



.....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.

Funny Story

The current plight of the **Costa Concordia** reminds one of a comment made by **Sir Winston Churchill**:

After his retirement he was cruising the Mediterranean on an Italian cruise liner. Some Italian journalists asked why an ex British Prime Minister should choose an Italian ship.

There are **three things** I like about being on an Italian cruise ship," said Churchill.

"First their cuisine is unsurpassed."

"Second their service is superb."

"And then, in time of emergency, there is none of this nonsense about women and children first."

I think I will keep repeating this all year.....BB

2012: Our Mantra

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.



Here is the link to their schedules.....

<https://image.avivausa.com/portalimages/imageserver/marketing/email/pdfs/WebcastSchedule.pdf>

These webinars are very good, nice easy way to stay educated.....BB

Solid annuity performance

Last 12 years fixed annuities have outperformed the S&P 500...so says quote in article.

<http://www.nasdaq.com/article/annuities-can-be-a-great-way-to-invest-safely-20120118-01082>



Let all pick on the VAs: Buyer Beware

Article on CNN Money

http://money.cnn.com/2012/01/17/pf/variable_annuities_best_money_moves.money_mag/index.htm

We are really getting main stream now!

Nice Social Security Article

<http://www.investmentnews.com/article/20120115/REG/301159987>

If you are serious about being an advisor, getting your RIA etc. www.socialsecuritytiming.com would be a great tool.



Questions from the crew for Chad.

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

Had a lot of questions this week for Chad....I grouped some about leads

Questions:

- **How many times do you call your leads before you give up?**
- **Do you ever call your old leads?**
- **What do you say when they prospect says to mail the information and refuses an appointment?**



Dave... product info!

Betty and I recently wrote this case with an existing client. She had 4 IRA accounts at the credit union earning 2% and 3%....nice rates of returns. In doing a fresh fact finder, I asked her:

What is the purpose of your IRA accounts and what do you want them to accomplish?

Since I had last seen her, she had retired.

The answer was: **I need them for retirement income.**

Your Accounts: The Patsy Case

IRA: Patsy

You have 4 IRA's, our suggestion is to combine the IRAs into one account. The benefit is two fold.

1. We have bonus funds available which will add 2% to your overall account value.
 1. \$62,079
 2. \$56,242
 3. \$65,451
 4. \$18,777Total \$202,549

The company will add 2% to this account bringing the total to approximately \$205, 000. This would be a net gain in your account.

2. The second and more important reason is we can now add an income rider to your account. The benefit to you is regardless of what happens; your account is fully guaranteed to provide an income you can never outlive. The company will guarantee growth in the income side of 10%. At some future date, you can convert your account to a pension.

In addition:

- Your account is guaranteed and free from risk
- Your funds would avoid probate on death
- Your income is fully guaranteed and without risk.

I used this calculation for Great American, printed it and went over details...

www.gafriss.com

\$202,000 sale, easy because they could understand the benefits of using an annuity with an income rider....notice I only used **3%** as a projection....still increased.

Complete a fact finder, refresh your information, and ask the question

“Patsy, what is the purpose of your IRA and what would you like it to accomplish?”

The concept is simple, the illustration is simple and my proposal at the close is simple.

You all remember this **KISS**.

Keep
It
Simple
Stupid

Way more sales have been made with simple **than** with letting prospects know how smart you are.

Show the prospect their worst possible scenario.....



IncomeSustainer Plus Calculator

Initial Premium

If ages 50-75, enter a value between 10000-750000.
If ages 76-85, enter a value between 10000-500000.

\$ 202000

Purchase Payment Bonus

Enter a value from 0.0%-6.0%

2.0 %

Annual Assumed Interest

Enter a value from 0.0%-6.0%

3.00 %

RMDs will be taken. Average RMD rates based off of the uniform RMD table

Single Joint Lifetime Benefit

If Joint Lifetime Benefit is chosen, assumes spouse is sole beneficiary

Owner Age Enter age 65-85

68

Calculate

Death Benefit*

If benefits start in Year 11

Client is 78 with an Income Benefit Percentage of 6.9, BBA of \$412,080,
Lump Sum of \$325,128 or 5 Equal Payments of \$64,064 (\$420,320)

*Actual annual benefit may be higher.

Benefit Detail Calculations

End of Contract Year	Attained Age	Income Benefit					Death Benefit		
		Income Percentage	BBA	Income Amount	Rider Charge	Cumulative Withdrawal	Account Value	Lump Sum*	5 Equal Payments of
0	68	N/A	\$206,040	N/A	N/A	N/A	\$206,040	Account Value	N/A
1	69	6.0	\$226,644	\$13,372	\$2,369	N/A	\$206,652	Account Value	N/A
2	70	6.0	\$247,248	\$14,855	\$2,909	N/A	\$213,541	Account Value	N/A
3	71	6.1	\$267,852	\$16,339	\$3,443	N/A	\$217,104	Account Value	N/A
4	72	6.2	\$288,456	\$17,884	\$3,988	N/A	\$220,637	Account Value	N/A
5	73	6.3	\$309,060	\$19,471	\$4,517	N/A	\$223,835	\$268,446	\$63,046
6	74	6.4	\$329,664	\$21,098	\$5,064	N/A	\$226,696	\$278,330	\$67,281
7	75	6.5	\$350,268	\$22,767	\$5,791	N/A	\$230,015	\$290,142	\$71,465
8	76	6.6	\$370,872	\$24,478	\$6,628	N/A	\$232,867	\$301,880	\$75,658
9	77	6.7	\$391,476	\$26,229	\$7,595	N/A	\$235,809	\$313,643	\$79,901
10	78	6.8	\$412,080	\$28,021	\$8,692	N/A	\$238,175	\$325,128	\$84,064

*Includes AF

How can a little tiny tire store in a small town (Shelton, WA) compete with a giant store? (Wal-Mart)



Cary's Tire & Repair

202 South 1st Street, Shelton, WA 98584-2244 (360) 426-9762

Here is a good question for you?

How does a small three man company selling tires in Shelton WA compete with a Wal-Mart Super Store? How can they compete on price, selection and service?

The answer is they do. I have been a customer of theirs for 25 years and even as well as I know Cary, he never forgets to always do one thing....every time I stop by.

He thanks me for my business!

The last thing he will say to me when I leave the shop is this:

Bill, thanks for your business.

Simple, effective and sincere.

In this small Western Washington town of 5,000 with a giant Wal-Mart on the outskirts of town, Cary and his family has succeeded since 1946. Service is great (but lots of companies provide service), price (a little hard to compete with Wal-Mart)....so how does he do it?

He genuinely appreciates it and he lets me know.

Bill, thanks for your business.

Are you thanking your clients? Have you called them and just said thanks? Have you written an annual letter on the state of the annuity business, explaining how safe their funds are and thanking them?

If Cary can prosper and enjoy a successful business selling tires then you can also. **Thank your clients for their business.**

Drop your clients a **“Thank You”** letter now and remind them their funds are safe and secure.....BB



We are happy to say, we are open for lead business.

www.annuity.com

All...the new lead source at Annuity.com is now open.

Leads will be slow to populate so be patient, in the meantime still use all other available leads. Call us for details and we can hook you up.

I think these leads will become the envy of the industry because the system was designed by agents for agents.

Go to www.annuity.com

On the bottom, could be right or left depending on your browser....see:

Agents only

When you get to the lead pricing...Use the discount code if you are writing business with us.

You can obtain the discount code from Jared, Joe, Anthony, Joe, Dave or me.



Be fair...the leads sold at discount are sold below cost; please do not ask for the discount unless you are writing business with us, **otherwise the whole system will collapse.**

If you just want leads, buy them. One point: Annuity.com agents will always have priority on lead flow.

Thanks for your patience and good luck to all of us....will start slow but over time should be very dependable; we are adding TV (Safe Money TV) to the system by end of March which will allow a more predictable lead system.

BB

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 are around 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 from 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.

Questions?

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

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

