



.....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.



Questions from the crew for Chad.

Email Bill at bbroich@msn.com and Chad will share his answers with the Open MIC crew.

Question: What do you say when the prospect is worried about losses in retirement accounts due to market volatility?



Dave... product info!

FINALLY a 5-year MYGA with a
Guaranteed Lifetime Withdrawal Benefit

3.00%*

Guaranteed Account Rate

8.00%*

Guaranteed Income Account Rate

➤ **No Rider Charge**

Oxford Life

INCOME PROTECTOR™

A FIVE-YEAR GUARANTEE ANNUITY

*Rate based on \$25,000 or more in premium. 2.50% on \$10,000 to \$24,999 in premium. Interest rates good through 1-31-2012.

Ask about our
2013 destination to:

**Disney
WORLD**

*Open to qualifying Producers
and family members.
Contact us for production requirements.*



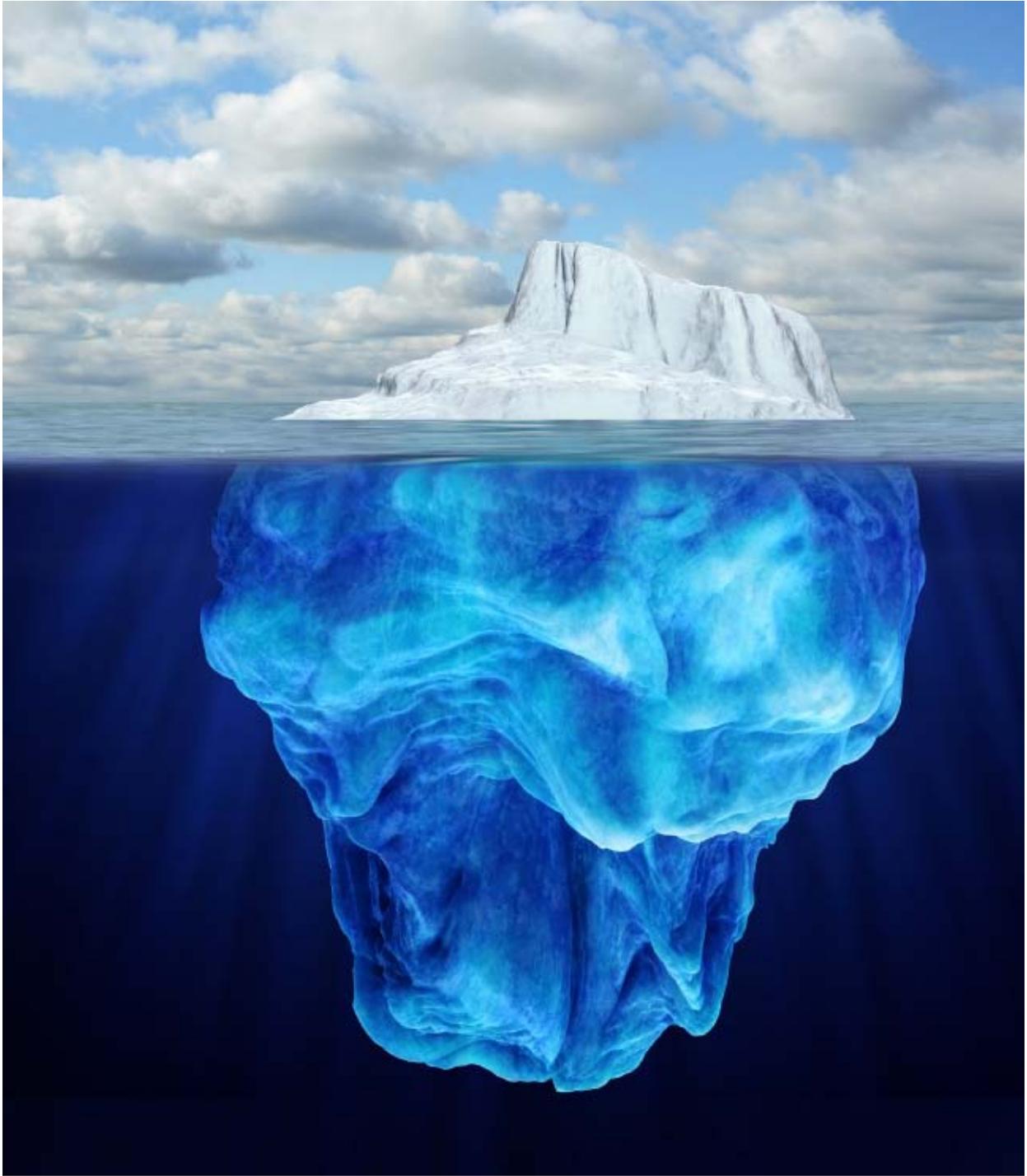
\$1million premium = iPad3

Oxford Life will give out an iPad3 to all producers who have written, dated and issued within the year 2012, \$1 million in Income Protector premium. Producer may elect to receive the iPad3 when it becomes available or the iPad2 that is now currently available. Contact us for production requirement details.

Contact a Regional Director today at
1-800-308-2318

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www.oxfordlife.com



The Iceberg Method

Think of your annuity profession like an iceberg, all the work that goes into it is behind the scenes. (or below the water)

- Education
 - Training
 - Licensing
 - Marketing
 - Data management etc.
-

The bottom of the iceberg keeps the top up and out of the water, the same is true for marketing, if you do not have a big foundation for lead generation and database management, **you will sink!**

Today is all about leads. Before we get started, I would like to cover a few points about leads.

As you know we are ready to unveil our new lead system. Before we do I want to make a few points about leads in general and everything we have to offer.

Internet Scrubbed Leads: These leads are called and verified that the prospect is interested in discussing annuities. For us, these leads have really worked. The cost is **\$200.00** per lead, payable one at a time.

Internet Rate Leads: These leads have also worked for us; they are cheaper than Scrubbed Leads and are generated from a prospect interested in current rates on annuities. The cost is **\$110.00**.

Direct Mail Leads: I have been a long time user of direct mail leads. They are about volume and working numbers. Costs are about **\$450 per 1,000** mailers and normal returns area round 2%.

Radio: Safe Money Radio is a monster success, being on the radio makes you a local celebrity, costs vary but a reasonable monthly expense is around **\$3,000** for normally about 30 leads.

And....



Annuity.com Internet Leads: Our statement is simple, we expect this leads source to be the highest quality leads available; **that is our goal and our mission.**

This system concept was designed by agents and professionally managed by lead generation experts. The cost is dependent on your relationship with our crew. If you write your annuity business with us, there is a discount. Premium leads are \$88.00.

Here is our recommendation: Use multiple sources for lead generation, our new lead system will take time to populate and large numbers of leads will not be available instantly. It will take time, but those of you in form the start will be on the ground floor. These leads will be the **“talk”** of the industry and be the most sought after leads available.



Here is what I would do based on available marketing money levels.

\$10,000 a month Marketing Budget **Expected leads**

Radio	\$3,000	40
Internet leads	\$7,000	60
Expected monthly annuity sales:		6
Expected monthly annuity premium:		\$750,000

\$7,000 a month Marketing Budget **Expected leads**

Radio	\$3,000	40
Internet leads	\$4,000	35
Expected monthly annuity sales:		4.5
Expected monthly annuity premium:		\$600,000

\$5,000 a month Marketing Budget **Expected leads**

Internet leads	\$4,000	35
Direct Mail	\$1,000	42
Expected monthly annuity sales:		3.4
Expected monthly annuity premium:		\$500,000

<u>\$2,000 a month Marketing Budget</u>		<u>Expected leads</u>
Direct Mail	\$ 450	20
Internet leads	\$1,550	17
Expected monthly annuity sales:		1.2
Expected monthly annuity premium:		\$250,000

If your budget is less than \$2,000 a month, this might not be the best choice of occupation; you must invest in marketing to make this all work.

Call Jared, Anthony, Joe, Dave or me about details on any of these leads systems.

Like we have said the past 2 weeks...I am repeating

Three Marketing Tips:

- **Radio** is a killer lead generator and it allows you to be an expert. Image building and becoming s 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.

Whatever your budget, whatever your lead decision is...the one thing you should always do first is Retire Village...it should be your foundation.



Final point... leads will not be able to be ordered until next Tuesday. **(January 31)**

Tony, Joe, Jared, Dave or I can supply you with the discount code so you sign up under the crew price. Signing up prior without the discount code will cause you to pay a higher price.

If you are not part of this crew and want to sign up for leads, please wait until next Wednesday. **(February 1, 2012)**

Your new marketing partners are:



Kevin Dufficy



Allison Hopper

Let's take a tour.....

www.annuity.com

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

Frequently Asked Questions (FAQs)

How does billing work?

Very simply, you pay for a lead when you receive it. There are no pre-payments or packages to purchase. You decide what type of lead you want to receive, Standard or Premium, and when it is emailed and or texted to you, your credit card will be billed for the agreed upon amount.

What constitutes a “bad lead”?

This is a tricky area, as there is a black and white area, and then a large area of grey. In general, a bad lead is defined as:

- Prospects who turns out to be insurance agents (or their spouse is)
- Prospects who turns out to be a students researching a project
- Phone numbers provided are disconnected or are connected solely to facsimile machines
- The lead is duplicative with another lead previously provided by Annuity.com
- Prospects contact information is materially inaccurate or incorrect
- Prospects and the Agent speak different languages and are therefore unable to reasonably communicate with one another.

A bad lead is NOT defined as:

- Someone you can't reach by phone (you need to be persistent)
- Someone with a bad email address (we don't confirm emails)
- Someone who refuses to meet with you

The rest is the “grey area”, and will be judged on a case-by-case basis. Our policy is to replace the bad lead with a new lead when it becomes available, meaning we do not re-bill your account until the bad leads have been replaced.

Where do your leads come from?

Are leads are sourced and qualified through a variety of different media types. Primarily, we see leads from our flagship site, Annuity.com, in addition to other respected financial websites. We are also generating leads through more traditional channels, such as television and radio.

How do I reject a lead, should it fall within the bad lead parameters?

In your lead management center, you have the ability to reject a lead you've received. You will need to give us a detailed explanation as to why you are rejecting the lead and submit your request. We review and verify all rejected leads on a daily basis and will credit your account with a replacement lead, if the lead is found to be bogus.

Are the leads exclusive? What happens if there is more than one advisor in my area?

All of our leads are exclusive and will be sold to one agent only. If there are multiple agents in your same geographic territory, the leads will be divvied out based on a round robin, taking into effect the advisors daily lead cap and lead type, being Standard or Premium.

Can I expect to receive the total number of leads I elected per week?

This will vary according to demographics, the size of your geographic target and number of advisors within that same area. It is our goal to fulfill all lead requests but we cannot guarantee this on a weekly basis.

What are the ages and asset parameters of the leads?

We offer 2 types of leads, Standard and Premium. The Standard lead age range is 35-75yrs with assets of \$10k or more. The Premium leads start at 45yrs to 75 yrs with assets of \$50k or more.

What information can I expect to receive from the lead?

The lead has requested an Annuity quote and rate from Annuity.com or another of our lead sources. The lead has supplied the following information; full name, address, phone, email, age, lead source and amount to invest. Once this information has been verified and an advisor has been identified, we send the lead.

How soon will I see a return on my investment?

This will depend on a number of variables, your persistence and salesmanship in conjunction with the leads timing and sense of urgency. You are building a pipeline and prior to seeing a return the pipeline must be full. Your ROI may come in the 2nd month or the 4th month but utilizing the techniques discussed within the Annuity.com User Manual are key.

Can I change the number of leads I want to receive daily? Can I change the type of lead?

Yes, you may update your lead subscription at any time by logging into your lead management center found at Annuity.com.

Do I Have To Sign A Contract?

When you sign up, we do require that you agree to our terms and conditions but we do not require any long-term commitment from you. There is no minimum number of leads to buy. If at any time you decide that you want to cancel, just update your lead status in your lead management center.

Am I able to pause my account for a period of time?

Yes, you are able to pause you account for a period of time by logging in to your account at Annuity.com. We ask that you don't pause your account more than 3 times a year as it takes time and resources to generate leads in requested areas. Once a certain area is paused, it may take time to build back up the lead volumes again once reactivated.



Home

Welcome Agents

This is our self-service wizard that lets you purchase leads from Annuity.com. The set-up process should take about 3 minutes. Before you start, we'd like to ask you to review the following points.



Lead Sources:
Our leads come from the Annuity.com website, other qualified financial websites, television and radio.

Lead Volumes:
Generating quality leads is difficult and we can make no promises as to lead volumes for your specific area.

Lead Quality:
All leads are screened for accuracy of data. We throw out over 75% of leads we receive, before they ever reach you.

Lead Expectations:
Leads do not equal sales. Leads are potential prospects that help you build your pipeline. They take time, energy and nurturing.

[CONTINUE](#)

[For Agents](#) | [About Us](#) | [Contact Us](#) | [Privacy Policy](#) | [Term of Use](#)

Connect with [Annuity.com](#) 

Choose Your Lead Type

BACK

Standard Lead - \$74 per lead	
SELECT	<ul style="list-style-type: none">● Age 35 years or older● Minimum \$10,000 to invest● Exclusive Leads● Real-time Delivery● Verified Data
<input type="radio"/>	

Premium Lead - \$110 per lead	
SELECT	<ul style="list-style-type: none">● Age 50 years or older● Minimum \$25,000 to invest● Exclusive Leads● Real-time Delivery● Verified Data
<input type="radio"/>	

Annuity.com Agent Discount Code:

To learn more, [click here](#).

CONTINUE

What Area Do You Want Leads From?

BACK

Define your Geographical Area

The broader your reach the greater likelihood you will have of receiving a steady flow of leads! You are building a pipeline; so don't limit yourself with a small geographic area.

Choose from the Drop Down:

Enter your Zip Code and Select a Radius

Area Type Descriptions

Zip + Radius

Generate a list of zip codes within a specified mile radius of your base zip code.

Zip Prefix

Select the first three digits of the zip code prefix you want.

County

Choose the counties you want to receive leads from.

State

Select 1 or multiple States to receive leads from.

PREVIEW

CONTINUE

Set Lead Volumes

BACK

Use the tool below to set the maximum number of leads you want to receive per day, or select the "Unlimited" option if you want all the leads from your geographical area.

Daily Lead Limit



OR

Unlimited (I'll take all leads available for my area)

SAVE & CONTINUE

Estimating Lead Volumes

Generating high quality leads is part art and part science. We have to find the right consumer, in the right place at the right time, and then even after they express interest we have to verify their data before we'll send you the lead. We tell you this so you understand that you might receive leads several days in a row, and then nothing for a week or more at a time.

Welcome To Your Lead Management Center

My Leads

View and manage the leads you receive.

My Account

Review account and subscription information.

Billing History

View a history of your lead purchases.

Most Recent Leads

Date	Name	Phone	Status
14/01/2012	Gary Sheppick	(801) 967-8268	NEW
13/01/2012	David Yonek	(614) 267-4204	NEW
13/01/2012	joe smith	(800) 226-9332	NEW

Contact Anthony, Joe, Dave, Jared for me if you have questions....emails are on top of Open MIC notes...

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.sheryljmoore.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.sheryljmoore.com/2011/01/response-the-safety-trap-a-k-a-my-52-point-correction-to-lisa-gibbs/>

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

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

<http://www.sheryljmoore.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