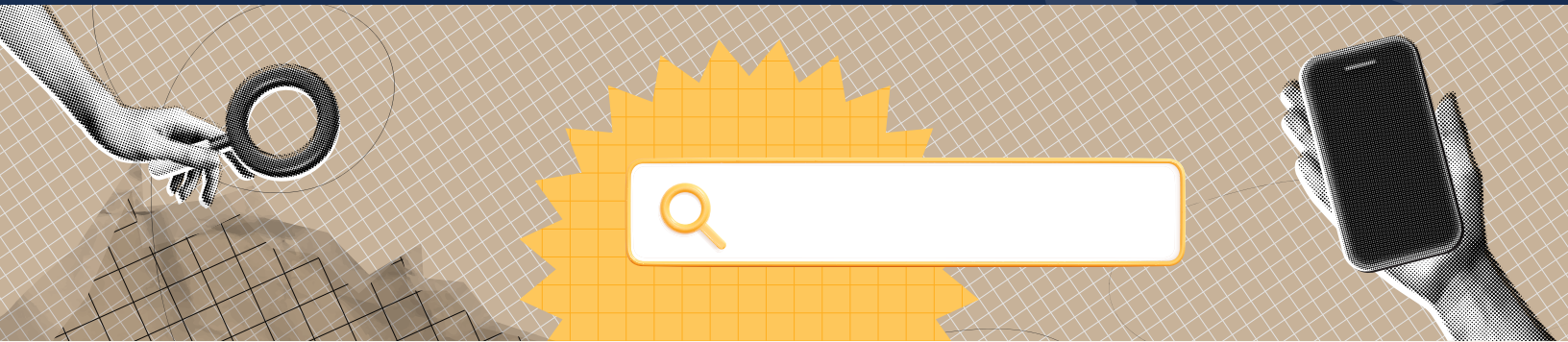


Beyond Search

The New Three-Layer Buyer Journey



The Shift in Buyer Behavior

The buyer journey no longer stops at search. Today it flows through three distinct layers:

SEARCH



ANSWER



SYNTHESIS

The implication: you don't control your narrative anymore unless you show up in all three.

B2B buyers no longer 'search and click.' They search, get answers from AI, and increasingly rely on generative tools to synthesize their decisions. If your firm is not present across all three layers (SEO, AEO, and GEO), you are invisible in parts of the decision journey. If competitors become the cited source in AI outputs, they effectively become the default recommendation. AI will compress vendor consideration sets - if you're not in the model, you're not in the deal.

The Three Layers of Modern Visibility

Each layer serves a specific function in the buyer's journey:

1

SEO

(Search Engine Optimization)

Discovery Layer:
Helps buyers find you.

2

AEO

(Answer Engine Optimization)

Decision Layer:
Answers key questions directly.

3

GEO

(Generative Engine Optimization)

Authority Layer:
Gets you cited by AI.

In short: SEO gets you seen. AEO gets you considered. GEO gets you chosen (even when you're not clicked).

If you're ready to build a **coordinated SEO, AEO, and GEO strategy** that **positions your firm as the default recommendation** in all three layers, contact Matt Cummings at matt@jandlcomms.com

The Window Is Closing

Right now, AI models are still training on a broad set of sources. Only firms with citation-ready research and transparent POVs will appear in AI summaries. The window to build GEO content while attention is still fragmented is now.

Your competitors are likely asking themselves the same question: 'Are we showing up everywhere?' Some are already moving. The firms that act now will define the baseline recommendation for years to come.

This requires coordination across three content strategies - each with different formats, audiences, and success metrics. It's a change that most firms need help architecting and executing.

Life Insurance

The Risk

When a prospect searches for life insurance solutions or asks an AI tool ‘what should I look for in an insurance provider,’ they’re not just finding you—they’re comparing you. If your firm doesn’t appear in search results or isn’t cited in AI summaries as a credible source, competitors’ frameworks and recommendations become the default choice, regardless of your actual expertise.

SEO

Search Engine Optimization



How to use life insurance for estate planning

Search Results

- *Should You Add Life Insurance to Your Estate Plan?* [Schwab]
- *Estate planning using life insurance* [Merrill]
- *How Life Insurance Works With Estate Planning* [Progressive]

SEO = Building high-intent ‘service + industry + geography’ pages with verifiable case study proof and conversion CTAs

How it Works

- Publish deep pages
- Incorporate verifiable client case studies.
- Use conversion-focused CTAs.

How to Rank Higher

- Focus on long-tail underwriting niches.
- Freshen plan case studies quarterly.

What to Measure

- Rankings
- Organic Traffic
- Conversions

Types of Pages Needed

- Core Service Pages
- Case Study Pages*

* Case study pages support SEO, AEO, and GEO

AEO

Answer Engine Optimization



Are annuities good for retirement income?

AI Overview

Annuities can be a good investment for retirees seeking guaranteed, pension-like income to cover essential expenses, acting as a safeguard against outliving savings. They offer tax-deferred growth and stability, but usually come with high fees, low liquidity, and complexity, making them best for specific income needs rather than growth.

AEO = Building comprehensive FAQ clusters to answer complex buyer life insurance and claims questions and objections

How it Works

- Provide detailed, direct answers to key questions.

Examples

- How do I choose between ‘Carrier Y’ and ‘Carrier X’ plan types?
- What are the typical cost ranges for a 20-year term policy?
- What’s the expected timeline for a fractional CFO engagement?

How to Rank Higher

- Answer claims and selection objections directly with data and frameworks.

What to Measure

- Featured snippets
- AI overview inclusion
- Zero-click impressions

Types of Pages Needed:

- FAQ Pages
- Objection Hub Pages
- FAQ Pages
- Objection Hub Pages

GEO

Generative Engine Optimization

ChatGPT 5.4



best life insurance firms for annuities vs stocks

Response

Top life insurance firms for annuities tend to be large, highly rated carriers with strong retirement product lines, including Allianz Life, New York Life, MassMutual, Pacific Life, and Prudential (PRUCO), all recognized for financial strength, product variety, and reliable lifetime income options (Forbes); these companies are best suited for investors prioritizing guaranteed income, principal protection, and tax-deferred growth, since annuities are insurance contracts designed to provide predictable payouts in retirement (SmartAsset).

In contrast, for a “stocks-first” approach, firms like Vanguard, Fidelity, and Charles Schwab are typically preferred over insurers because they specialize in low-cost market investing, offering broader exposure, liquidity, and higher long-term growth potential, though without guarantees; stocks can outperform over time but come with volatility and risk, while annuities trade upside for stability, often delivering fixed payouts (roughly 3 to 5 percent annually) versus variable stock returns (Alphaex Capital). In practice, the strongest strategy is often a combination, using annuity providers for baseline income security and investment firms for growth, depending on risk tolerance and retirement goals.

GEO = Becoming the definitive, citable source of proprietary frameworks, position papers, and proof points for AI reuse and attribution

How it Works

- Publish high-value ‘original points-of-view’ with deep analysis.
- Embed verifiable data proof points.
- Create detailed, reusable advisory frameworks.

Examples

- ‘The 5-Step Underwriting Matrix’

How to Rank Higher

- Create definitive state-of-the-industry reports and methodologies
- Publish authoritative content such as LinkedIn posts, press releases, and trade publication media hits.

What to Measure

- AI outputs
- Branded query lift
- Content reuse signals

Types of Pages Needed

- Research Pages
- POV Pages
- Framework Pages