



*.....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](mailto: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](mailto: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.

**“It takes a village to raise an annuity agent”.....Bill Broich**



# **Think Community**

**It can be a tough world but as a community of agents, we can all help each other. Let Open MIC be the glue.**

**Thank you for joining us on Open MIC!**

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

# Words of Wisdom

Sign up for leads, become a radio personality and never turn off your marketing....ever!

Chad Owen

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**Announcement:** Our new companion piece for *Safe Money*, our premium giveaway book....

**THE "CONSERVATIVE" INVESTOR**

**THE "CONSERVATIVE" INVESTOR**

The Definitive Guide for Conservative Investments

Presented by Chad Owen

Chad Owen and his wife Leilani ... bio box can extend to the right as needed... At laborio nsequo con culla sitem ea qui sus. int peratiunt ulpa volupienima ditisci debistorum suntia dolupta consequi iberum quam quam fuga. Con eos simin re volupta tibuscipisa acea dolecus sus endigeni tet fuga. Ut ra quis dolor res net endebis ero es net aut faccum faccus ea int, acestrum dolecte consequam quis est, quam hicidesti doluptatet, coreste nisquas as molut enihil iusaped moluptae voluptas eum liatquatem aut eicaturia pliquo cus dolliquam, nonsenis sam ut arum aute voloria pe nisqui ad magnatquam asi ab ipiciti dolori nonseca.

Find out more about Chad and Conservative Investing concepts at: [www.EagleShadowFinancial.com](http://www.EagleShadowFinancial.com)

\$19.95

**110 pages of our new book, The Conservative Investor....personalized for you, photo, bio and contact info.**

50 books = \$7.50 each  
100 books = \$6.50 each



### David Winer

David Winer is the President and principal planner at Elders Financial LLC. He entered the field of financial services in 1988. He has an undergraduate degree in Sociology and an MS in Marketing.

David has more than 25 years insurance, 18 years retirement planning, and seven years securities experience. He completed Certified Financial Planning courses at PDI Institute, Dallas, Texas.

Since 1994, David has focused on providing a financially conservative, reduced risk approach to his clients. Emphasis is given to investment safety, liquidity, and potential tax reduction. David was born and raised in Wisconsin, and has made his home in Plano, Texas with wife and family since 1981.

David Winer



### Sherilyn Orr

Sherilyn Orr has been involved with web development and marketing since 1995. As the lead project manager at Infofuel Production Co. since its founding in 1998, she has managed various web based lead projects in the financial and retirement categories since 2005. Her emphasis has been on database design, web usability, project management, web marketing and lead generation. She holds a Bachelor of Science in Mechanical Engineering and a Masters Degree in Human Factors and Ergonomic Design from the University of Idaho.

[sherilyn@infofuel.com](mailto:sherilyn@infofuel.com)

[www.infofuel.com](http://www.infofuel.com)

Our guests today are David Winer and Sherilyn Orr. David has been a crew member for years. He has been a long time large producer of annuities in the Dallas area. David uses our sales system, leads and websites. He developed an additional system which allows him additional leads and more sales. His system is based on the claiming of social security.

Sherilyn manages our website and is a national internet consultant working in many different areas of lead consultant.

## **Social Security Leads**

It seems you can't go anywhere in our industry without the next great lead system based on social security. The reason is obvious, the baby boomers are all retiring and the wave of new social security filers is huge.

The system works this way, leads are generated for you via our website, you would use your own choice of social security software. You obtain your software (our recommendation is below) and you buy the leads.

David Winer will train you and show you how to convert this type of leads to an appointment. David has shared his results with us below.

We have evaluated numerous systems for social security information management and decided **Social Security Timing** had the most features for the expense. The normal expense is \$50 a month; we have negotiated a "discount" rate for crew members to \$40.

[www.socialsecuritytiming.com](http://www.socialsecuritytiming.com)

**Social Security TIMING**

**Considering Retirement?**  
When to elect Social Security is one of the biggest decisions you'll make about your retirement.

[LEARN MORE](#) [FREE CALCULATOR](#)

[FIND A LOCAL ADVISOR](#)

**For Advisors**  
Help your clients avoid a \$100,000 mistake with Social Security Timing®.

[LOGIN](#) [DEMO](#) [FREE TRIAL](#)

**For Institutions**  
Interested in licensing Social Security Timing® and making it available to your advisors?

**As Seen In:**

WSJ.com THE WALL STREET JOURNAL moneywatch.com CBS InvestmentNews MORNINGSTAR REUTERS NEW YORK POST FINANCE

The site has a demo, if you are a crew member email Sherilyn or David for the “**discount**” code. This discount is for contracted agents only. The site also has a 10 day free use program, it is simple and accurate, I think you will like it. If you don’t want to use this one, there are many other choices and many competitors.

There are numerous sites that provide the needed info; we chose them because of the ease of use and David’s success with them.

David has graciously agreed to share his sales expenses, results and experiences.

**The leads are based on those looking for Social Security information. This lead system has been tested in Dallas for the past 3 months.**

**Below are the results from September and October 2013.**

**58 conversions from site (leads) translated into 11 appointments with 3 annuity sales for \$677,000.**

**3 open cases still working and 28 worth adding to Retire Village (or any database management system)**

- **1 appointment for every 5 leads**
- **1 annuity sale per 3.66 appointments**

- For \$3,480 spent by agent (58 x \$60), \$\$\$\$ commissions based on product

**Plus value of case opens.**

Leads are \$60 each.

**Added benefit:** David Winer will hold your hand, walk you through the complete system, will show you how he makes appointments and how he closes sales.....PLUS he will be available for mentoring as long as you need him.

Now that is **COMMUNITY!**

It comes with a complete turnkey system including an agent who did the testing, who will hold your hand through the process and show you exactly how he does it.

Why use our system instead of another readily available in the annuity world? Simple, ours comes with geo targeted leads. Leads from your own marketing area.

As an example in the Dallas area: The area has a **“Google”** population of Dallas-Ft. Worth has 12.5m according to AdWords. David can max out at about 2-3 leads a day. Let's say that's 20 leads per week max. (80 a month)

Divide 20 by 12.5 and you are looking at less than 2 leads per million population. Most of the folks I've been talking with are going to have territories in the 1-1.5m range. They'll probably get 1-3 leads per week is my guess.

Based on this population, David can come close to estimating your weekly lead flow.

David can estimate for you based on his experience how many leads per month to expect. Choose a large area and cherry pick over the phone, when you see a prospect it will be worth the extra drive. David can walk you through the entire process.

## Here is how we get your leads from Google and Annuity.com:

Use the power of our brand to obtain more leads.

### 1. Internet Search

Paid ads on Google and other search engines. To your right is a typical text ad which channels leads to the [socialsecuritymaximized.us](http://socialsecuritymaximized.us) web site, where an online form will collect phone number, email, lead name, and zip code and funnels leads through the **Annuity.com Endless Lead Flow distribution system**.

Maximize Soc Sec Benefits  
Personalized Report Calculates Best Strategy to Maximize Your Benefits.  
[SocialSecurityMaximized.us](http://SocialSecurityMaximized.us)

### 2. Visits to the Annuity.com web site.

There is a banner on that site (displayed to the right) that will direct interested visitors to an online form that also takes phone number, email, lead name, and zip code and funnels leads through the same distribution system.

### Maximize Your Social Security Benefits!

Request Our Personalized Social Security Report to Discover How To Earn The Most.

[Click Here](#)

Here is David Winer's website where prospects will be guided to.

## Elders Financial, LLC

David Winer, President

Toll Free 1-866-300-0659  
Local: 1-214-450-5589

"It is our pleasure to offer you a complimentary, personalized Social Security Timing Report. The report is an eye-opener and may put thousands of unanticipated dollars in your retirement wallet. We ask for nothing in return -- it is our hope that if you find the report helpful, we might merit consideration in future retirement planning."



We are not Associated with the Social Security Administration. Their Help Line is: 1-800-772-1213

## Maximize Your Social Security Benefits!



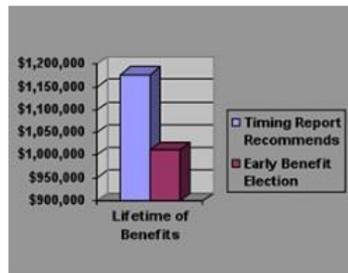
Kiplinger Video, "How to maximize Social Security benefits," 8/23/2012.

Your complimentary, personalized report is provided by Elders Financial LLC

## Absolutely FREE

### A RECENT REPORT

(What Would Your Report Show?)



Yes, that's a \$167,000 increase in benefits!

The above chart was done on a

Do you qualify for spousal benefits? The report determines and calculates your potential benefit amount. This is *surprise* income for most retirees!

### GET YOUR REPORT NOW!

We're pleased to offer you this personalized, complimentary report.

\*Enter Your Name

\*Enter Your Email

\*Enter Your Phone Number

## Here are some of David's tips and instructions

**PROPRIETARY**, this information is owned by David Winer:

(Some clicks have been deactivated, they will be completely available to those who use his system).....BB

Once the prospect has clicked into our web site, if interested in the maximization report, they will complete a reply form that **captures their name, phone number, and Email address**. Those responses are gathered by the **Annuity.com Endless Lead Flow system** and distributed to agents like yourself.

**\*\*\*\*\*Once you receive the lead, it is important to contact the individual as quickly as possible.**

Every agent's style and comfort zone varies, but we've found that the best course of action is to set an immediate appointment and defer having a lengthy phone conversation. While there are times that the responder only has a simple, personal Social Security question, and it will be your gut instinct to discard the lead, you need to step back and realize you are talking with a Senior that has worked 30 or more years, has retirement savings, and needs financial direction. **SETUP THE APPOINTMENT!** Even if you can't help them with their question and they don't want the maximization report, there is always an opportunity to assist them in their retirement planning and financial needs. Worst case scenario, you get on the phone with them to the Social Security Administration (SSA) and help them get an answer, thereby earning their goodwill and the opportunity to ask for referrals.

**You do not need to be a Social Security expert to work these leads** - in fact, it is critical that you don't **hold yourself out to be an expert or affiliated in any way with the SSA.** All that's required to effectively work these leads is a rudimentary knowledge of Social Security benefits, and familiarization with the maximization report.

In order to provide you the tools you'll need to work these leads, the following steps are recommended. **(This self-education is vital and as an agent you need the basic information, in a couple hours you can be very well informed.....BB)**

1. Visit the Social Security Administration web site - - - **SSA.gov.**  
Unlike most government sites, this one is well thought out, user friendly, and has a tremendous amount of useful information and materials. Virtually every question you might have about benefit guidelines and procedures are provided. When in doubt about a Social Security issue, this will be your best source.
2. Go to our web site - - - **SocialSecurityMaximized.us.** Just familiarize yourself with what the lead is viewing. Suggest you listen to the Kiplinger video. Might be good to click on the below button to see the page where the prospect inputs their personal information:  
**(This site is geared for ease of use and to get leads....BB)**

You'll should also notice at the top of the web site we have the below statement:

**We are not Associated with the Social Security Administration. Their Help Line is: 1-800-772-1**

The reason for the statement is twofold: 1. To make it clear that we do not represent the SSA; and 2. To have the visitor call the SSA with questions, rather than requesting to be contacted.

3. The SSA provides a publication, **Understanding The Benefits** ([click here to download](#)). It is an important resource when talking about benefits. **(Learn this....BB)**
4. The Center for Retirement Research at Boston College has published **The Social Security Claiming Guide** ([click here to download](#)).



**(we have used this Claiming Guide before and have had it on Open MIC....BB)**

5. This publication is promoted on our web site information resource provided at your first meeting. Your contract provides for 5 copies of this publication to be mailed to you when you start your account, billed at \$15 including the shipping fees and you will automatically receive another 5 copies after your first 20 leads have been delivered, if you convert more than 25% of your leads to appointments you can request a supplemental delivery.
6. Our document, Why Maximize Social Security ([click here to download](#)) is something we've written that tries to put maximization into context. Without reading this document, it will be difficult to understand and present the maximization report. **(good stuff.....BB)**
7. Our additional document, Spousal Benefits ([click here to download](#)), amplifies some of the information contained in Why Maximize Social Security. Specifically, the concepts of "Restricted

Application" and "File and Suspend" are simplified with easy to understand examples.

8. Having completed steps 1-6, you are now ready to set an appointment. **(We have a phone script to help you get that appointment, easy download)** It is not overly scripted. It should be used to direct the flow of conversation. Its success is dependent on your ability to LISTEN, EVALUATE, and RESPOND to the prospect.
9. Our document, Creating the Max Report **(click here to download)**, provides a step-by-step procedure to get the input we'll need to design your report. **with the same username and password you use to access your EndlessLeadFlow account and you will be able to generate a customized PDF report in a matter of minutes.**
10. **(Click Here to Review the sample Social Security Maximization report that prospects receive from their web site request.** Take your time and look it over. I think you'll agree that it is an insightful and important presentation. With the preparation from steps 1 - 7, you should understand most the information presented. Any questions, concerns, or clarification can be addressed by Email or simply call our toll free number: **1-866-300-0659.**

Hope you enjoy the leads!!! We want this to be a positive experience for everyone, so never hesitate to give us a call on any issue related to these Social Security marketing leads.

**Remember, use multiple lead sources and NEVER turn off marketing, David Winer's system really works but it should only be one of your lead generation systems.**



# Big Truck Partners

## Two Methods to Overcome Objections:

### AVOID THE OBJECTION:

Get the client to commit to what they want before they have a chance to object. Do it early and often (during phone appointment, start of appointment, and throughout appointment).

- Draw a comparison between what they have and what they want - Risk vs. Safety, Speculation vs. Guarantees, Guaranteed INcome vs. IFcome.
- Show them a solution based on what they want (NOT a Product) - Fact Finder, Problem Sale, Solution Sale.
- Hold them accountable for what they said they wanted - Don't let them off the hook! This is especially powerful when you get a husband to agree that he wants safety for his wife's sake and then he changes his story when it comes time to make a decision.

### HELP THE CLIENT OVERCOME THEIR OWN OBJECTION:

Get the client to objection handle their own objections: **Objection handling is asking questions that cause a prospect to discredit their objection with their answer to that question. Too many agents objection handle by trying to give the answer to the question.**

## Appointment: I don't want to meet with you.

- **You Handle:** The reason I need to meet with you is because I need to explain the information I have based on your needs so I can best serve you. (Is that a good way to handle the objection? Yes or no?)
- **Client Handles: Occupation Question - "Mr. Jones, what do you do for a living?"** Accountant. "When you work with your clients can you do their taxes without knowing everything about their taxable income and deductions? If I was going to ask for your services would you be willing to do my taxes if I was only willing to send you my W2 even though you knew that I also had 1099 income? Don't you always meet with your clients at least for the first time you work with them to get to know their entire situation so you can serve them with your professional integrity and desire to do what is right would require? If you do a consultation with someone do you force them to get their taxes done with you? Mr. Jones, I am no different than you. I can't imagine dishonoring your hard earned retirement by only sending you information in the mail and wasting your time by not giving you the full value of my services. Just like you service your clients I am going to meet with you, provide you the full value of my expertise, then you get to decide what to do with it. Now I am going to be in your area on Tuesday..."

## Participate in Market: The market is doing great right now.

"How long until you retire? What is a reasonable return that you would expect to enjoy over that period? What can you reasonable expect to draw out of your accounts on an annual basis once you do retire? So let me understand your expectations, you want to get a 7% return over the next 8 years and be able to draw 4% of your money out for the rest of your life? What are the potential risks that could derail that plan? Correct, market downturn. What if I could guarantee you a 7% return for at least the next 10 years and no less than a guaranteed 5% payout on your account for the rest of your life that would be guaranteed you could never outlive? (If the client goes higher adjust expectations, mention fees, is the risk of an 8% hypothetical return worth giving up a guaranteed 7% return. Use the door #1 (\$700 now) or #2 (a chance of \$800).

## **The Sky is Falling: I am afraid of having my money in US \$'s.**

Mr. Jones, is there any place you can put your money where there is no risk? (mattress: Fire, theft, inflation) Considering how large the US economy is if it falters how do you think that will affect the rest of the world? If it is quick the entire world economy would collapse and without the rule of law, which most countries have very little of, there would be complete chaos. If it got that bad, even in a so called civilized society like America do you think it is possible that any investment would not be safe? At times like that food, water, ammunition, and fuel will become more valuable than gold. If the US economy declines slowly then at 60 years old do you think you will have to worry about it? Don't you think everyone during the great depression thought it was the end of times? Yet what retirement product do you think was available during that time where people did not lose a dime of their money? Would you agree that there is a risk in everything you do, from waking up in the morning and stepping into the bath tub to deciding where to put your money? Would you agree that you can't compensate for every possible unknown risk in your life? Do you think you can compensate for the risks you do know about? So what do you think about eliminating the risks to your retirement that we do know about?

### **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  
Cell: 720-989-9564  
Fax: 888-742-4368  
Toll Free: 888-74AGENT





# **Dave Townsend**

## **Product Updates and Information**



## We Recommend:

[www.annuity.com/agenttools](http://www.annuity.com/agenttools)

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

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



**Help** us and help yourself!  
**Like!** If you haven't had a chance, please click on these video links and if you think they have value, please click **LIKE**.

**Here they are:**

Selling Tip #1 <https://www.youtube.com/watch?v=jrviTIhfIYc>

Selling Tip #2 <https://www.youtube.com/watch?v=SB1rtoVtoic>

Selling Tip #3 [https://www.youtube.com/watch?v=tS5m03\\_7mQA](https://www.youtube.com/watch?v=tS5m03_7mQA)

Selling Tip #4 <https://www.youtube.com/watch?v=6U7dFPjFejI>

**Please** click **LIKE** on the videos if you have a YouTube Account.



Annuity Search and Comparisons



Term Life Quotes and Comparisons

A green rectangular box with rounded corners. On the left, it says "iGO e-App" with a checkmark icon and "powered by iPipeline" below it. On the right, there are three bullet points: "Go Paperless", "Sell More; Get Paid Faster", and "e-Sign and e-Submit". At the bottom left, there are three buttons: "View Demo", "Training", and "LOGIN".



Forms Search for Life Insurance



Product Information for Life Insurance



## **Disclaimer:**

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

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

**Much of the content on Open MIC is written by me and is my personal opinion. You should never consider that I am the world's greatest authority or expert on anything. Always consult professionals who are licensed to give correct advice regarding taxes and securities and other topics of great importance.**

**I am an authority in lead generation and marketing annuities and am fully licensed as an insurance salesman. I sell state approved annuity products provided by licensed insurance companies.**

**I am also NOT an economist by license, only by hobby. If you decide to make decisions based on my particular view of the world, you should get it verified by licensed professionals or get your head examined.**

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**Also, the information used in Open MIC is free; I assert no copyright or literary rights. Copy away.**

**Our competitors will copy Open MIC anyway so I might just as well give it away, saves so much mental anguish and sleepless nights.**

**More Legal Stuff...**

**Be responsible... we cannot know your individual situation, always do your own due diligence before responding to any offer or investing any money.**

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