



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

Open MIC is open for anyone.

9:00: AM Pacific Thursday 800 504-8071 Code is 5556463

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74**AGENT** (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



Annuity | **Agent's Alliance**
Real Help From Real Agents.

HELP WANTED!



AGENT RECRUITER: Location to be determined based on qualified applicant.

Please submit a resume and proof of production to tony@annuityagentsalliance.com.

- Phone sales and cold calling skills are a must.
- Willing to handle high volume of inbound and outbound calls.
- Must have high level of ambition, energy, integrity, and dependability.
- Six figure earning potential.
- Annuity product info and industry knowledge a plus. Will train otherwise qualified applicant.
- Work from home possibilities.
- Applicant can also sell annuities as long as business goes through us.

Think Community

You help me, I help the next guy, and on it rolls, this is how we started as a crew; by being a community!





We had a visitor this weekend.

Thank you for joining us on Open MIC

9:00: AM Pacific Thursday 800 504-8071 Code is 5556463#

Congress actually talked to one another?

FIRST BUDGET IN 4 YEARS PASSES - The 332-94 vote in the House, where almost equal numbers of Republicans and Democrats voted for the two-year plan, but masked a deep reluctance about the \$1.01 trillion budget accord. The budget deal keeps in place about half of the automatic spending reductions known as sequestration in 2014, and about three-quarters of the planned cuts in 2015. Neither party likes the cuts, which in January are slated to affect the Pentagon, as well as domestic programs favored by Democrats.

Hmmmm....this is interesting.....BB

As to the assertion regarding the difficulty of hiring more federal employees, the current average salary for a federal government employee is **\$78,467** - 50% more than the median household income in America today. So the idea that the federal government will be hard-pressed to recruit good candidates, when its pension plan and average compensation still wildly outpace the private sector, strains credulity.



Dave Townsend

Product Updates and Information



Commissions are dropping; marketing costs are rising (postage increase in lower classes next month) what can we do? The report refers to WINK which is a subscription service.

The author below (Linda Koco) has her opinion as to the root cause, I have my own ideas and it lays at the feet of Private Equity.....BB

www.annuitynews.com is a top site for current industry information, I urge you to have a look....BB

Average IA Commissions Dip To Lowest Level Ever

http://annuitynews.com/article/Average_IA_Commissions_Dip_To_Lowest_Level_Ever/443863#.Uta86UB3siR

January 08, 2014

By Linda Koco

AnnuityNews

Indexed annuities hit more than one quarterly record in third quarter. The record that's been getting all the industry attention lately is the sales high of slightly over \$10 billion. **But commissions paid to indexed annuity agents also hit a record — a record low, that is.**

The indexed annuity commission received by the agent averaged **5.66 percent** of premium for the quarter, according to Wink's Sales & Market Report 3rd Quarter, 2013.

That is down by 5.5 percent from second quarter's average agent commission of 6 percent. It is also the "lowest-ever" average commission paid to the indexed annuity sales agent, the researcher said.

The average weighted commission paid to the agent in the quarter ranged from 0.03 percent to 8.69 percent of premium, the report said.

What's behind it?

There is some history behind the decline. According to data from Wink, average agent commissions dropped into the 6 percent zone in second quarter of 2009. After that, they hovered in the 6.8 percent to

6.7 percent range for quite a while but then started declining on until third quarter 2013 when the average dropped into the 5 percent zone.

Previously, between 2003 and early 2009, agent commissions for these products were higher, ranging from 8 percent to 7 percent.

[Note: Because the quarterly numbers are averages, outlier data on the low and/or high commission side could account for an abrupt shift in average commissions. But because Wink calculates its numbers on a consistent basis, the trend-line provides a meaningful look at what has been happening over time.]

Based on the averages shown, it's easy to see the deleterious effects of the Great Recession on commissions.

Annuity company executives have confirmed that in interviews with InsuranceNewsNet as well as in public speeches. The financial pressure on capital stemming from the Great Recession and the long period of low interest rates that followed forced many carriers to tweak back not only on crediting rates, policy features and marketing plans but also, finally, on commissions, they said.

It remains to be seen whether the record low for third quarter commissions is a signal that the whittling-back strategy is continuing for a while longer, or perhaps a sign that a bottom is in formation. Both trends could be happening simultaneously, with some carriers holding the line a bit longer while others take a pause as they prepare for a rebound later in 2014.

The upturn in interest rates will factor into this. As the chart below illustrates, rates are not yet at levels that would nudge carriers to unleash aggressive sales campaigns with enticing commissions. Today's rates have not even reached early 2009 levels. However, some insurance executives have said the upward creep in rates over the past several months has already made life easier, so competitiveness may be the other side of the tweaking coin.

The market share factor

Wink's third quarter report contains some other data that bears on the commission picture in the indexed annuity business.

For one thing, the market share of the various distribution channels saw some interesting changes. The bank, broker-dealer and career channels increased their indexed annuity market share at the expense of the independent agency channel, according to the Wink researchers.

Independent agents still took the biggest share of the business, though. They produced about eight out of every 10 indexed annuities sold in the quarter. But in third quarter 2012 and 2011, independent agents sold *nine* — not eight — of every 10 indexed annuities sold, according to Wink's earlier reports. So the balance of power shifted a bit in the recent quarter, as competitors nipped at the heels of the independents.

In particular, **banks** sold their way into an 11.1 percent indexed annuity market share in third quarter. That's up from 7.1 percent in third quarter 2012, and from 6.6 percent in third quarter 2011, according to Wink figures.

Assuming that banks pay smaller commissions to their sales agents than do other channels, the galloping bank sales may help explain at least some of the average commission decline that Wink's radar picked up.

Sales at broker-dealers (wirehouse only) also got a small bounce. Their indexed annuity sales represented a third quarter market share of 2.5 percent. That's not a big piece of the pie, but it is up from 1.2 percent in third quarter 2012, and it put broker-dealer production back close to where it was in third quarter 2011 (a 2.9 percent share).

Given that wire houses are not known to be particularly fond of indexed annuities, this turn of events deserves at least a one-eyebrow salute.

The surrender charge factor

The surrender charge periods also merit attention. In third quarter, 81 percent of policies sold had a surrender charge period of 10 years or less. That's an increase over the third quarters of both 2012 and 2011, when the 10-year or less category totaled 77.9 percent in each year.

In particular, products with surrender charges of six years or less increased their share to 7.5 percent of total sales from 4.9 percent in third quarter 2012, according to Wink; and products in the seven-year category increased to an 11.5 percent share from 4.9 percent the year previous. Meanwhile, products in the eight-to-nine year surrender charge category remained level at 8.2 percent between the two years and those with 10-year surrender charges dropped share to 53.8 percent from the year-earlier third quarter share of 59.9 percent.

The significance of the surrender charge numbers is two-fold. First, the numbers demonstrate that sales are continuing to favor products with shorter surrender charge periods, a trend begun several years ago and that carriers have facilitated with product manufacture.

Second, the decline in surrender period may be contributing to or allied with the decline in commissions. In general, indexed products with longer surrender periods tend to pay higher commissions than those with shorter surrender periods; so if fewer of the long-surrender products are sold, the average commission numbers will fall in response.

In sum, third quarter had quite an indexed annuity story to tell. It was a time when indexed annuity sales broke all previous quarterly sales records to reach a new high while average indexed annuity commissions fell to their lowest point ever.

Annuity specialists who focus only on (or mainly on) indexed annuity sales may have suffered a financial setback of sorts if they or their products were caught up in the commission squeeze. But if they made it up on volume — which could have happened, given the record high indexed annuity sales for the quarter — or if they added other products and services to their menu, they may have broken even or possibly come out ahead.

For agents who sell without regard to commission, some the above discussion will be of only passing interest. Their eyes will focus more on what is going on inside the products (with features, options, flexibility, etc.), how those changes will fit customer needs and the strength of the carriers that back the products. But even these agents will take the commission trend as a barometer of sorts about how the industry is faring.

If commissions continue to drop, at what point will this force agents and distributors out of the business and/or spur them to adopt new practices that enable them to continue? It will take future quarters to get a better handle on this.

Linda Koco, MBA, is a contributing editor to [AnnuityNews](#), specializing in life insurance, annuities and income planning. Linda may be reached at linda.koco@innfeedback.com.

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Interest Rate Chart

For some perspective on all-important long-term interest rates, today's chart illustrates the 28-year trend of the 10-year Treasury bond yield (thick blue line). As today's chart illustrates, the 10-year Treasury bond yield has moved within the confines of a 27-year downward sloping trend channel. More recently, a modest but improved economic outlook in the US has helped send the 10-year Treasury bond yield higher over the past 18 months. In fact, the 10-year yield has increased a very significant 140 basis points (i.e. 1.4%) since its resistance testing, July 2012 trough. In the end, this upward move in long-term yields is something to watch in light of the US economy's ever increasing dependence on debt.



Here are three tips to get ready for 2014 and dealing with lowering commissions.

1. Commit to marketing. The markets performed very well in 2013, with the DJIA up more than 25 percent. With this type of organic asset growth, it's easy to think the worst is behind us and that you can continue to see growth in your businesses without needing to market. But this is a huge mistake. Spend a fixed percentage of your earned commissions on marketing.

The lesson here is that there is never a good time to neglect your marketing. If you aren't marketing now, begin immediately. If you have started, continue. The momentum you build now will help you **retain clients** and win new ones during the downtimes. Finally, during the next economic downturn, don't make the mistake of pulling back on your marketing dollars. Investing in marketing is just as important in bad times as in good.

If Chad Owen is leaving for vacation, does he turn off his marketing? No.

2. Communicate during a crisis. Regularly communicating to clients and prospects provides reassurance during troubled times. Communication can take a variety of forms, such as phone calls, emails, newsletters, market commentaries, webinars, conference calls, videos and events. Even if your clients and prospects aren't actively engaged in any of these marketing activities, your consistent outreach will remind them that you're there when they need you.

In addition to communicating with your clients on a regular basis, you need a system. Ours is Retire Village. Regular contact with our "whisper" drip, augmented with a monthly blog and link sent to your database.

3. Marketing to non-buyers. Don't waste your time on non-buyers. Our system allows you to advance the relationship or end it. Use it to focus on a database that could become buyers or referrers. Be truthful to yourself, don't hold those "*China Eggs*".

I read through this list a couple times and leave a few things, mostly it can be a reference system for you to provide your clients and prospects with direction.....BB

24 Social Security Facts you need to know

<http://www.lifehealthpro.com/2013/12/10/24-social-security-facts-you-need-to-know>

Speaking of new....



My son owns 1.82 bitcoins. I asked him what the heck was a Bitcoin and he told me or tried to tell me. This past week Bitcoin was on the cover of Business Week. I read the article, I read several more and still I don't understand. I am sure your clients and prospects will be asking, hopefully you can understand better than me.....BB

I did learn that there is a limit to how many bitcoins are available (21 million) and because of the way they are mined; they will be available for mining until 2045.

Remember the movie The Social Network? Remember the Winklevoss twins at Harvard? They are large investors in Bitcoin as are numerous private equity firms.

WHAT IS A BITCOIN? –

It is a currency and like all currencies, Bitcoin's value is determined by how much people are willing to exchange it for. To process Bitcoin transactions, a procedure called "mining" must take place, which involves a computer solving a difficult mathematical problem with a 64-digit solution. For each problem solved, one block of bitcoins is processed. In addition, the miner is rewarded with new bitcoins. This provides an incentive for people to provide computer processing power to solve the problems. To compensate for the growing power of computer chips, the difficulty of the puzzles is adjusted to ensure a steady stream of about 3,600 new bitcoins a day. **Got it?**

Here is a link for more info:

<http://www.bbc.co.uk/news/magazine-25332746>

http://blogs.marketwatch.com/encore/2014/01/10/angry-annuity-clients-seek-damages/?mod=MW_latest_news

Angry annuity clients seek damages

When stock markets are humming along nicely, customers are less likely to complain about their brokers and financial advisers: 2013 was on pace to be the fourth year in a row of sharp declines in the number of arbitration cases filed with the Financial Industry Regulatory Authority (Finra), the brokerage industry's self-regulatory body.

But as [Matthias Rieker reports this week in The Wall Street Journal](#), complaints about one kind of investment remain stubbornly high.

The outlier: Variable annuities.

More

<http://news.morningstar.com/articlenet/SubmissionsArticle.aspx?submissionid=183881.xml&SR=DEMO>

With a variable annuity, the issuer invests your money in mutual funds. If the annuity's investments drop, that's a problem. The guaranteed living benefit ensures that you receive income, regardless of what happens to the underlying investments.

At first blush, this seems to be a good use of insurance. For a nominal cost, insurance helps us spread the risk of a catastrophe. Consider auto insurance. There is a very small chance I will total my car in the next year. It's hard to predict whether that will happen, but one thing is sure, it is all or nothing. Either I will or I won't.

However, predicting the number out of a large group of people who will total their cars becomes much easier. While we don't know who will total their cars, we do know about what percentage of people will. This predictability allows an insurance company to determine the average number of claims and set an annual premium that covers the anticipated claims and generates the company a profit.

Insuring market crashes works much differently. Michael Kitces, in his Nerd's Eye View blog post of Nov. 20, explains, "The problem with trying to insure against a market catastrophe is that the risks don't 'average out' over time, instead, they clump together." In other words, the insurance company has either no claims or 100% of their policyholders filing claims.

Why? When insuring against a stock market decline, there are absolutely no claims when markets trend upward. However, when markets head down, every policyholder potentially has a claim. Kitces notes that usually "companies are very cautious not to back risks that could result in a mass number of claims all at once. This is why most insurance policies have exclusions for terrorist attacks and war."

To help insure against this concentrated risk, the companies uses several methods to design these policies. **One is to collect a fee for the guarantee that funds a reserve to offset potential losses.** Kitces says this fee is so "tiny" that it "just doesn't cut it."

He gives an example of a company with \$300 billion of guaranteed annuities where the market declines 25%, exposing the company to a \$75 billion loss. A guarantee fee of 0.5% extra on your premium generates only \$1.5 billion, not enough to even begin to cover the losses.

With the possible exposure Guaranteed Income Riders have with variable annuities, this seems long overdue....BB

SEC looking at deferred annuity riders

<http://www.lifehealthpro.com/2014/01/06/sec-eyes-deferred-annuity-riders>

The Securities and Exchange is telling insurance companies that it is taking a hard look at disclosures insurers are making to customers contemplating purchase of deferred annuity riders, a new option when purchasing variable annuities.

Also coming under “heightened” scrutiny are funds and contract names that suggest safety or protection from loss.

The SEC views on these issues were made at a recent ALI-CLE meeting held in Washington by Norm Champ, SEC director of the Division of Investment Management.

“The staff has recently heightened its scrutiny of fund and contract names suggesting safety or protection from loss,” Champ said.

“We have concluded that the terms ‘protected’, ‘guaranteed’, and similar terms, when used without some additional qualification, may contribute to investor misunderstanding about the potential for loss associated with an investment,” Champ said.

FINRA to focus on senior suitability annuity sales

FINRA is taking its watchdog duties for seniors seriously

<http://www.lifehealthpro.com/2014/01/02/finra-to-focus-on-senior-suitability-annuity-sales>

In a letter sent Jan. 2, the **Financial Industry Regulatory Authority** (FINRA) has again highlighted treatment of senior investors by brokers and firms among its regulatory priorities for 2014.

However, **FINRA** may be issuing a report on firms' practices on product-specific suitability guidelines for senior investors in the coming year or so, having noted that it has found that multiple firms have established such guidelines for seniors buying variable annuities, equity-indexed annuities, REITs and other high-yield alternative products.

"The focus on senior investors builds on work we began in 2013,

Feel free to use as a handout....BB

The Modernization of American Annuities.

1. Guaranteed Income: Win some, never lose some

The number one reason that people purchase an annuity in the first place is income protection, protection from living too long. Think of it as an insurance to protect you from outliving your assets. It is not uncommon, and it is becoming more common, for people to outlive their retirement funds, people are living longer. For many people, it just makes solid sense. With the purchase of an annuity come contractual benefits known as settlement options. These options all the annuitant numerous choices for income. Income for almost any time period can be selected. Also it is possible to provide the same income benefits with an included spouse. In the event of a premature death, any unused funds will be returned to your named beneficiary.

2. Safety and Stabilization

Annuities are safe, secure and stable. Annuities are not subject to the fluctuations of the economy and do not participate in stock market downside. Annuities are some of the most regulated financial vehicles on earth. Fixed annuities pay a set and known in advance interest rate for a contractually specified time period. An example could be 4% for 5 years, each and every year the interest rate is earned and known in advance. Annuities are guaranteed by the issuing insurance company, these companies are rated by a third party rating service who assigns a financial strength to each company. Never in the history of fixed annuities issued under this system has anyone lost a penny, even during the Great Depression. Annuities add stability to any retirement portfolio.

3. Tax Deferral Tax Control

Along with yield is an annuity benefit that allows for control over tax liability. The interest (or yield) earned from an annuity is not taxed while the annuity until funds are touched. Tax deferral can go on until the funds are touched or inherited by a named beneficiary. The annuity earns interest on the deposit, interest on the previously earned interest and interest on what would have been paid in taxes from a different type of savings vehicle such as a bank CD. Comparing apples to apples, growth is much faster with an annuity.

4. Privacy (I recently added this point after the Target debacle; many are more interested in this benefit than before)

As annuity is a contract, when purchased a named beneficiary is chosen. As being a contract, it is not subject to probate expenses. The funds transfer immediately to a named beneficiary. And such nothing ever needs to be disclosed in probate court (which is public knowledge). Annuities are private.

5. Liquidity

While an annuity might not be quite liquid some investments, they certainly are more liquid than assets in their category of safety and security. Compare an annuity to a bank CD, any access to the CD prior to maturity will result in a penalty. Annuities allow for access to some of the funds without penalty. Annuities allow for 10% of the account value to be removed annually, which isn't available with CDs or US Treasury vehicles.

Quoting unrealistic and high yields borders on false advertising. Annuity.com does not participate in that type of advertising, instead we attempt to provide honest answers through education and a network of professional agents.

Plus we have a new lead type:

“Find a Financial Professional”



From last week, we will review the lead changes.....BB

This week I received questions:

Q. How can I get a list of old leads to call and how much are they?

Q. How much will leads cost? Can I set a weekly budget? Can I have a separate budget for the auction?

Q. How do I know the leads are really interested in annuities?

Q. How do I get to bid on the auction if I am away from my phone, can it be set for automatic buy?

Q. Where do your leads come from?

Q. Do you accept checks for leads?

Q. When I call a lead they say someone else has called why? Are the leads exclusive? Why would another agent already call?



Scrubbed leads now are provided two ways, people interested in *annuity information rates and quotes* and people interested in talking to a *financial professional*.

The Annuity.com Lead Program

The New Year brings, new hope, new goals and a fresh start. Here at Annuity.com we are thrilled to announce 3 'New Year' improvements to our Lead Program.

The Annuity.com Lead Program Plans for 2014

We've emailed or spoken to almost a hundred agents over the past few months, with the goal to find out:

- What we've done well
- Where we need to improve

Your feedback has been instrumental in helping us shape our Lead Program. The rest of this document discusses how we've taken your comments, suggestions & feedback and implemented it into our business.



Lead Quality

The quality of the leads delivered is obviously the single most important aspect of any lead program. Here is what we're doing in this area:

- **More Scrub Leads (Phone Qualified)**
Our focus is on getting more leads that call us, or that we speak to and qualify by phone. We are succeeding in this area, delivering a greater % of Scrub leads than ever before.
- **Larger CSR Staff / More Training**
The Call Center is a critical piece to generating great leads, and we've been working hard in this area. Our scripts are better, our training is better, and we have larger staff so fewer calls don't get answered.
- **Better Lead Sources**
As we've grown, we're now getting more leads from Google, and from traditional media sources like newspapers, radio & direct mail. These sources are a good demographic match for the leads we're looking for.
- **New "Speak with a Financial Professional" Leads**
We've launched a new lead "type", where the lead / prospect is looking to speak with a Financial Professional to get questions related to their retirement answered.
- **More information on leads**
We're sending you more information on each lead you receive, including details such as how the lead reached us (Phone Call, Web Form, etc.) and the lead's expectations (i.e. why they think you are calling them - what are they expecting from the call).



New Year Announcements

The New Year brings new hope, new goals and a fresh start. Here at Annuity.com we are thrilled to announce 3 'New Year' improvements to our Lead Program.

- Lower Prices
- New Lead Topic
- Lead Auction

New Year Pricing

Unlike most, we are REDUCING the cost of our leads! As always, leads are exclusive with no-prepayment, contracts or minimums.

- Scrubbed Leads will now be **\$149** (from \$198)
- Branded Leads will now be **\$59** (from \$84)

Crew pricing is further discounted:

- Scrubbed leads would be now **\$134.**
- Branded remain at **\$59**

Note on Branded Lead Territories:

You are no longer required to take the entire State for Branded Leads. The minimum is now 100 miles radius or 4 counties; or for a small surcharge you can have a 50-mile radius or 2 counties.

New Year Lead Quality

Increasing lead quality is an ongoing mission. This year we are launching new campaigns that generate leads that **want to talk to you!** By positioning our offer as a Free Phone Consultation with a financial professional, leads are not only expecting a call from you they have asked for one! Here is what a sample Ad looks like:

New Lead Topic

Increasing lead quality is an ongoing mission. This year we are launching new campaigns that generate leads that **want to talk to you!** By positioning our offer as a Free Phone Consultation with a financial professional, leads are not only expecting a call from you, they have asked for one!



Here is what a sample Ad looks like:

WORRIED ABOUT RETIREMENT?

Get Answers to your Financial Questions... Today!

Annuities - Investments - 401(k)s - IRA's
Insurance - Fixed Income



FREE

Speak with a Qualified
Financial Advisor

 **888 555-1234**

BONUS: The first 200 calls will receive a
FREE copy of our 32-page Financial Handbook

Minimum
Portfolio
\$50,000
To Qualify



LEARN MORE 

- Every lead that comes to us (if they call us, or if they fill out a form and we call them) will be verified and/or qualified by our trained CSR staff.



New Year Lead Auction

You will now have an opportunity to **buy leads at a 50% discount!** Auction Leads are leads that are outside of your normal territory (but within your State) for which we have no agent to sell to. We place these leads into our "Auction" so agents are able to review them and see if they want to purchase them.



- Scrubbed Auction Leads will be **\$75**
- Branded Auction Leads will be **\$39**
- **Preview** all lead details before you buy
- Leads are always **EXCLUSIVE!**

The lead auction means access to more leads, at lower prices and on your terms!



Here is how the Auction Works:



1. The Email Alert

When we have a lead to sell, but no agent who covers that zip code, we'll send an email alert to all agents who cover that State. The email looks like the screen shot below.

- You can turn alerts on or off at any time
- There is no obligation to purchase any auction lead
- You can PREVIEW the details of the lead, including the notes, BEFORE you buy it!



SAMPLE EMAIL:



Lead Auction (#11481)

Leads are EXCLUSIVE and sold at a FIXED PRICE to the FIRST bidder only.

The lead below has been matched to your account. Click the [LEARN MORE](#) button for details. Note: Entering the Lead Auction does NOT commit you to any lead purchase.

Auction Ends: 12:00 PM (Wednesday, January, 08th)

Price: \$149 **\$75**

Lead Type:

Phone Qualified

Our call center has qualified this lead by phone, and has confirmed the lead's interest in speaking with a Financial Professional.

City, State:

Anchorage, AK 99501

Age:

67 Years Old

Retirement Savings:

\$250,001 - \$500,000

Specific Interests:

Retirement Planning

Notes from our call:

John says that he is thinking about retiring soon. He says that he wants to get all of his ducks in a row before he retires and is thinking about purchasing a new annuity. John has his money in several different accounts and doesn't know if that is a good idea or not. He currently has about \$150k in his current companies 401k and about \$75k in an IRA. John says that he also has well over \$50k in savings and cash that he knows he needs to do something with. Because he is still working John requests a call back after 4pm. The number listed is his cell phone.

[LEARN MORE >](#)

If you do not wish to receive Lead Auction Alerts, please [login](#) to your Lead Management Center and go to the My Account tab. Email questions or comments to support@annuity.com.

Regards,
The Annuity.com Team

2. The Auction "Entry" Page

When you click on the LEARN MORE page, our system takes you to an "Entry" page for the Lead Auction on your Lead Management Center.

- This allows you to login directly without having to enter your username or password
- **Auctions last for 4 business hours**
- Examples:

A. Lead comes in at 10:00am, will be in the auction until 2:00pm

B. Lead comes in at 4:00pm, will be in auction until 10:00am the next business day

Weekends & Holidays are not counted as business days.



Home



David Townsend,
Welcome to the Lead Auction
for Lead 11481

To Access the Auction:

[ENTER >](#)

Leads are EXCLUSIVE and sold at a FIXED PRICE to the FIRST bidder only.
Note: Entering the Lead Auction does NOT commit you to any lead purchase.



3. The "Purchase Page"

The Entry Page leads you to the Purchase Page where you can review the lead's details and purchase the lead.

- Leads are sold at a **FIXED PRICE and are EXCLUSIVE** - the first buyer wins!
- You can see all pertinent data about the lead, except the lead's contact information.



The Lead Auction

Secure Checkout Page

This is the purchase page for the lead listed below. If you click on the BUY button below, you will be purchasing this lead at the price listed, and the lead will be added to your account and we will send you the lead complete details.

Auction Ends: 12:00 PM (Wednesday, January 08th)

Lead ID: 11481

Price: ~~\$149~~ **\$75**

Lead Type:	Phone Qualified Our call center has qualified this lead by phone, and has confirmed the lead's interest in speaking with a Financial Professional.
City, State:	Anchorage, AK 99501
Age:	67 Years Old
Retirement Savings:	\$250,001 - \$500,000
Specific Interests:	Retirement Planning
Notes from our call:	John says that his is thinking about retiring soon. He says that he wants to get all of his ducks in a row before he retires and is thinking about purchasing a new annuity. John has his money in several different accounts and doesn't know if that is a good idea or not. He currently has about \$150k in his current companies 401k and about \$75k in an IRA. John says that he also has well over \$50k in savings and cash that he knows he needs to do something with. Because he is still working John requests a call back after 4pm. The number listed is his cell phone.

By clicking the BUY button, you will be purchasing the lead above.
Click here to see [Terms & Conditions](#) for Auction Leads.

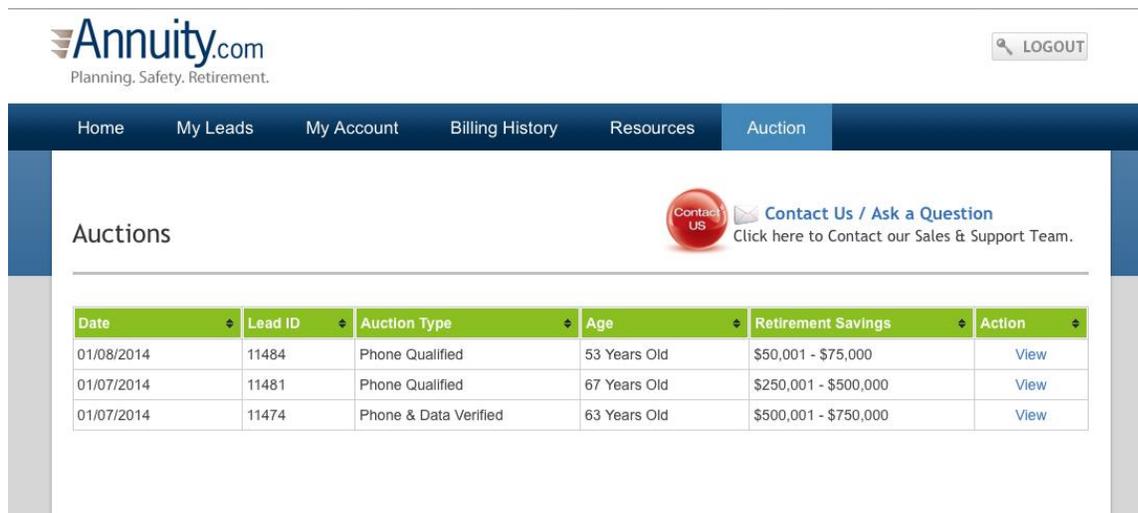
BUY >

4. After the Auction

If you are successful in buying the lead in the auction, we then send you the full contact information of the lead (Name, Address, Phone, Email) so you can begin your follow-up like you would on the normal leads you receive from us.

5. Reviewing Open Auction Leads

At any time, you can review the "Open" leads via your Lead Management Center. This gives you the opportunity to check for leads in your area... a common question we are asked.



The screenshot shows the Annuity.com website interface. The header includes the Annuity.com logo with the tagline "Planning. Safety. Retirement." and a "LOGOUT" button. The navigation menu contains links for Home, My Leads, My Account, Billing History, Resources, and Auction. The main content area is titled "Auctions" and features a "Contact Us / Ask a Question" button with the text "Click here to Contact our Sales & Support Team." Below this is a table with the following data:

Date	Lead ID	Auction Type	Age	Retirement Savings	Action
01/08/2014	11484	Phone Qualified	53 Years Old	\$50,001 - \$75,000	View
01/07/2014	11481	Phone Qualified	67 Years Old	\$250,001 - \$500,000	View
01/07/2014	11474	Phone & Data Verified	63 Years Old	\$500,001 - \$750,000	View

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Selling Tip #3 https://www.youtube.com/watch?v=tS5m03_7mQA

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<http://www.annuity.com/avoid-mistakes-when-buying-life-insurance/>

<http://www.annuity.com/how-to-choose-an-insurance-company/>

<http://www.annuity.com/the-facts-about-life-insurance/>



We Recommend:

www.annuity.com/agenttools

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

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