people like "Joe the Plumber" understand how annuities work. We don't endorse any firm or product.

**Where I get my entrepreneurial spirit:** I've always been very hardheaded and driven to change things when they're not right. I don't find myself to be a particularly smart business owner. I'm just good at what I know and I put a lot of work into the businesses.

**Why I'm committed to corporate giving:** We've been very active in giving back to our community. We support a number of nonprofits including The March of Dimes, Shriners Hospitals for Children, American Red Cross, Big Brothers Big Sisters, and others. In any given year, up to 40% of our revenues go to charity. We believe in paying-it-forward. This belief has only been strengthened by the death of my son. He was 16 years old when he passed, almost a year ago. He was born with birth defects and health problems and identified himself as gay. As a result, he was the target of bullying and he committed suicide in response to the teasing. The past year was the hardest of my life. But it has only strengthened my commitment to give back.

**My retirement philosophy:** I hope that because I started saving early for my retirement, I'll be able to live comfortably without having to worry about money. But there's not a snowball's chance in hell that I'll ever stop working.

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