



.....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.



Really a metaphor, some lead companies' offer tons of leads, but most should really be closed...We are open! (almost)

Retire Village Info

Joe, Mark...

1. Add broadcast text messaging alerts. An example might be daily market update 30 min past close of each day from agent to clients. Or custom messages created by the agent - i.e.

We have a lot of additions coming..."killer" stuff.

Example:

1. Expanded daily lead report
2. Back end library of information for agents to use in sales situations.
3. Open MIC recording archives on back end
4. Videos on retail page
5. Stock Market quotes + stock quote + stock tracker
6. Instant text messaging for agents to send urgent message like "rate decrease lock in now"
7. Radio agents archived shows on their RetireVillage.com website
8. Local ad-words campaign management
9. Add markets/quotes and portfolio management.
10. Local search engine listing.

11. Add broadcast text messaging alerts. An example might be daily market update 30 min past close of each day from agent to clients. Or custom messages created by the agent - i.e. I have a new product - call if you're interested.
12. A "custom page" that is created and maintained by the agent. This could have local community info, presentations, videos, family...etc.,



Retire Village should be your marketing foundation!

Three Marketing Tips:

- **Radio** is a killer lead generator and it allows you to be an expert. Image building and becoming a local expert.
 - **Internet leads:** Buy all you can afford, fresh, exclusive and they work.
 - **Retire Village:** Balance out your database with this excellent tool, give value to build relationships
-

Radio, Internet, Retire Village: Do these three things and you will increase sales, have more spendable income and take more and better vacations.

Use the SEC to make more sales for you

These are letters submitted to the SEC...if you look through; you can find many explanations of points of view, a good source to allow your prospects to learn different point of views.

<http://www.sec.gov/comments/s7-14-08/s71408typec.htm>

Letter Type C:

Fixed-Indexed Annuities are not traded on stock market exchanges.

Fixed-Indexed Annuities have guarantees not available in public traded stocks, mutual funds, bonds and commodities.

Fixed-Indexed Annuity guarantees include guaranteed cash surrender values, guaranteed income options, and protection from market losses.

Fixed-Indexed Annuities have no brokerage commission to the annuitant/owner, no annual fees, and no cost for changing indexed-interest rate strategy.

The Fixed-Indexed Annuity doesn't look like a stock market investment, it doesn't walk like a stock market investment, it doesn't smell like a stock market investment, it doesn't cost like a stock market investment, it doesn't lose value like a stock market investment, and it doesn't rob retirees age 70-1/2 by forced liquidation sales at a loss just to satisfy the IRS RMD.

The Fixed-Indexed Annuity looks like a guaranteed insurance product - payoffs like an insurance product - offers the safety of an insurance product - IT MUST BE AN INSURANCE PRODUCT.

How to maximize relationships via associations.



Colin Powell

<http://www.goodreads.com/quotes/show/310930>

Senior Certification

Seems to raise its Head from Time to Time....

I thought it was interesting how the South Carolina DOI took it upon themselves to be judge and jury.

<http://www.aikenstandard.com/story/011512-on-the-money-senior-professional-designations--3713322>

Here is a summary...the State's DOI are in charge of our industry and we need to keep it that way!

(this came from South Carolina DOI public site)

Certified Senior Advisor: This is probably the best-known of the senior advisory designations. Offered by the Society of Certified Senior Advisors, this designation can be earned by taking three days of coursework. Many individuals who earn this designation work primarily with fixed or indexed annuities; **and that can be problematic**. Often, when unsophisticated sales persons are touting the virtues of indexed annuities, they **prey upon seniors' fears of losing money** in the stock market without discussing the risks vs. rewards that are present in any investment opportunity.

Certified Senior Consultant: Offered by the Institute of Business and Finance, this designation requires 25 to 30 hours of self-study plus three final exams and 15 hours of continuing education per year for the first five years. The coursework covers the basics of Social Security and Medicare, long-term care planning, annuities and other retirement income, elder care and other related topics.

Certified Senior Specialist: This designation is one of the more academically complete of the senior designations. While it is not in the same category as the Certified Financial Planner certification or other similar, established designations, it does contain a **reasonably complete academic curriculum** that deals with a number of senior-specific topics.

Chartered Senior Financial Planner: The issuing organization claims that it trains its certificants in advanced retirement and estate planning strategies, and that the "Senior" in its name implies professional seniority as opposed to a demographic target market. However, **only three days of academic training** are required, followed by an open-book exam.

Health Care Costs can Erode Retirement Planning

<http://www.irionline.org/news/article/id/589>

I would suggest you read this and be informed....a really big deal. Your prospects are concerned.

Mary and her SEC Crew are on it!

Of all the things the SEC should be concerned about!!!!

How about tightening the SCREWS on **Wall Street?**

What a waste of time and resources.

<http://www.lifehealthpro.com/2012/01/09/sec-tightens-social-media-screws-on-annuity-adviso?t=annuity-sales-strategies>



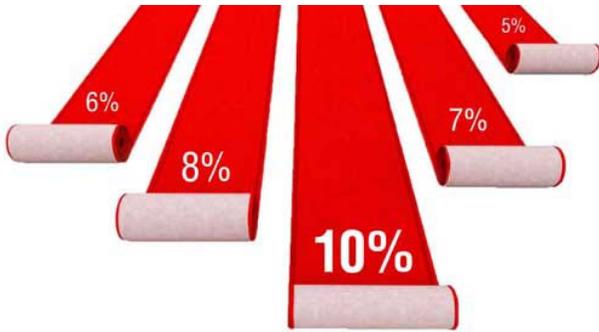
Dave has some product updates...



Great American's Income Sustainer Plus income rider is tentatively scheduled to launch on the State of WA on January 16th. This is very good news and will give the Great Am business a huge boost in WA. For GALIC details, income rider calculator, etc you can check out:

www.gafriss.com

<http://www.adrec.us/ad/gafri/form/form.php>



Income riders with a *10% rollup.*

It's just one of the ways Great American Life[®] helps you roll out the red carpet for your clients.

Offering a **10% rollup** — the highest rollup available in the market — the IncomeSustainer[®] Plus rider can help your clients double their income or death benefits under this rider in just 10 years. Plus, it provides high income payment percentages for all eligible ages.

With an “**A+; Outlook Stable**” rating from Standard & Poor's*, Great American Life boasts a heritage dating back to **1872**.

Get ahead in the New Year by learning how to calculate the benefits of our innovative income riders for your clients!

For instant access to our income rider calculators



*At October 5, 2010. “A+” is the fifth highest out of 21 categories. The IncomeSustainer Plus rider issued by Great American Life Insurance Company[®] (R6032810NW) is an optional rider for which there is an annual charge. Client must be at least age 55 on the income benefit start date. Please see rider for details about rider benefits and limitations. The rider death benefit amount is dependent upon payment option selected. Annual increases in benefit percentages apply only before the benefit start date. You and your clients should consider all features, benefits and costs before they purchase an annuity and/or optional rider.

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Welcome to Open MIC 2012, the year is off and running.

Like all previous Open MIC's at the beginning of the year, we need to start with marketing. Who are you going to tell your story to!

Let's start with a common sense approach: Using the internet leads. We have three sources for internet leads, scrubbed, rate based, and now Annuity.com leads.

- Scrubbed leads are \$200, prospect is called and qualified and they are expecting a call from you.
 - Rate based leads, fresh and exclusive, \$110, many areas still available
 - Annuity.com leads, fresh, exclusive and all come through our system. \$59 for ages 35 to 49, \$88 for ages 50 and up. Almost all are rate based leads, a few Booklet leads will come through. More details later today.
-

Ready or not....here come the Professionals.

Big time lead generation and professional lead management. Our new marketing partners are well experienced in lead generation, site management and dealing with agent needs. These folks are pros and they can solve your lead problems.

Your new marketing partners are:



Kevin Dufficy



Allison Hopper

How is that for being in the hands of Professionals?

Just click....(ctrl click)

www.annuity.com

Come take the tour.....Kevin will show us around how the leads will work.

Case Prep

Here is a case recently written by your truly....all of us could make tons of sales from this particular situation.



Creating a Parallel Estate

Use this approach to explain how your prospects can increase their retirement and guarantee the survivor future financial security.

Most of my prospects fall into this category, a category which is my desired target market. There are millions of people in this category, easy to see and will respond to your program.

Husband and wife age 65, married, ready to retire, Social Security coming, a 401 (k).

- House paid for.
- Social Security: He \$1500, She \$1,200, retiring in one year at age 66.
- 401 k \$200,000

- Cash...enough for their current and future needs and emergency fund, in the bank, \$100,000.
- No pension

They have \$2,700 income from SS, their 401 k needs to be maximized.

Mr. and Mrs. Jones, how would you like to maximize your income, protect the surviving spouse and at the same time remove your funds from any and all risk?

Answer is always YES!

I took their IRA and placed it in a fixed indexed annuity (Great American) I use the www.gafriss.com website to find the calculations.

Age 66, male, \$200,000 guaranteed to be \$224,000, income of \$12,566

I use \$2,090 to buy a guaranteed death benefit life policy (\$100,000) and have the taxes withheld at the source, this used \$2,400 of the available benefit.

The balance of \$10,166 was paid out in retirement benefits using GALIC Income Rider.... (monthly).

If they both live, in 10 years, I would reroll the balance (if it made sense) using 3% rates of return estimator and subtracting the cost of the income rider, the projected value in 10 years would be.....\$235,817.

At that time, the agent selects the best policy and the best benefits at their attained age and rerolls the contract.

Age 75, \$200,000 guaranteed to be \$224,000, income of \$14,810

Benefits:

- If he predeceases her, she then files the death claim and uses the funds to supplement her income options.
- If she predeceases her, he cancels the policy, receives the available cash value (\$3,000) and stops the premium payments which increase his cash flow. Saves over \$2000 a year.
- Let's say he dies in 10 years, she gets the remaining value of the Income Rider, or the amount of the account value (at least \$200,000) and the death benefit of the life policy (tax free).
- What happens when both die? The parallel estate then provides **tax free** benefits to heirs (or charity) and the heirs also inherit the balance of the IRA.....

Parallel Estate

This proposal was all done with fully **guaranteed dollars** and we have shown them in the future they have additional available options.

Important point:

This is not a doctor, nor a rich person worried about taxes etc...these are blue collar folks **worried about their future guarantees...**

And there are more in this target market within 5 miles radius of you than you could ever see in your career.

Remember who will benefit from these fabulous products....

One more point....The same concept works for prospects will more money....having a parallel estate created by life insurance is appealing to wealthy prospects also.

And remember, the weakest asset is the IRA (401 k) because taxes have not been paid on the funds...a great source for funding.

Sell the concept, Mrs. Jones, have you ever considered creating a parallel estate?

What do you think her answer would be?

Bill...What is a parallel estate?

Now I am rolling out the benefits (always after a fresh fact finder)

We have leads available (3 sources) and we have appointment setters. Call any of us for additional details.

Call us for our recommendations for Appointment Setters.
BB



— Sheryl Moore Links

<http://insurancenewsnet.com/article.aspx?id=304998>

<http://www.sherylmoore.com/2011/11/is-the-annuity-your-client-purchased-bad/>

<http://www.annuitydigest.com/blog/tom/sheryl-moore-fixed-indexed-annuities-and-sec%E2%80%99s-proposed-rule-151a>

<http://www.sherylmoore.com/2011/01/response-the-safety-trap-a-k-a-my-52-point-correction-to-lisa-gibbs/>

<http://www.sherylmoore.com/2011/04/response-equity-indexed-annuities-investor-friendly/>

<http://letstalkretirement.com/think-you-know-what-fixed-indexed-annuities-are-all-about-16-things-you-probably-dont-know-about-fias/>

<http://www.sherylmoore.com/>

<http://www.sherylmoore.com/2011/11/is-the-annuity-your-client-purchased-bad/>

<http://www.sherylmoore.com/2011/10/indexed-life-insurance-gets-sexy/>

Safe Money video

<http://www.youtube.com/watch?v=3O-RIYfaLU8>

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MADED

Market all day every day