



.....15 Years and still rolling.....

Open MIC is open for anyone.

9:00: AM Pacific Thursday 800 504-8071 Code is 2554567

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74AGENT (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



Remember: **FFF** (Fact Finder First), product second.



Our brand can be your brand”



Above is the oldest know Chestnut tree in Spain, thought to be 1200 years old, in northern Spain (Galacia) on the Camino.



Large American Life Insurance Companies Will Be Coming To Fixed Indexed Annuities: Bet On It!

I was a Northwestern Mutual agent for many years, as a matter of fact I even worked with them long enough to be eligible for a pension. **Northwestern Mutual** and companies like **New York Life** might seem like behemoths stuck deep in the mud of their traditions but my guess is that won't be for long.

The fact that our product is now considered main stream now is a clear sign that companies like these fine old mutuals will be heading our way. In doing so it could also mean a death knell for the one product they have relentlessly sold, variable annuities. My guess is the shift to FIA will reduce the emphasis on variable annuities.

I have no way of knowing for sure and my remarks are just that, an opinion. With the massive swing to products that have few or no fees and expenses, guarantees against loss and the ability to guarantee income for life, it seems more than obvious.

A recent article by a fellow old mutual company salesperson, Bryan Galligan ([link below](#)) seems in lock step with my view and estimate of what will be coming. If NYL and NML come our way, look out, the future will be more than bright, it will be white hot!

Here is Bryan's article:

Working for New York Life, I thought I knew it all. If you know anything about the New York Life's and Northwestern Mutual of the world, then you know they won't touch an index annuity with a 10-foot pole. I knew it all (or at least what I was told), and the ridiculously low caps that an index annuity provided. In a way, those companies were right; **index annuities with caps just don't make sense.** Ask any financial advisor what he or she thinks about index annuities and their caps.

When I moved to the independent side of the business, I took a closer look and started to wonder why VA sales were dropping year over and year, while index annuities sales were on the up and up. Sure enough, I realized what I was missing. While many traditional index annuities have low caps and no opportunity for growth, I learned about proprietary index annuities that offer uncapped strategies and could capture gains in the market when it performed.

Instead of a traditional product with returns in the 3% range, *these uncapped products have returns in the 5 - 6% range with no market risk*. So, I started checking off the boxes.

- Safety of principal? Check.
- Competitive returns? Check.
- Higher guaranteed income than VA's? Check.
- Significantly lower fees? Check.
- A better bond alternative? Check.

After reviewing all of my checked boxes, why wouldn't I want to recommend this solution to my clients?

Do the majority of insurance companies still contain the same old capped index annuities with no growth and long surrenders? Absolutely. However, with the DOL rule coming, the time is now to make sure you're looking at the best solutions for your clients.

BRYAN GALLIGAN WROTE A TERRIFIC ARTICLE ABOUT THIS TOPIC.

http://blog.dmi.com/why-larger-insurance-companies-avoid-index-annuities?utm_source=hs_email&utm_medium=email&utm_content=40242040&_hsenc=p2ANqtz-hAv8jauuqP9d_qCpxzDjFDu0XfRoaEwtnUdPrARO7X73EdBdNDCjWaqpwnz2Wvf6ZEc0YqijiGwufSQbnluuma1xI1w&_hsmi=40242040



Be informed, if you would like to be added to the **Open MIC News**, please email me at bbroich@msn.com (must be part of our licensed agent crew)

Here is an example from earlier in the week, we only send issues and topics we think will help your business and your sales. **(3 this past week, don't miss out)**

Annuity.com Marketing News for our Partners

[View this email in your browser](#)



Open MIC

powered by  Annuity.com
Planning. Safety. Retirement.

“Industry and Marketing news you can use to make more sales!”

Bill Broich bbroich@msn.com David Townsend david@annuity.com

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Etc.....(actual message is above)



Hello Partners,

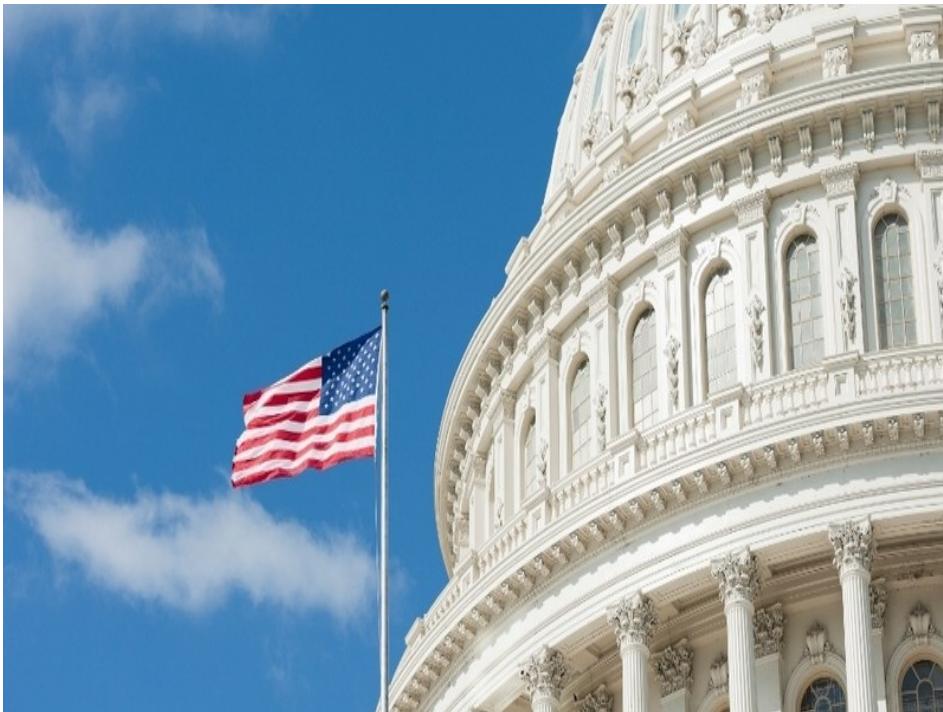
http://www.investmentnews.com/article/20170106/FREE/170109959/congressman-introducing-bill-delaying-dol-fiduciary-rule?utm_source=BreakingNews-20170106&utm_medium=email&utm_campaign=investmentnews&utm_visit=596268&itx%5bemail%5d=chad@eslifeandannuity.com

This is really good news. Now we just have to hope that the Democrats do not make this a line in the sand and attempt a filibuster.

If this can get passed the new DOL director will introduce a new rule to replace the one that is scheduled to go into effect (it takes about 9 months

to get a rule through the DOL which is why they can't avoid the current rule going into effect). The new rule will very likely exclude FIA's and also remove the BICE and "reasonable compensation" provisions under their current form.

Nice to see a light at the end of the tunnel.



Death of DOL fiduciary rule could spur SEC action on uniform standard

Almost everyone is anticipating that the incoming Trump administration will try to kill — or at least delay — a Labor Department investment advice rule. If it does, it could be a catalyst for the Securities and Exchange Commission to [...]

Trump admin has to signal soon if it intends to undo fiduciary rule

For stakeholders holding out hope the Trump administration will intervene on the fiduciary rule, time is running out. This week, the U.S. Chamber of Commerce added to

the welter of speculation over the Department of Labor's fiduciary rule's fate. Chamber [...]



The Baby Boomer's Guide to IRA Planning

A great reference to hand out to clients and prospects, this laminated publisher reprint by Jeffrey Levine, CPA/PFS, CFP®, CWS®, MSA is a 3-panel, 6-sided, 8.5" x 11" reference that distills key IRA concepts into straightforward, easy-to-understand language.



The Baby Boomer's Guide to IRA Planning

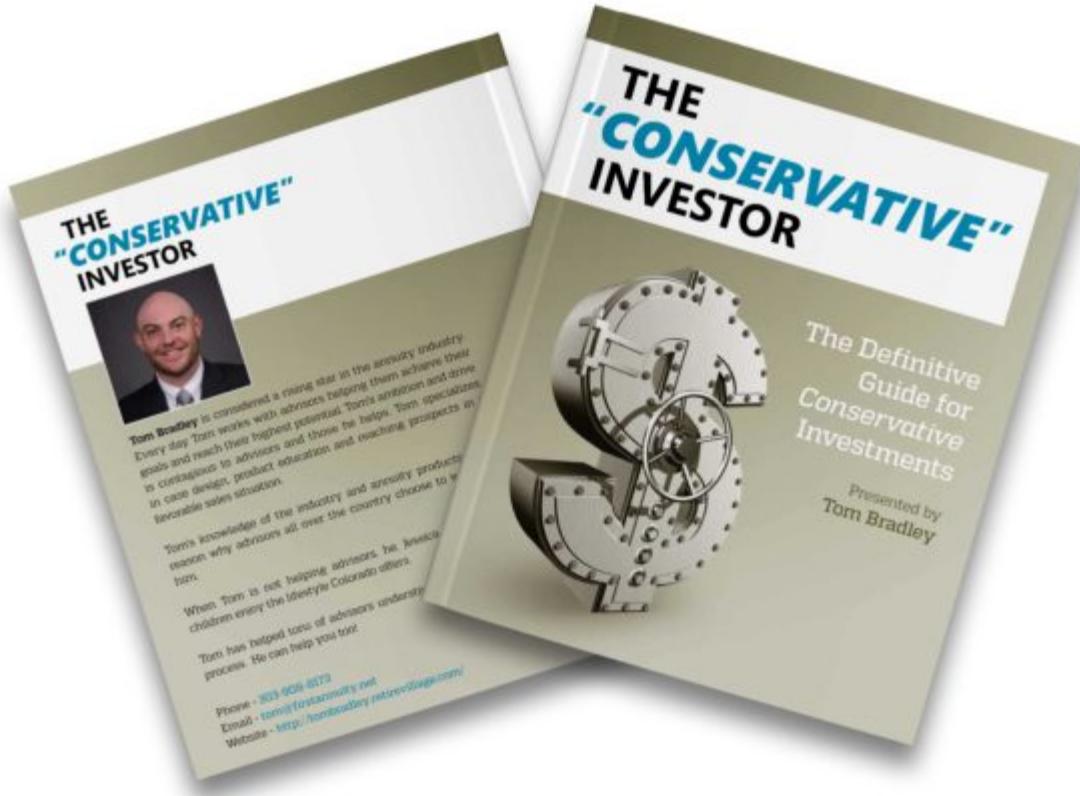
This 3-panel, 6-sided, 8.5" x 11", laminated reference guide for clients reinforces your expertise and helps to explain key concepts every client must consider when making IRA Planning decisions, including:

- What is an IRA
- Who is eligible to contribute to a traditional IRA
- Traditional IRA contributions
- How IRA withdrawals are taxed
- Other potential "side effects" of IRA distributions
- Roth IRA contributions
- Roth IRA conversions
- Income tax-free Roth IRA qualified distributions
- Other Roth IRA distributions
- What investments are allowed within an IRA
- Benefits of tax-deferred growth
- Retirement assets held in employer-sponsored retirement plans
- Moving retirement account money
- Required minimum distributions
- The importance of the beneficiary form
- The "Stretch IRA"
- Trust as IRA beneficiaries
- Spousal IRA beneficiaries
- Limits and risks



I have 20 copies left, if you email me your address I will mail one to you, this is a great reference guide produced by **Ed Slott and Company**.

bbroich@msn.com



The Conservative Investor book section has been added to the
www.safemoneybookprinting.com web site.

Have a look at the cover options for **Safe Money** (book) that are now available.

Numerous choices.



Please welcome our guest Grady Gorman



Grady Gorman

Grady Comes to First Annuity having been in personal production since 2008. Licensed in securities and insurance, Grady understands from personal experience the challenges in establishing and growing a client-centered financial practice. Moreover, he understands the importance in having a marketing organization that knows how to support an agency. Grady translates this experience and awareness to his work with advisors and is committed to service-centered relationships. Be it case design, product questions and updates, or how to market and employ powerful and memorable sales techniques, Grady is the go-to resource for advisor support. He takes great joy in the relationship aspect of business, and advisors who work with Grady feel confident in a business relationship that they can trust. Grady is a graduate of Northern Colorado

where he played baseball and was first introduced to the insurance industry. In his free time, Grady enjoys athletics and traveling with his wife Bridget and their son Owen.

Grady Gorman

Howard Capital Management (HCM) was founded by Vance Howard in 1999. We offer professional money management for individuals searching for guidance with their investing and retirement planning questions.

With his professional experience and historical knowledge of the shifts in the market, Vance quickly recognized the need for a systematic, non-emotional computer model that could offset the financial losses, that can occur during unpredictable market volatility.

Our family of brands includes:

- [401kOptimizer®](#), a technology based 401k planning tool for individuals
- [myFedLife](#), a series of educational workshops for government employees
- [TSP Navigator](#), a technology based TSP planning tool offering “DIY” or “We do it for you” investment management for government employees.

Backed by the HCM-BuyLine®, Howard Capital Management and its family of brands, have been helping our clients manage their investment portfolios and save for retirement for over 17 years.

BlueDuck Wealth Management is an SEC Registered Investment Advisor. They are powered by Howard Capital Management (HCM). They are completely separate entities in the sense the BlueDuck reps have the freedom to operate on their own and utilize a wide array investment platform.

<https://www.blueduckwm.com/>
<https://www.howardcm.com/>

BlueDuck reps have full compliance and training support. This is a solid solution for DOL compliance. Everything is paperless and they have

established a culture that aligns with First Annuity – safe money investing. They have created an investing mechanism that fits well with our philosophy, the mechanism is called the “HCM Buyline”. At bottom, it boils down to emotionless stop-loss protection. The innovator has developed a set of trading rules that he applies to an underlying mutual fund utilizing certain indicators for when to buy and sell. The mechanism can be applied across a wide range of mutual funds, adding protection to our client’s risky assets. <https://www.howardcm.com/investing/stop-loss-protection> It is the right philosophical fit with our values for money outside of annuities.

BlueDuck is an FIA friendly firm. They chose to partner with First Annuity because they trust our relationship, they recognize our marketing as powerful and unique and we are both mid-size companies that can be flexible and nimble enough to react to the market, complementing each other.

Finally, we see an opportunity to leverage their marketing systems. Their 401k optimizer keeps the agent’s face in front of the client with a virtual robo advisor for their existing assets that we cannot yet roll. Their TSP Navigator performs the same function for federal employees. Their MyFedLife program promises agents 200+ leads per year in the federal market with free training and support including an expert in the field willing to travel to give presentations for federal employees with an entire system to help generate that activity – for the right advisors.

QUESTIONS?



Questions, we get lots and lots of questions! Ask a question and we will do our best to answer.

Q: Bill, I (question to our agent) have been told that annuities are not a good choice for a retirement vehicle, what is the truth?

A: How would you answer that? Would you make an attempt to separate what we sell and what is sold in the securities sector?

Why not keep it simple?

Good and Bad



Annuities come in two flavors, good and bad!

Bad: annuities sold as securities

Good: annuities sold as an insurance product

Insurance: With a fixed indexed annuity, the earnings (fixed interest) have a guaranteed minimum. Actual policy performance (yields) are set via an outside source. Payouts via contract are fully guaranteed (actual results can be higher), you can never run out of money with a lifetime income selection. This is the traditional, conservative approach to retirement income.

If that over-simplified explanation didn't confuse you, then understand that variable annuities come loaded with a complex assortment of provisions and cost structures that confound even the experts.

Securities: Salespeople like to present variable annuities as having the growth potential of a mutual fund with the security of insurance allowing

you to invest in the stock market with a safety net because, that sounds good to the prospect.

"The truly educated man is that rare individual who can separate reality from illusion."

However, consumer advocates argue some variable annuity fees are so steep it can take more than a decade to outperform more straightforward investments, the benefits are misrepresented, and the restrictive features and penalties aren't adequately understood.

Independent research has documented that variable annuity purchases are rarely based on **educated decisions** but instead on **salesman's hype**.

The following educational resources provide a primer on annuities so that you know how to ask the right questions and arm yourself with enough information to make an informed decision.

Variable Annuities Explained

As its name implies, the variable annuity's rate of return is not stable because it will vary with the performance of the underlying investment (subaccount).

There are many different investment options for the subaccount similar to mutual funds with comparable risk/return profiles. The value of your investment will depend on the performance of the subaccount investment option you choose.

What separates the variable annuity from a conventional mutual fund is the insurance wrapper and the **high costs** associated with it.

Below are some of the more common features included in the insurance wrapper:

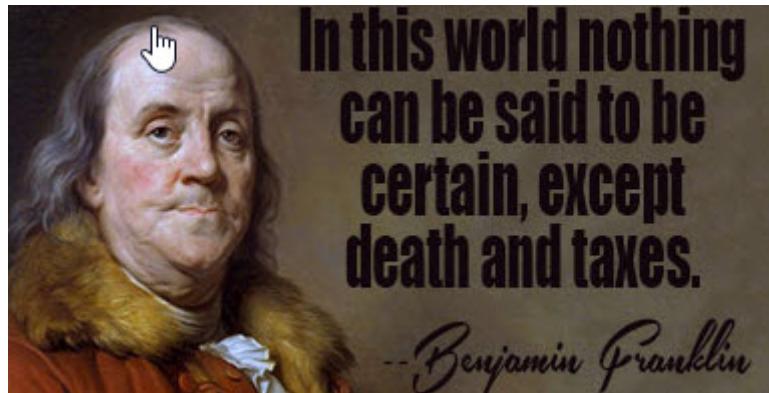
- Tax deferred earnings.
- Account is not subject to annual contribution limits like other tax deferred investments such as **IRA's** or 401K's.
- Guarantee against loss of capital (but usually only if you die).
- Death benefit.
- Annuity payout options offering periodic payments upon retirement.
- Withdrawals before age 59 ½ are subject to a 10% penalty except under certain narrow circumstances and are taxed as ordinary income.
- Withdrawals after age 59 ½ are taxed as ordinary income.

One of the major complaints against variable annuities is the steep fees associated with this insurance wrapper which may include the following:

- Mortality and expense risk charges to pay for the insurance risk (death benefit and guarantee against loss of principle).
- Administrative fees for recordkeeping and other expenses.
- Fund expenses for the investment subaccount.
- Various additional charges for any other features that might be added such as stepped up death benefits or minimum income guarantees.

Google: [SEC Variable annuities](#) for more information from an industry source.

More info here: <https://financialmentor.com/category/investment-advice/annuity>



Q: Bill, why does America allow death (estate) taxes? Wouldn't it be better if estates could transfer without taxation? I have a client who gets so upset with this topic. Why do we have it?

A: Actually....2 things happened in America to create this massive and powerful nation.

1. Eminent domain
2. Estate Taxes

Eminent domain allowed the country to expand based on the “greater” good of the people.

Estate taxes stopped the accumulation of large long held family estates such that has plagued **Brazil**.

If the estate tax provision of the code had not become law, it is estimated that 90% of American wealth would now be in the hands of 5 families: Rockefeller, Mellon, Carnegie, Ford and Astor.

The link below shares the history and reasoning behind the “death” tax.

ESTATE TAXES AND AN INDUSTRIALIZING AMERICA

During the latter part of the 19th century and into the 20th century, America experienced a systemic change to its economy as the country shifted from an agrarian economy to an industrialized one. During this period, the existing taxation regimes tended to disproportionately favor industrialists. This, coupled with unprecedented business development and new corporate ownership laws, resulted in the accumulation and concentration of substantial wealth in the hands of a few powerful individuals. To combat these growing inequalities, the 16th Amendment was ratified, which enacted the federal income tax.

Shortly thereafter, the first modern estate tax was enacted in 1916 through the Revenue Act of 1916 in response to World War I. The estate tax at that time carried a \$50,000 exemption and saw rates ranging from 1% to 10%.

<http://jh1.jhlifeinsurance.com/jhl-ext-templating/filedetail?vgnextoid=0808238f8ad88510VgnVCM1000003e86fa0aRCRD&siteName=JHSaleSNet>



For 2016, the **estate and gift tax exemption is \$5.45 million** per individual, up from \$5.43 million in 2015. That means an individual can leave \$5.45 million to heirs and pay no federal **estate or gift tax**. A married couple will be able to shield \$10.9 million from federal **estate and gift taxes**.





Hello from David Townsend

The history of the estate tax, tips for selling DI to young couples, and more in this week's newsletter.

GUGGENHEIM LIFE AND ANNUITYSM

Is this email not displaying correctly?
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HIGHLANDER™ Fixed Indexed Annuity

Protecting You in Retirement.



Coming Soon!

The New Highlander™ Fixed Indexed Annuity
presented by Guggenheim Life and Annuity Company

It's official! We have some exciting news to share

with you. The new Highlander Fixed Indexed Annuity will be available to all of our partners in the beginning of January.

The **Highlander** is a single premium deferred fixed indexed annuity that will allow your clients to accumulate funds, benefit from tax deferral, maintain a simplified allocation, and can provide a living benefit of income that can last as long as they live.

We will be hosting live webinars on Wednesday, January 18th in order to give you specific details on this new fixed indexed annuity. The webinars will cover the following benefits of this new product:

- Index Option and Strategies
- Lifetime Withdrawal Rider
- Bonus to the Account Value and Bonus to the Benefit Base

[REGISTER NOW](#)

The income riders on both products are identical in bonus (10%), guaranteed roll-up (4%), and payout percentages.

Highlander FIA Indexing: S&P would be the 1 year PTP **45%** participation strategy.

Index Bonus: 4% on Highlander

Call me if you have questions.

Don't forget about the Guggenheim **commission bonus** which was renewed for the 1st quarter of 2017.

Please call me for case design. Let's make the most out of the new year by increasing case sizes and conversion rates. The efficiency of maximized

premium and quick conversion is the key to making your marketing dollars successful.

Also, key is policies being issued quickly!!! Our fastest issuing carriers are Allianz, American Equity, and Guggenheim. We have great back office tracking for some of the carriers that need a little help via Rachel at First Annuity.

Thanks for the biz!

Anthony R. Owen



New TriVysta™ Production Bonus Available

1% Commission Bonus on TriVysta Production issued from January 1st, 2017 to March 31st, 2017 plus an additional 0.50% cumulative production bonus for issued premium over \$500,000.



Qualifying Period: The bonus period will run from January 1st, 2017 until March 31st, 2017. Business must be issued during the qualification period. No exceptions will be made.



Eligibility: Bonus is paid to the Writing Agent on the application. Agents are eligible if they have no debit balance and have not been the subject of any customer complaints. The bonus is based on the total TriVysta premium on applications issued between January 1st, 2017 and March 31st, 2017. Premium must be paid during this period and is reduced by any Not Taken, Surrenders, or Deaths. Not Taken sales refer to those contracts that are canceled by the customer during the 30 day free look period.



The maximum case size is \$1,000,000. Production from multiple agents may not be aggregated to qualify for a higher level. In the event commission is split on a single case, Premium will be split in the same manner.

0.50% Bonus Payment*: The Production Bonus payments will be made in May 2017. All policies must be delivered and a valid delivery receipt received in order to be eligible for the bonus payment.

1.00% Bonus Payment*: Commission Bonus payments will be made as part of the normal commission processing. Same guidelines on chargebacks and commissions will apply.

 **Annuity.com**

[View in Web Browser](#)

ISSUE DATE:
January 9, 2016

Annuity.com

David Townsend

Three Birds, One Stone

253-381-2328

Email Me

[View Website](#)

What if you could buy permanent life insurance, guaranteed to age 100, with a chronic illness benefit where you can get your money back over 10 years? The new 10-10-10 plan will show you how to unlock the power of Secure Lifetime GUL 3. [Learn more.](#)



Economic Review and Outlook

Economic activity slowed in 2016 from the already modest pace of the past several years, but it picked up a bit over the second half. Despite a slow start and the Brexit shock, equity markets rallied to set new highs and interest rates jumped after the Trump victory. And the Fed tightened in December. [Read more.](#)



Sales Idea: Talking about LTC

Long-term care planning continues to be an underserved need. This [one pager](#) includes four client prospects for LTC planning and three important questions to ask clients to help determine whether Nationwide CareMatters is a good fit.



Tips for Selling DI - Young Couples: Important Prospects for Income Protection

Start the conversation about disability income insurance with young couples who have bought a home or are starting a family. It's the best time for them to build a foundation of financial protection. [Learn more.](#)



Annuity.com
David Townsend

[253-381-2328](#)

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[View Website](#)

Connect with Us!



 Annuity.com

January 10th, 2017

Every week, we send you an update with any recent, important carrier changes to help you prepare for your week ahead so you'll know exactly which carriers to be mindful of. Only those carriers that have changes are listed. Any interest rate adjustments, product changes and even new state product approvals are included with links to receive complete details.

NEW ANNUITY CARRIER UPDATE

American Equity

American is increasing their interest rates on the Choice 10, 8, and 6! They are also increasing their rates on the Traditions Gold and MYGAs. Below are the new rates:

Choice 10	CURRENT RATES	NEW RATES
INTEREST CREDITING METHODS	Fixed Value	2.00%
	Annual PTP - Cap	4.50%
	Annual PTP - PR	40%
	Monthly PTP - Cap	1.90%
	Volatility Control Index w/Spread*	1.00%
		NO CHANGE
		4.75%
		45%
		2.00%

NO
CHANGE

Choice 8	CURRENT RATES	NEW RATES	
INTEREST CREDITING METHODS	Fixed Value Annual PTP - Cap Annual PTP - PR Monthly PTP - Cap Volatility Control Index w/Spread*	1.90% 4.35% 40% 1.80% 1.25%	NO CHANGE 4.60% 45% 1.90% NO CHANGE

Choice 6	CURRENT RATES	NEW RATES	
INTEREST CREDITING METHODS	Fixed Value Annual PTP - Cap Annual PTP - PR Monthly PTP - Cap Volatility Control Index w/Spread*	1.80% 4.25% 35% 1.70% 1.50%	NO CHANGE 4.50% 40% 1.80% NO CHANGE

Traditions Gold Rates:

Traditions Gold	CURRENT RATES	NEW RATES	
INTEREST CREDITING METHODS	Fixed Value Annual Monthly Avg - PR Annual Monthly Avg - Cap Annual Pt to Pt - Cap Annual Pt to Pt - PR Monthly Pt to Pt - Cap 10 Yr. U.S. Treasury Bond - Cap Performance Trigger Bond Yield with Cap and Spread* Volatility Control Index with Spread*	2.15% 50% 5.00% 4.50% 35% 1.90% 4.50% 3.50% 7.90% Cap 2.00% 1.25%	NO CHANGE 60% NO CHANGE 4.75% 40% 2.00% NO CHANGE NO CHANGE NO CHANGE

NO
CHANGE
NO
CHANGE

Guarantee Series Rates:

Guarantee Series Current Rate New Rate

Guarantee 5	2.15%	2.35%
Guarantee 6	2.35%	2.55%
Guarantee 7	2.50%	2.70%

Guggenheim

Guggenheim launches the Highlander FIA starting today. Please see the attached consumer brochure [here](#), agent highlight sheet [here](#), Rider sheet [here](#) and rate sheets [here](#). Please remember all agents must complete product specific training prior to writing the Highlander.

ONGOING ANNUITY CARRIER NEWS

Allianz

Effective January 3rd, 2017, Allianz Life will have a rate increase affecting their top annuities, including the Allianz 222 and 360. Fixed interest rates and caps are increasing while spreads are decreasing. Please click [here](#) for additional details.

Athene

Effective January 3rd, 2017, Athene Annuity will be increasing rates on the Athene MYG and the Performance Elite. In addition, the roll up on the Ascent Option 2 income rider will be increasing from 6% to 8%, along with an increase in payout factors. And lastly, sales of the Athene MYG will end on January 13th for preparation of the new MaxRate MYG launching soon. Please click [here](#) for additional details.

Global Atlantic

Effective January 3rd, rates at Global Atlantic will change on SecureFore 3 & 5, Choice Accumulation, ForeFreedom Savers, Income 150+, Index Bonus 115 and Income 125+. Click [here](#) for more information.

Guggenheim

Guggenheim will continue to pay the 1% commission bonus on TriVysta production issued from January 1st, 2017 to March 31, 2017 plus an additional .50% on cumulative production of issued premium over \$500,000. For more details please click [here](#).

Announces January rates, please see that attached rate sheets for their MYGA's [here](#) and Tryvista [here](#).

North American

North American has published their new interest rates effective January 5th. You can access the new rates by clicking [here](#).

Also, North American is launching a new product line called the FoundationChoice and FoundationChoice Plus on January 10th. Product details will be announced on a special webinar on January 10th. Click [here](#) to register.

The Standard

Rate increase for The Standard as of January 1st. For more information please click [here](#).



The Short List: Articles of interest for the working agent

Looking Ahead To 2017: Fixed Income Strategies and Tax Rules

With 2017 around the corner, advisors will want to dig into their tool bag to hammer away at two of the biggest changes to financial planning likely in the coming year. Those changes are fine-tuning approaches to fixed income investing [...]

Here's How to Best Time Interest Rates When Purchasing an Annuity

Is there a way to perfectly time an annuity purchase when interest rates are rising? With the Federal Reserve recently raising rates, the continuing conundrum of trying to time an annuity purchase is once again the center of most annuity [...]

3 significant challenges for annuity advisors in 2017

We expect to see significant changes in the annuity industry during 2017. The Department of Labor's fiduciary rule will become applicable in April 2017 and have major impacts on financial services delivered to the retirement market. The DOL rule will [...]

Advanced tax time planning: 15 life insurance considerations

Life insurance can be a superb savings asset, but it does carry distinct tax issues. All conventional saving vehicles serve the same purpose, but the unique feature of life insurance is that it assures the desired accumulation at a specific, [...]

Where insurance meets innovation

From hackathons and in-house innovation labs to collaboration with the Global Insurance Accelerator, Iowa-based insurance companies are finding new ways to quickly advance new technologies as they strive to keep ahead of ever-increasing customer expectations. We interviewed executives with four [...]

Independent advisors want Trump to repeal DOL fiduciary rule: Survey

The following content has been reprinted in whole or part from a press release, issued statement, or other reports or sources. So-called "main street" independent financial

advisors overwhelmingly believe that President-Elect Donald J. Trump should seek to repeal the Department [...]

DALBAR Announces the 2016 Annuity Service Award Winners

Tuesday, December 20, 2016 7:13 PM UTC Boston, Dec. 20, 2016 — FOR IMMEDIATE RELEASE Dalbar Announces the 2016 Annuity [...]

How to help clients achieve sustainable philanthropic giving

Philanthropy that delivers lasting results is as important as ever to affluent clients — especially here in the U.S. What's changing, however, are the tools, trends and strategies wealthy philanthropists are using to build sustainable charitable legacies. Not surprisingly, the [...]

We Recommend:
www.annuity.com/agenttools

If you are not using this "Free" resource you are missing out.... did I mention it is free?

There is a ton of info here, it requires no password and it is up to date information.



Annuity.com Insurance Products & Sales Tools

Calculator and pen image

Annuity Search and Comparisons

Term Life Quotes and Comparisons

iGO e-App®
powered by iPipeline

[View Demo](#) [Training](#) [LOGIN](#)

- ★ Go Paperless
- ★ Sell More; Get Paid Faster
- ★ e-Sign and e-Submit

Forms Search for Life Insurance

Product Information for Life Insurance



Disclaimer:

David Townsend and I own Annuity.com, but we have a lot of marketing friends, friends that you might be better off if you knew them. Sherilyn Orr at Retire Village and Infofuel, Anthony Owen at Annuity Agents Alliance, Kevin and Allison at FinAuction, Carl, Darin, Tom and all the crew at First Annuity....and many more.

My opinion and/or numerous sources complied by me are used in preparing Open MIC.

I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

Much of the content on Open MIC is written by me and is my personal opinion. You should never consider that I am an authority or expert on anything. Always consult professionals who are licensed to give correct advice regarding taxes and securities and other topics of great importance. I probably know more than the average agent when it comes to marketing annuities and am fully licensed as an insurance salesman. I sell state approved annuity products provided by licensed insurance companies. I am also NOT an economist by license, only by hobby. If you decide to make decisions based on my particular view of the world, you should have the information verified by licensed professionals or get your head examined.

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