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

Open MIC is open for anyone.

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

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tony@annuityagentsalliance.com

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Real Help From Real Agents.

Words of Wisdom

"The longer you live, the longer you live" Bill Broich

"Buy all the scrubbed leads you can get".....BB

Editorial

I can't even put a number to the times, agents in our crew (and agents who have just randomly called me) have contacted me about the **"green grass"** on the other side of the fence. With the power of the internet, each next great thing is always available. Whether it is a new lead system (I love the unlimited free leads offers) or more compensation or whatever, it all just gets old.

- Free leads
- Unlimited Leads
- Let us send you to Spain
- We set appointments for you
- Secret marketing system only $30 million a year agent knows
- blah blah blah

Would you like to know the real facts?

Our business has three parts, like a **three legged stool**, the client, the insurance company and the agent. If anything gets out of whack, the other 2 parts suffer and the stool falls over. **Balance and fairness** is the key, and any special deal for an agent ..... (the money has to come from somewhere) is just not possible without one of the triad suffering.

It is not a magically created piece of money that appears from heaven....it must come from the same 100% of the dollar.

100% cannot be **103% or 104%....**it is not possible. Someone gets the short end.

So agents call me, which I want them to continue to do because I enjoy and care greatly for this crew. Most of my really good friends are part of this crew. Consider the waste of your time and ours asking how we can meet some silly internet offer when time should be spent selling, with your families and serving others. If there is a latest and greatest, you will hear from us.

What I would like is for all of you to not get suckered into these new schemes which are a daily happening. More leads, more compensation, free trips etc.....which aren't free either because you end up with a 1099!

Plus, we are all agents ourselves. Chad, Joe, Dave, Tony me etc...we are all agents. We all sell annuities for a living, last year I wrote a bunch using exactly the same things I speak about each week on Open MIC.....fact finding, being honest and providing safety and security with annuity products.

Select the companies you like, Betty and I primarily use Great American and American Equity, (there are many fine choices) select a marketing system and go to work. Quick clicking on these damn emails that promise you things that just are not financially possible.

Many years ago, a company based in Vancouver BC was doing business in WA in the life insurance business. The stole hundreds of agents offering massive compensation and unattainable client returns. Many agents went for it, many clients bought the policies....can you guess which part of the three pieces suffered, really suffered!

The policy owner!

Eventually, the company ceased business and a lot of agents were left to explain to their clients why and how projections were never met.

Things have to be fair, we try as hard as we can to find the best product, the best leads and provide the best service. Then we share our marketing, we can do no more.

Thank you for your long time support and your patience, Annuity.com's TV and internet leads are beginning to flow, they are priced so we can reload, those who use them will be in this business for a long time.

BB

PS. I love calls when an agent has a great marketing idea, like David Winer in Texas. His idea is still in development, but it is unique, solid and looks very promising. Share these ideas, ideas that can help everyone.....now we are cookin'.....BB

RETIREVILLAGE
PARTNERS WITH ANNUITY.COM

Retire Village is completely overhauled, more features, easier to use, more services available....next week we will show it to you.

Here is the link about the pig: http://www.kirotv.com/news/news/mason-county-residents-fight-rising-property-taxes/nD948/

Taxes are an emotional issue to many people

This story is near our hometown (Grapeview) in Washington, Shelton. Shelton is Dave's hometown. It is about the tax assessor valuing homes worth far more than they could be sold for, the need of course was tax revenue...the fight continues.

Have you ever really thought about taxes? None of us want to pay them, but taxation is how our system works. We can all argue about how our taxes are spent and we know that government is way too big....is it?

I really have no idea how to combat improper taxes other than bitch about it and vote.

Speaking of taxes, last week on Open MIC I gave you an update, emails this week showed a little confusion.....let me make a few points.

Estate Taxes: The past exemption is still in effect, the rate increased from 35% to 40%.

The lifetime **$5.12 million estate tax exemption remains as law.**

Congress essentially extended all the existing tax rules for estates, gifts and generation-skipping wealth transfers, with the one notable change of **bumping the tax rate up to 40%.**

Annual gifting increases from **$13,000 per year to $14,000 per year**. These are gifts which can be given annually to anyone. No restrictions.

See link below for more info: With regard to U.S. gift taxes, the **annual gift tax exclusion** is the amount that can be given away by an individual in any given year to an unlimited number of people free from any federal gift tax consequences at all. In other words, a once a year gift or even a series of gifts made to the same person during the course of one calendar year that do not exceed the annual gift tax exclusion are not really considered gifts at all. Instead, they are considered as "freebies" when it comes to federal gift taxes. For 2012 the annual gift tax exclusion is $13,000, and it will increase to $14,000 in 2013.

For example, you can give $5,000 to your daughter in January 2013, another $5,000 in June 2013, and then another $4,000 in December 2013, and since the total amount of gifts made to your daughter during the 2013 calendar year only equals $14,000, the "gifts" to your daughter will actually not be considered gifts at all for federal gift tax purposes. You can also give your son a car worth $14,000 in 2013, each of your grandchildren stocks worth a total of $14,000 each in 2013, and your best friend a diamond ring worth $14,000 in 2013, and, again, each and every "gift" will actually not be considered a gift at all for federal gift tax purposes.

http://wills.about.com/od/understandingestatetaxes/qt/Gift-Tax-Exclusion-Annual-Exclusion-Vs-Lifetime-Exemption.htm

**********This means that with correct planning, it is possible to protect an estate valued over $10 million, using current exemptions. $5.12 plus $5.12.....

I have a sales idea for you....see below....BB

How about annuities?

http://www.insurancenewsnet.com/article.aspx?id=368922&type=topnews

Estate Tax Law: The Meaning for Annuities

January 11, 2013

By Linda Koco

AnnuityNews

Linda Koco, MBA, is a contributing editor to AnnuityNews, specializing in life insurance, annuities and income planning. Linda can be reached at linda.koco@innfeedback.com

Annuities appear nowhere in the **deal to avoid the fiscal cliff,** but the legislation does have at least three indirect implications for annuity advisors and clients.

The certainty this injects into the estate tax area could help lay the groundwork for teachable moments related to certainty — in the broad financial environment and in discussions of annuities. More on this later.

The measure increases taxes for individuals earning more than $400,000 a year ($450,000 for married filing jointly).

For instance, it sets the top income tax rate for these households at a permanent level of 39.6 percent, up from 35 percent in 2012. For the relatively few advisors who have clients in this very high income category, this may make the tax deferral feature of annuities more attractive, at least during the client's accumulation years.

I don't have a lot of rich clients, not many with joint income of $450,000 but I do have a few. If you do or if you meet folks who are in this category, this pitch could mean a little extra money for you.

Example: Mrs. Jones has a large income and would like to reduce her taxable income and pay less in taxes but still keep the income at a high level.

In a previous fact finder, or as you talk to people, look for older annuities. I almost always find with wealthier people a variable annuity or two.

If you do.....*"Mrs. Jones, did you know you could take income from your annuity and lower your taxable income?"*

The answer will be...tell me more.

"Mrs. Jones, if you select income for a specific period of time, your accumulated tax deferral and your original basis is spread out over that time period."

I always use this as **an example**....BB

Suppose your original investment of $50,000 has grown to $100,000. If you remove the funds over a 10 year period (as an example) let's pretend your income is $10,000 a year.

$5000 would be taxable and $5000 will be tax free because it is your original deposit. You get $10,000 a year and only are taxed on half.

That will allow you to not need to liquidate other assets for income or for capital gains.

Simple, easy way to build a relationship by offering something their broker will never think of.....

"That Mrs. Jones is just one of the benefits of owning annuities."

Here is what the industry thinks: Industry press release about our new marketing effort....BB

January 14, 2013

For Annuity.com, DRTV is a Safe Bet

For Annuity.com, DRTV is a Safe Bet

The Offer: Fixed annuities is a term that causes folks' eyes to glaze over. What's more, many consumers have no idea what annuities are. People are more familiar with stocks and bonds and 401Ks—financial products that most of them saw swallowed up during the recession. That's what led Annuity.com, until now a clearinghouse for a closed network of 1,000 insurance agents, to venture into the world of TV advertising. Its 60-second direct-response TV (DRTV) spots, produced by agency Karlin+Pimsler, inform viewers that they won't have to delay retirement due to the vagaries of the market, using what appears to be an FBI agent carrying a safe to lend image to the theme of “guaranteed income every month for the rest of your life.” A “Safe Money Guide” explaining annuities is offered via toll-free number or website.

The Data: Targeted customers are Baby Boomers who are retired or who will be soon. This demographic controls 67% of the nation's wealth, according to the U.S. Census Bureau.

The Channel: Primarily DRTV with some online video promotion, launched the first week of January. Toll-free numbers deliver callers to customer service agents who can provide personalized annuity quotes based on age, sex, and state of residence.

The Creative: The Safe Man follows Boomers everywhere in the spots, from the golf course to the grocery store to the office. Watch for the gray-haired gent in the white convertible who drives the Safe Man away at the end of one of the spots. It's a cameo by Kevin Dufficy, managing director of Annuity.com.

The results: Annuity.com reports double-digit percentage increases in call volume and leads at its call center during the first few days of the campaign. Perhaps more impressive is that the wife of creative director and longtime producer of DRTV spots, Mal Karlin, suggested to him that they look into annuities after seeing the spot.

Annuity.com

Intellectual approach to why annuities make sense in planning

http://www.nber.org/papers/w18575.pdf?new_window=1

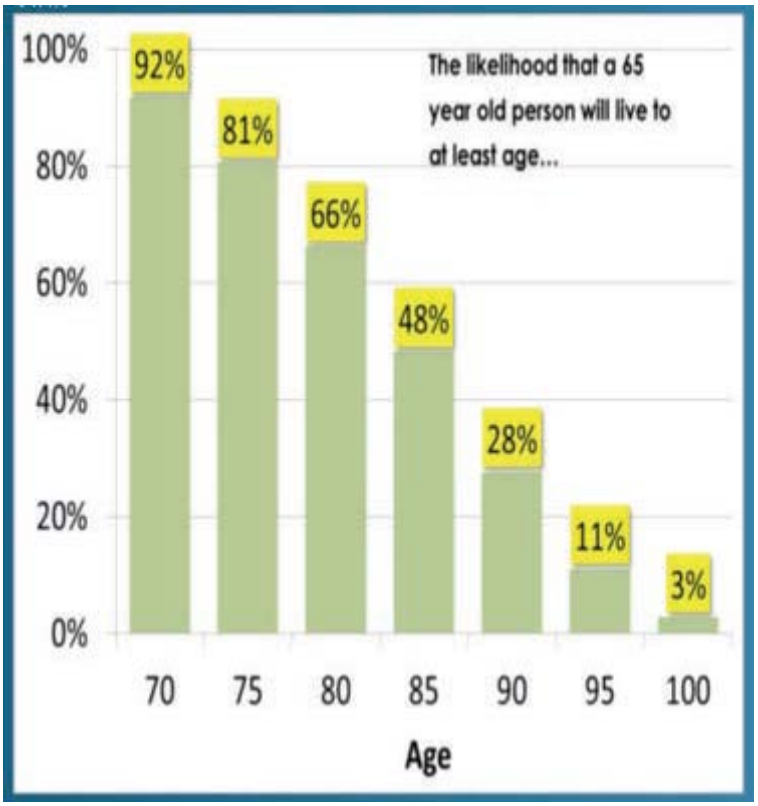
Serious academia paper (36 pages) about why people choose annuities and the factors involved, Stanford, Harvard, Yale Columbia intellectuals all involved.

The overall summary I got from this read.....people use annuities because they are safe.....

It is very easy to make the point of annuities using their information and charts.

"Mrs., Jones, looking at this chart it looks like people at your current age have a 50/50 chance of living to age 85"

She looks and would have to agree.



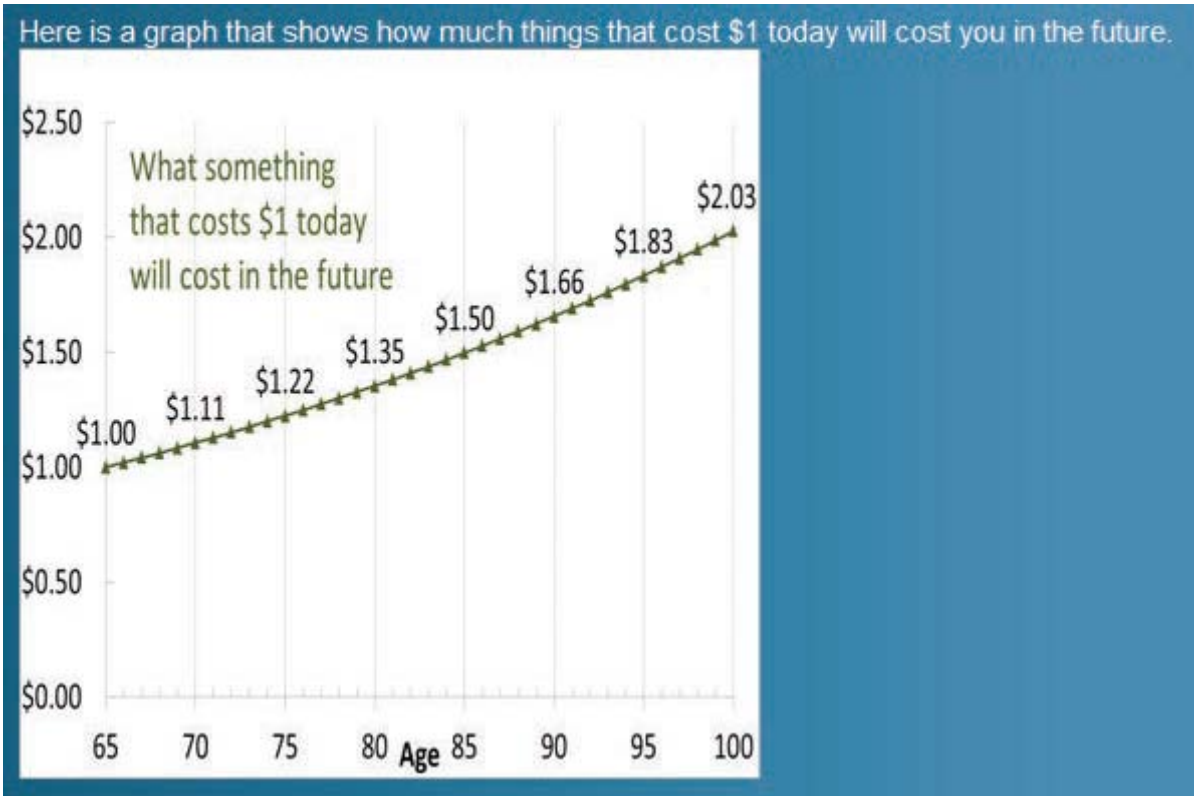
"Of course none of us know who will and who won't live the next 20 years."

"Mrs. Jones, you have $700,000 in investible assets, is that about right? If I could show you how best to arrange your assets to make sure you hade sufficient income now and still could protect yourself against inflation, would you be interested?"

The answer would be yes.

"Your income needs now is $3000 a month, is that correct? But in the future inflation could cause you to need more income"

Let's look at the next chart.



"Mrs. Jones this chart shows that in 20 years you will need 50% more income to maintain your current life style, in 10 years you will need about 25% more"

"We can establish an income stream now to allow you to maintain your lifestyle the rest of your life. We split your investment dollars into three pots of income, one for now, one for use in 10 years and one for use in 20 years."

She will listen and by know I know it will be a sale because I can show her the worst that can happen to her. When you do this, always start out with a little more than she needs, explain it is for those extra things she might need monthly and if she doesn't she can keep it in the bank.

$2,500 a month, I would start at $2,800, plus in 10 years with inflation, she might not need to use all the funds and can defer a few more years, all options are open.

3 Pots (example)

I use FIA with income riders, the first year I with draw her income needs and defer to year two for beginning the income.

Pot 1. Year 2 the income would be $2,800 a month, direct deposited. I would use about $500,000 of the $700,000 available.

Pot 2. FIA with rider I would add about $125,000 (use in 10 years) i 10 years becomes $13,000 in annual income

Pot 3. FIA balance of $75,000 (use in 20 years) in 20 years becomes $15,000 annual income

Pot 2 and 3 merely add to Pot 1 to help with inflation.

"Mrs. Jones, I have a secret for you"

She will understand the concept, she will understand the 3 Pots, she will love the idea and it will be a sale.....

"The longer you live, the longer you live" Bill Broich

Inflation estimate chart: Inflation is not that big of a concern when I look at this, indexed annuities tied to S/P 500 should reflect that.

Hint: each year you live, the factor determining income increases because your life expectancy decreases.

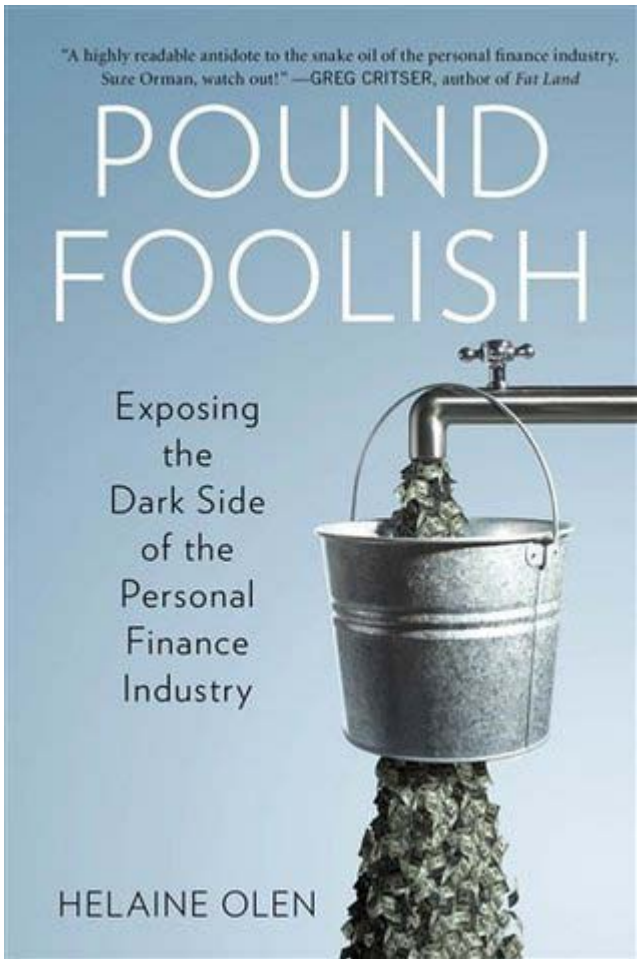
Which means, use your funds for your retirement needs now, place the other in an FIA with an income rider and use all or part as inflation edges into daily life.

Is that simple or what?

Here is a question for you, How many Mrs. Jones are there in a 5 mile radius from where you are seated?

Last line from the academia book:

Finally, participants report that fears of counterparty (out of their control) risk play a large role in their annuity choice.



Here is the link at Amazon, mine just ordered:
http://www.amazon.com/s/ref=nb_sb_noss?url=search-alias%3Daps&field-keywords=%93Pound+Foolish%3A+Exposing+the+Dark+Side+of+the+Personal+Finance+Industry%94+&hasWorkingJavascript=1

Use this book as a third party reference.....duh....BB

http://www.investmentnews.com/article/20130113/REG/301139997?utm_source=issuealert-20130113&utm_medium=in-newsletter&utm_campaign=investmentnews&utm_term=text

Journalist's book blisters advisers

Many irate over skewering of personal-finance industry, but some applaud

By **Liz Skinner**

January 13, 2013 12:01 am ET

A new book that criticizes the financial advice industry is being panned by many advisers, but surprisingly, others agree with at least some of its conclusions.

In **"Pound Foolish: Exposing the Dark Side of the Personal Finance Industry"** (Portfolio/ Penguin, 2013), financial journalist Helaine Olen contends that the nation's 320,000 financial advisers have been selling Americans financial products and services **that haven't provided the security that they have promised.**

For example, investors who thought that they were playing it safe with "buy and hold" investment strategies watched in 2008 as their retirement expectations melted down along with the U.S. economy.

"We'd been sold a dream of savings and investing that had no basis in any history or reality," Ms. Olen wrote.

"We were participants in a vast experiment, a hope that personal finance and investments would do it all for us," she wrote.

If you've ever bought a personal finance book, watched a TV show about stock picking, listened to a radio show about getting out of debt, or attended a seminar to help you plan for your retirement, you've probably heard some version of these quotes:

"What's keeping you from being rich? In most cases, it is simply a lack of belief." —SUZE ORMAN, *The Courage to Be Rich*
"Are you latte-ing away your financial future?" —DAVID BACH, *Smart Women Finish Rich*
"I know you're capable of picking winning stocks and holding on to them." —JIM CRAMER, *Mad Money*

They're common refrains among personal finance gurus. There's just one problem: those and many similar **statements are false.**

Buy the book, great ammunition!.....BB

IRA Information Source

For a long time now, Ed Slott has kept us up to date on changes in the IRA word and how they affect us as agents as well as our clients. I encourage you to visit his website and sign up for his courses..

The Slott Report (www.theslottreport.com) is a daily information source for IRA, retirement, tax and financial planning and personal finance information. Our goal is to provide accurate, timely, information through daily articles and videos Monday through Friday.

The Slott Report is an extension of Ed Slott and Company, called **"America's IRA Experts"** *by Mutual Funds Magazine* and the **"Best Sources of IRA Advice"** by *The Wall Street Journal.*

Link to cut and paste:

https://snt002.mail.live.com/#!/!n=523246197&fid=1&mid=c9055149-5e68-11e2-af51-001cc4eda742&fv=1

He has a mailbag with solid questions and answers, a very good source. Here is an example

SLOTT REPORT MAILBAG: CAN I COMBINE AN INHERITED IRA WITH MY OWN?

THURSDAY, NOVEMBER 15, 2012 NO COMMENTS

+1 Recommend this on Google

This week's **Slott Report Mailbag** covers some common questions we receive each week. One question deals with the date of a person's *first* required minimum distribution (RMD), another with a family member using their IRA to purchase their son's mortgage and a third on combining an inherited IRA with an individual's own IRA. As always, we stress the importance of working with a competent, educated financial advisor to keep your retirement nest egg safe and secure. Find one in your area at this link.

1.

I just turned 70 on October 1, 2012. My friend was 70 on March 1, 2012. Her advisor told her she has to take a required distribution from her IRA this year (2012) but my advisor told me I don't have to take one this year. Who is right?

Last week we spoke of suitability, and I had a question from an agent.

Q: I have recently had a case declined based on suitability. The prospect had $800,000 plus asset range:

IRA at bank	$300.000
401k	$200,000
Mutual funds etc	$300,000
Cash at banks etc	$50,000 to $100,000 varies

I wanted to combine the 401k (rollover) with the IRA and place it in a FIA with an income rider.

On a preliminary inquiry: The insurance company said no because too high of a percentage was in the annuity overall.

Their income was $38,000 a year and they wanted the income rider to increase their retirement.

A: On the surface I think the insurance company is wrong and I feel the suitability issue is well handled. The funds for the new IRA ($500,000) is a high percentage of their overall assets (house not included) but it is intended for a **"life"** source need....income.

<u>I would do two things:</u>

1. Prepare in advance: I would write a letter for the prospects signature, indicating their view of the purpose of the annuity. It would also state they know the overall percentage of the annuity in relation to their other assets. And, that this is what they want done with their money. Also include an acknowledgment regarding the surrender penalty, that the prospect understands this is a long term commitment. (if the letter contains the desired use of the funds by the prospect, suitability should not be an issue)

2. Prepare a cover letter form you explaining your decision to combine the two plans and how it would benefit the prospect. You can enclose a copy of your fact finder (a sure way to get this approved) because almost no agent writes a cover letter and NO agent would think of a copy of the fact finder.

Taking these steps to help the insurance company understand your decision as a field underwriter will get this approved.

*********Sending cover letters to the home office is basic, it is smart and it will allow for a relationship where your reputation with the home office will grow. They don't know who you are so help introduce yourself by a cover letter....help not hindrance....BB

Here are links from last week

Here is a link to news and training about suitability:

http://imagisoft.com/datanet/datanet-training.html

Here is a link to help avoid E&O Claims

http://www.eoforless.com/eo-hq/top-ten-ways-to-prevent-an-eo-insurance-claim/

Big Truck Questions

Questions for the Owen's Brothers from the Crew

Q. Chad, you are one of the largest annuity producers in America, you are constantly being called by other marketing organizations trying to recruit you, how do you handle the distraction?

Shaun and Dave have some product updates…

Caution

Annuities have been used for several years to allow the well spouse to protect available assets in the event the ill spouse needs Medicaid assistance. Whether or not this si morally correct really depends on the financial well being of the well spouse. Medicaid

planning is not done for the person needing nursing home care.....but for the well spouse to survive financially.

I have written many millions of annuities for Medicaid planning **BUT** I have never written an annuity without direct and written direction from the attorney managing the Medicaid case. I urge you to be informed but not to be the proactive participant in the marketing of annuities for this topic. Work with an attorney and be involved, but only as the product supplier.

I have sold millions of annuities using the nursing home subject to move to the fact finder, here is how I do it....BB

Here is a good sales tip for you that I have used to enter into a fact finder relationship.

"Mrs. and Mrs. Jones, do you know what the number one fear for senior adults is in America? Number one is the fear of being forgotten and left alone, number two is fear of losing your money because of a nursing home need."

"Losing your money may not a fear you will ahve to face, in many situations most assets can be protected which will assure the well spouse's life can continue."

" Were you aware that most nursing home planning is really done to protect the well spouse?"

"Let em ask you a few questions and possibly I could determine how much of your estate can eb protected"

Unless you are alawyer, do not give legal advice, but you cna give advice about annuities.

"Mr. and Mrs. Jones, were you aware that some annuities contatc a settlement option which allows for transfer to the well spouse and possible protection of your life savings? (my favorite line, they have no clue what a settlement option is and it allows me to begin explaining the benefits of annuities, and expanding my fact finder questions.)

One of my favorite clients came form that very question, the expanded fact finder found a bank savings account with $500,000 in it, I said*:*

"Mr. Jones, what is the purpose of the $500k bank account and do you want it to accomplish?"

His answer was it was there to help with his wife should he need to go into a nursing home.

That was when commissions were 8%, a total lay down $40,000 commission.....just by understanding how Medicare works, what is exempt and **SETTLEMENT OPTION D**.....BB

Life Expectancy Guaranteed Income – monthly payments for a fixed period based on your life expectancy according to the tables used to determine whether transfer is made under the **Medicaid rules** of your state. **This option is *irrevocable*. Once payments begin, there is no value that can be assigned, transferred, surrendered, loaned, commuted, or withdrawn.** The Primary Payee may not be changed. If you should die before all payments have been made, the remaining payments will be made to your Contingent Payee(s) with no commuted value of these payments. In many cases, the State must be the contingent payee for any payments remaining after the payee's death to the extent of any medical assistance paid on behalf of the payee.

Here is a good resource for state specific information on Medicaid: http://elderlawanswers.com/

Using Annuities in Medicaid Long-Term Care Planning

When one spouse has to go into a nursing home, couples can save assets from Medicaid by purchasing an immediate annuity.

Medicaid applicants **with too much money or assets are denied coverage** for long-term care and have to pay their own nursing home bills. For many, their savings would be depleted within months, leaving the Medicaid applicant's spouse destitute. Annuities can magically wipe away these excess resources that are preventing Medicaid

eligibility and replace them with a monthly check, payable to the applicant's spouse (referred to as the “community spouse”).

Sound too good to be true? It's not, and when done properly, this technique can preserve a large portion of a couple's resources to **provide for the community spouse**, who may live for many years, and possibly, the couple's heirs.

First, let's provide some background that's important in understanding how an annuity can be so valuable in Medicaid planning.

Medicaid Eligibility

In Nolo's article on when Medicaid pays for nursing homes, we discussed how income and resources are treated differently for purposes of Medicaid eligibility.

Resources

In most states, the maximum amount of resources that can be owned by the Medicaid applicant is $2,000. Resources owned by either spouse are combined when making the eligibility determination, but the community spouse is allowed to keep a specific amount of resources. This amount, called the community spouse resource allowance (CSRA), is half of all of the couple's countable resources, but not to exceed a certain limit. In 2012, the maximum amount of countable resources the community spouse can keep, according to federal law, is $113,640, but each state may set a lower limit.

When a couple is "over-resource" -- they have too many assets to qualify for Medicaid -- Medicaid requires that the money be depleted before the applicant will qualify for Medicaid. **This process is called “spending down.”** Medicaid doesn't really care what that money is spent on, so long as nothing is given away for less than it is worth. The couple can pay any legitimate expense, such as medical bills, taxes, credit cards, housing expenses, and so on.

Income

Income is counted only if it is payable to the Medicaid applicant. This treatment of income follows what is referred to as the **“name on the check”** rule. The income of the community spouse is specifically excluded; the community spouse is allowed to keep all income payable to the community spouse.

Using Annuities to Deplete Assets

Purchasing an annuity converts an asset into a stream of monthly income for the community spouse, and the community spouse's income is not counted toward

Medicaid eligibility. When an asset is turned into community spouse income, the asset "disappears" and no longer interferes with Medicaid eligibility. Purchasing an annuity means the assets don't have to be "spent down" on other things.

To be acceptable to Medicaid, the annuity payments must be completed before the end of the community spouse's life expectancy. This rule prevents the annuity purchase from becoming a gift to heirs (since no money would be left for heirs at the anticipated end of the community spouse's life). If the money is all returned to the community spouse during her lifetime, she was not able to give the money away for less than what she invested.

The type of annuity used for Medicaid transfers is known as a single-premium immediate annuity **(SPIA),** because it is paid for in a lump-sum premium payment and immediately begins paying back the premium to the owner (called the "annuitant"). (This is different from an annuity that is used for investment purposes that accumulates over a period of time before it is paid back to the owner, similar to an IRA).

How Purchasing Annuities Works

Suppose a couple is $100,000 over resource and desires to keep this $100,000 to benefit the community spouse rather than spending it down. Here's how an annuity can help. The $100,000 is moved to the name of the community spouse. No problem so far, because the assets are still countable regardless of which spouse owns the assets. The spouse applying for Medicaid is allowed to transfer unlimited assets to the community spouse.

Next, the community spouse purchases a single-premium immediate annuity, referred to as a "SPIA," from a commercial insurance company. **This annuity is owned by the community spouse. Since it is an immediate annuity, the insurance company is contractually obligated to begin making a series of substantially equal monthly payments to the community spouse.**

Why Annuities Don't Violate Medicaid Rules

After an asset (money) is turned into an income stream payable to the community spouse, the applicant qualifies financially for Medicaid. And since the money (in the above example, $100,000,) is spent on something of equal value, it's not a gift that affects the Medicaid applicant's eligibility (as the annuity pays back the purchase price over a period less than the life expectancy of the community spouse, eventually paying back the entire $100,000).

Even though the community spouse receives a monthly check that could accumulate into an asset if saved, this never jeopardizes the applicant's future eligibility, because once qualified, the Medicaid beneficiary must only show that he or she doesn't have over $2,000 in assets. The value of the assets in the name of the community spouse is no longer a concern of Medicaid.

Annuity Requirements to Avoid Medicaid Penalties

These requirements must be met to make a community spouse annuity work for a Medicaid applicant.

- The annuity must be purchased from a commercial insurance company.
- The annuity must be immediate.
- The annuity must be irrevocable (you can't cancel it)
- The annuity must be nonassignable and nontransferable (it can't be given to someone else).
- The annuity must pay out in a series of substantially equal monthly payments.
- The term of monthly payments must be less than the life expectancy of the community spouse, according to Social Security life expectancy tables.
- The Medicaid agency for the state that the Medicaid applicant lives in must be designated as the primary beneficiary of the annuity after the death of the community spouse. This allows the Medicaid agency to collect any unpaid funds should the community spouse die before his or her life expectancy.

by: Keith Lyman

Leads

Please listen up! Sign up for leads, all the scrubbed leads you can get, they will make you money....the lead flow is still slow (but increasing) but our crew is killing them....tons of sales!

Hello Partners,

When ordering the "Scrubbed Leads" you do not need to establish a second account. Log on to your existing account at

http://www.annuity-admin.com/agents/admin/index.php?

where you ordered your "Premium Leads" and:
Click on "My Account"
Click on "Edit Account"
Click on "Edit" next to Lead Type & Cost
From there you can chose to Premium Leads, Scrubbed Leads, or both.
Click "Continue"

Verify the leads you want are documented next to "Lead Type & Cost"
Click "Save & Continue"
If you were already ordering Premium Leads and wish to add Scrubbed Leads (in other words, buy both types) there is a bug that will not allow you to choose both. We are working on getting it fixed. Email me and I will manually get both leads ordered for you.
For those of you that were already ordering the Premium Leads at $88 per lead your price will stay the same ($98 otherwise with the discount due to $10 price increase). As a reminder, your discount code is "Agent911".

Thanks for the biz,

Anthony R. Owen
Annuity Agents Alliance, Co-Founder
Annuity Innovation Systems, LLC, Vice President
Annuity.com, Annuity Marketing Consultant
Eagle Shadow Financial, LLC, Vice President
Office: 303-284-3582

Cleaned, pre-qualified, scrubbed annuity leads.

pre-qualified, cleaned and scrubbed leads .....less than *"advisor world"*.....email kevin@annuity.com for details....$195 each, will definitely be interested in annuities....full national launch begins in late august.....testing is available now

Annuity.com
Planning. Safety. Retirement.

The Scrubbed Lead Program

The strongest brand in the business just gotten stronger!

- Leads are verified by phone
- Leads answer "qualifying questions"
- Leads are 100% exclusive
- Average age: 62 years old
- Average investment amount: $128,000
- No pre-payment & no contracts

Only $195 per lead!

How does it work?

1. A consumer fills out a form or calls our 800 number, requesting information or guidance on annuities. Our leads come from the Annuity.com website, Google & Yahoo Search, other financial websites, radio and television.

2. Every lead is then **called by one of our trained phone staff**. During the phone call, the following information / data points are collected:

   - The type of annuity they are interested in
   - The amount & location of their money to invest
   - Their time frame for a potential annuity investment
   - The best time they can be reached by phone
   - Any additional information / notes we are able to gather…

3. The lead is then delivered to you in real-time (by text & email). When you follow-up, the prospect will be expecting your call.

How do you get started?

Sign-up at Annuity.com (via the For Agents section), using our Self-Service Wizard. You can create your account, set-up your geographical area, set your weekly lead limits and set-up your lead notification. The process takes about 5 minutes…

Still have questions? Contact us at: support@annuity.com

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Frequently Asked Questions

What is the difference between a Premium and Scrubbed lead?
The primary difference is that a scrubbed lead has been contacted and asked a variety of questions pertaining to their interest in purchasing an annuity. These notes are passed on to the advisor with the understanding that the lead is anticipating a follow up call with customized rates and quotes.

Is a Premium lead a lower quality lead than a Scrubbed lead?
No, the origin of the lead is the same. We have very strict standards on how quickly we receive and call on a leads request for Annuity Rates and Quotes. If we did not have a caller available to speak with the prospect (and "scrub" them) within 5 minutes, we would then qualify this lead as Premium. The quality and origin of both types of leads are exactly the same. The difference is whether we do the initial legwork for you or not.

Do Scrubbed Leads agents get priority over Premium Lead agents?
Whenever possible we try prioritize the scrubbed lead agents first. This does not mean that if you are a Premium Lead agent you will not get leads, as we do not have agents covering every zip code taking unlimited numbers of leads, nor do we have call center agents standing by 24/7 to scrub leads.

Are leads truly exclusive?
Yes. Our leads are sold to one agent, and one agent only. Also, we do not re-sell the lead at a later date as many lead providers do. Once you pay for a lead, it is for you to follow-up and cultivate.

How many leads will I receive in my territory?
This is a very common question and the very simple answer is "it depends." It depends on the size of your territory, the lead volume in that territory, and whether there are other advisors who may overlap with you in your territory. As a company we monitor where our advisors are located and will increase our lead efforts in areas where we have multiple lead buyers. The good news is you only pay for a lead once you've received it.

How do you handle more than one advisor in a territory if the leads are exclusive?
The leads are distributed on a round-robin basis. For example, if there are 2 advisors purchasing Premium Leads and covering the same territory, they will be distributed on an alternating basis, taking into account their maximum weekly lead count

When will I get my first lead?
This is another common question and one that does not have a definitive answer. It will depend on the size and density of your territory as well other advisors who may also share your territory. Our goal is to get you quality leads over quantity.

What is your return policy?
You may submit your request to reject a lead via your online lead management system. We will accept your request if the lead turns out to be another advisor, a student, a disconnected or fax number. There will always be additional gray areas and we will handle these on a case-by-case basis.

Is there a lead minimum?
There are no lead minimums, no prepayments and no contracts.

Still have questions? Contact us at: support@annuity.com

Disclaimer:

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.

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