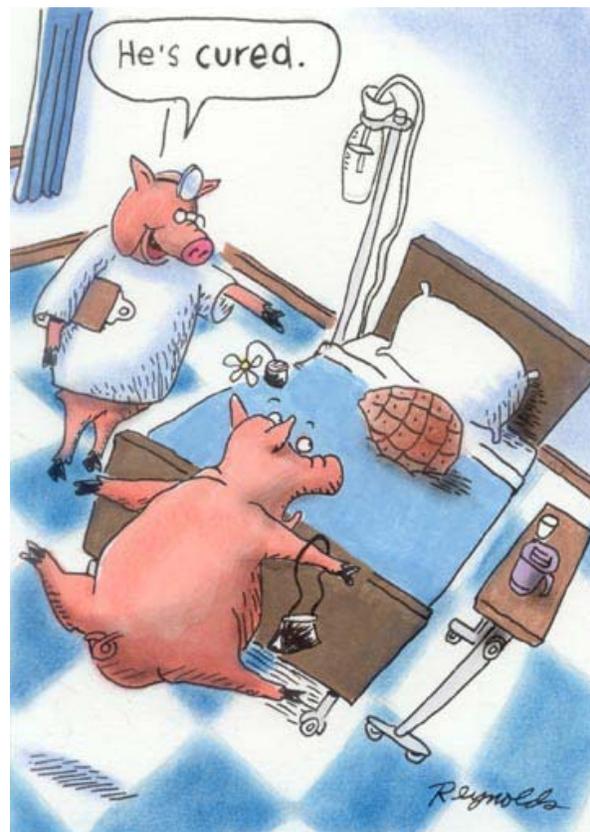
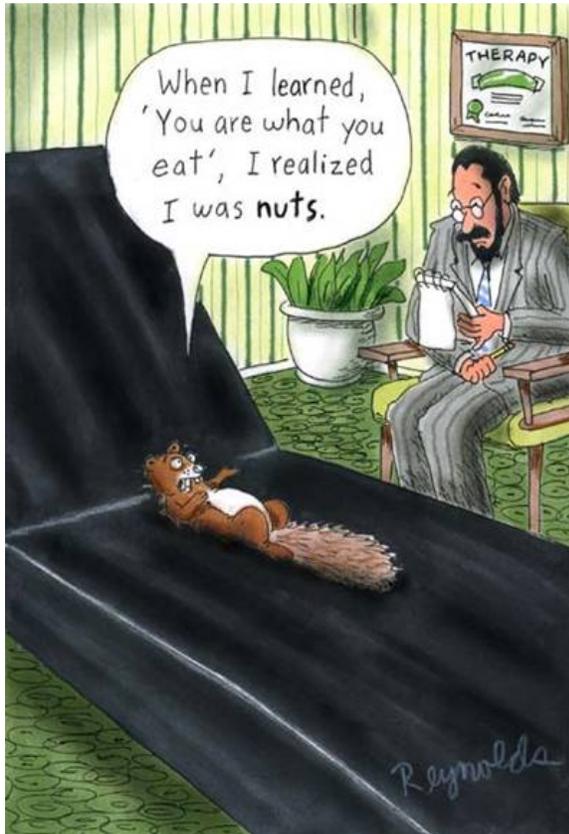


Open MIC

Open MIC is open for anyone. It is place where the sharing of information helps everyone

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

**Questions:
Anthony Owen at Tony@annuity.com**



Hot News

- **San Diego Variable Annuity Article:**
<http://www.sddt.com/News/article.cfm?SourceCode=20110128tbk>
- **Annuity Industry Advisory Group Article:**
<http://www.insurancetopnews.com/robert-fishbein-named-chair-of-committee-of-annuity-insurers.html>
- **SEC-RIA Report:**
<http://insurancenewsnet.com/article.aspx?id=244214&type=topnews>
- **Daily LTC Claim Article:**
<http://insurancenewsnet.com/article.aspx?id=245361&type=lifehealth&inl=1>



Letter to the Editor: Margaret Collins and
Bloomberg Executive Editor, Susan Goldberg

Article link:

<http://www.bloomberg.com/news/2011-01-20/indexed-annuities-obscure-fees-as-sellers-earn-trip-to-disney.html>

It is incredible in today's world of internet information that an article can be written by a credible financial news source quoting a Wharton professor's opinion about indexed annuities without referencing the analytical and academic rebuttal of that opinion by a peer and colleague at Wharton.

We believe that readers should be given enough information to make their own conclusion rather than have a conclusion thrust upon them.

The Real World Index Annuity Returns study by Mr. Smetter's colleague at Wharton, Professor David Babbel, along with Geoffrey VanderPal, and Jack Marrion, whose impressive academic credentials are listed in the study, provides a comprehensive analysis of the real value indexed annuities can bring to a financial plan.

The study demonstrates that the indexed annuity's two simple promises that you can never outlive the money in your annuity and you're money will be protected from market plunges along with the potential that your annuity will earn additional interest that is very respectable compared to other safe-money products like bank CDs and other declared-rate fixed annuities.

While another version of the article online does attach an in-depth comparison of indexed annuity performance to other investment alternatives, its entire premise is that indexed annuities are not "good investments" because they don't "return as much to the investor." By simply focusing on performance and the surrender charges that make it possible to provide the insurance guarantees, the security industry and its supporters in the press miss why most consumers buy indexed annuities.

The security press completely fails to grasp that the fixed annuity industry has not and does not promise that indexed annuities will perform "like other investments." In fact the industry has spent much time and money to ensure that consumers understand they are not buying an indexed annuity as an "investment." Instead agents and advisors sell indexed annuities as a place to secure your savings from investment market "plunges" like bank CDs **but** with the insured guarantee you will never outlive those annuity savings.

The “**hidden fees**” claim by Mr. Smetters and others ignores state insurance law. All states mandate - by law - specific types of disclosures including surrender charges and other deductions. These disclosures must be made in marketing materials, the suitability review process and in the annuity contract itself. In addition, state laws require that all annuities sold must give the customer a period of time (called the ‘free look’ period) to reconsider their decision and ask for a full refund. We are not aware of any other financial product that gives you time to change your mind without consequence.

The article correctly points out that indexed annuities are not covered by the FDIC but **fails to inform** that Guaranty associations are non-profit organizations created by statute for the purpose of protecting policyholders from severe financial losses and delays in claim payment due to the insolvency of an insurance carrier. They do this by assuming responsibility for the payment of claims that would otherwise have been paid by the insurance carrier, had it not become insolvent. Since the Guaranty Association’s inception in 1983 only 30 insurance companies issuing annuity contracts nationally have been deemed insolvent by their state insurance department while the **FDIC reports 2982 bank failures** during that same period. More importantly, 100% of all customer annuity values under an insolvent insurer have been fully protected by either a new company buying the contracts or by the respective state Guaranty Association paying the annuity owner their contract value.

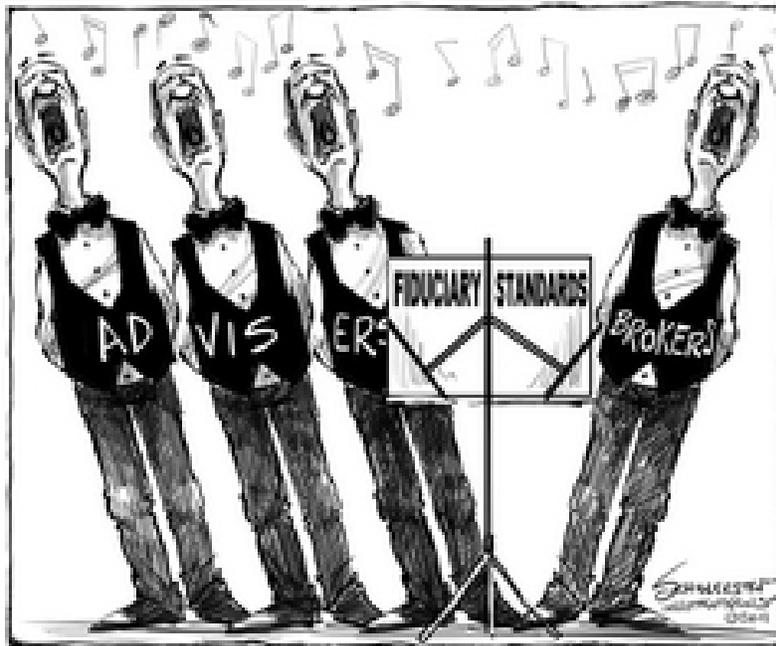
It is unclear why Bloomberg editors would print information that is not thoroughly researched or analyzed for accuracy and balance. Perhaps it is because today’s competitive 24/7 news cycle requires something, anything out in print, but **Bloomberg readers have come to expect more.**

If you would like more information on indexed annuities, their typical surrender charges, insurance guarantees, state regulations on marketing and suitability review, we’d be happy to contribute.

Sincerely,

Kim O’Brien
Executive Director, the National Association for Fixed Annuities

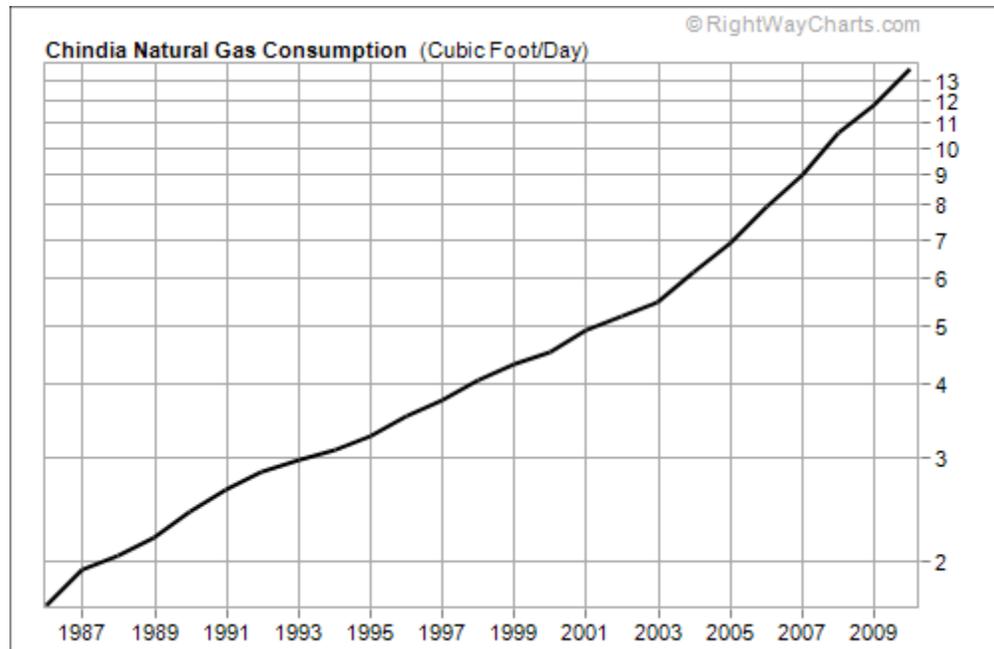
Advisors and Broker Dealers Not Singing Same Song on Fiduciary



9,800,000

Barrels of crude oil China is forecast to consume every day in 2011, according to the International Energy Agency. China consumed just 4,700,000 barrels per day 10 years ago.

Earlier this month, China alerted the markets it imported 30% more natural gas in the first 11 months of 2010 than the same period in 2009. India's natural gas demand is also soaring. Take a look at the natural gas consumption in China and India over the past 25 years. You'll notice a pattern...



ABC It is as easy as 123

Hello Partners,

Here is a very good article provided to us by our partner in Houston, Rick Dennis. It doesn't specifically mention annuities but has very good advice for our clients. This will be added to the Safe Money Kit.

The best line is, **"When you've won the game, you stop playing the game."**

I used this line in other words last year to close a \$1.6 million sale. I told my client, ***"Congratulations, you made it."*** He asked me, ***"What do you mean?"***

I said, ***"You have enough money to retire comfortably and no you only need to do one thing."*** I waited for him to ask me,

"What?" I leaned forward looking straight into his eyes and said,

"Don't blow it!"

This close is really good for the clients who have accumulated enough money that if moved into a lifetime income plan will never have to worry. They may not be rich, but comfortable. The problem is that most people that have accumulated enough money to live comfortably feel like they need to keep on doing what got them where they are. They took some big risks when they were younger and it paid off and now they want to keep on taking those risks. Habits are hard to break.

In addition to using the close I mentioned above use the **A-B-C analogy**. ***"Mr. Jones, do you know what the number one investment mistake in the world is?"*** Mr. Jones says, ***"What?"*** You say, ***"People don't know their A-B-C's. You see Mr. Jones, it is human nature that when something goes from point A to point B they automatically draw a line through those two points and assume that the line is going to cross point C.***

For example, during the tech boom people saw the stock market start to go up. That was point A. Then they saw the market reach all-time highs.

That was point B. Then people expected that the market would continue to grow based on the line drawn through those two points and reach point C, but did it?

No, it went down and reached some other point that nobody expected. We have seen that again and again haven't we? Mortgages, home values, and now maybe again in stocks and also in bonds and gold. So let me ask you something.

You have been lucky enough to go from point A to point B. The question I have for you is if wisdom will prevail while we are meeting here today. Are you going to hope for point C, go to point D, or take advantage of point B?"

There is a million ways you can reword this but the point is for clients to remember is that they can't take the same risk now that they did in the past. The great thing about the ABC analogy is that your clients will never forget it. How could they,

"You see Mr. Jones, the solution to your retirement is as simple as knowing you're A-B-C's."

Thanks for the biz,

Anthony R. Owen

Vice President, [Eagle Shadow Financial, LLC](#)

Co-Founder, [Annuity Agents Alliance](#)

Annuity Marketing Consultant, [Annuity.com](#)

Office: 303-284-3582

From the New York Times

With Retirement Savings, It's a Sprint to the Finish

by Tara Siegel Bernard
Thursday, January 27, 2011

What would you do if your financial planner prescribed the following advice? Save and invest diligently for 30 years, then cross your fingers and pray your investments will double over the last decade before you retire.

You might as well go to Las Vegas.

Yet that's exactly what many professionals and fancy financial calculators have been telling consumers for years, argues Michael Kitces, director of research at the Pinnacle Advisory Group in Columbia, Md., who recently illustrated this notion in his blog, Nerd's Eye View.

The advice is never delivered in those exact words, of course. Instead, this is the more familiar refrain: save a healthy slice of your salary from the start of your career, invest it in a diversified portfolio and then you should be able to retire with relative ease.

The problem is that even if you do everything right and save at a respectable rate, you're still relying on the market to push you to the finish line in the last decade before retirement. Why? Reaching your goal is

highly dependent on the power of compounding — or the snowball effect, where your pile of money grows at a faster clip as more interest (or investment growth) grows on top of more interest. In fact, you're actually counting on your savings, in real dollars and cents, to double during that home stretch.

But if you're dealt a bad set of returns during an extended period of time just before you retire or shortly thereafter, your plan could be thrown wildly off track. Many baby boomers know the feeling all too well, given the stock market's weak showing during the last decade.

"The way the math really works out is unbelievably dependent on the final few years," Mr. Kitces said. "I just don't think we've really acknowledged just what a leap the very last part really is."

Consider the numbers for a 26-year-old who earns \$40,000 annually, with a long-term savings target of \$1 million. To get there, she's told to save 8 percent of her salary each year over her 40-year career. (We assumed an annual investment return of 7 percent, and 3 percent annual salary growth, to keep pace with inflation). Yet after 31 years of diligent savings, her portfolio is worth just slightly more than \$483,000.

To clear the \$1 million mark, her portfolio essentially must double in the nine years before she retires, and the market must cooperate (unless she finds a way to travel back in time and significantly increase her savings). Should the markets misbehave, however, delivering a mere 2 percent return over the 10 years before retirement (not all that hard to imagine, considering the return of a portfolio split between stock and bonds over the last decade), she falls short by about a third. Her portfolio would be worth only about \$640,000.

You can quibble with our assumptions in this example. But a similar pattern emerges regardless of your financial targets and projected returns, Mr. Kitces says. So if your target is to save \$500,000 or \$2 million, and if you assume a 6 percent return or a higher 10 percent, you're still relying on your investments to roughly double in the final years before retirement.

Of course, an extended period of dismal returns during any point in your career can inflict damage. But the homestretch before retirement is often the most anxiety-inducing because workers have neither the time nor the

financial capacity to recover before they begin taking withdrawals. "Getting the bad 2 percent decade in the earlier years has far less impact because there are fewer contributions already invested," Mr. Kitces said.

"Conversely, when the bad returns come in the final 10 years, no reasonable amount of savings will make up the shortfall."

So what's an investor to do about all of this, especially as one of the other pillars of retirement savings — pensions — disappears? And who's to say how Social Security may change by the time that 26-year-old retires? Most of the solutions, if you can call them that, fall into the "easier said than done" category. If you can't handle the uncertainty of missing your financial targets, you can try to save more and create a less volatile portfolio, Mr. Kitces says, which may also provide a firmer retirement date.

And naturally, the earlier you start saving, the sooner you're likely to reach the critical mass you'll need for compounding to accelerate (assuming the markets provide some lift in the first half of your career). But you will still need to save more than many retirement calculators suggest, since they're likely to recommend saving a lower amount when you have such a long time horizon. Then you can end up in the same predicament, where you are heavily leaning on market returns in the years before retirement.

"What the wise person does is save a large amount of money when they are young," said William Bernstein, author of *The Investor's Manifesto: Preparing for Prosperity, Armageddon and Everything in Between* and other investing books. "And if they can do that, when they are older, they can cut back on their equity allocation. **When you've won the game, you stop playing the game.**"

But that can be hard to accomplish when you have other needs competing for those dollars, whether it's a down payment for a house, a 529 college savings plan or starting a business. Or perhaps you're already living on less because you're unemployed (or underemployed) or because health insurance consumes a significant chunk of your income.

"It's the cruel irony of retirement planning that those people who most need the markets' help have the least financial capacity to take the risk," said Milo Benningfield, a financial planner in San Francisco. "Meanwhile, the people who can afford the risk are the ones who least need to take it."

A more prudent course of action is a flexible one that acknowledges the many possibilities and accounts for ideal and less-than-ideal spending amounts.

Try using different assumptions for the years leading up to retirement, suggests Scott Hanson, a financial planner at Hanson McClain in Sacramento. If you want to retire in 25 years, for instance, you might use a return assumption of 8 percent for the first 15 years of savings, then reduce that rate to 6 percent or less in the final decade, he says. "Here's the catch: most folks aren't saving enough using standard growth assumptions," he said. "If they begin to use lower growth assumptions in order to ensure their retirement, they'll fall further behind and become even more discouraged."

But simply going through these exercises may help the reality sink in. At the very least, it will show how imprecise even the most sophisticated projections may be. "The actual date I get to check out with my target sum to retirement is much more uncertain than we give it credit to be," Mr. Kitces said. "It's more like 40 years, plus or minus five to 10 years. If you want more certainty, you can have it, but you have to save more and take less risk."

Here is a sample letter you can send to your existing client base regarding MVA....send it out and I bet you write business.....(I suggest you send a letter and not an email)....BB

Dear Client

First of all, I would like to personally thank you for trusting your important money to the products I represent: annuities.

Annuities offer many guarantees including, lifetime income, asset protection and safety and security. Since annuities are longer term vehicles, a contract clause guarantees both you as the annuity owner and

the insurance company against extreme movements in overall interest rates.

This clause is called; “The Market Value Adjustment.” (MVA)

What this actually means is because of very low general interest rates (such as we are now experiencing) a situation could present itself for you to take advantage and “grab” previously unavailable profits.

Your situation is very easy to determine with a simple phone call. Please call me at your convenience to determine if this opportunity is available in your contract. (or say...I will call you in a few days to evaluate your MVA options)

Bill

MVA Definition and Explanation:

The market value adjustment is simply an increase or decrease in the annuity’s value, depending on the level of the economy’s general interest rates. It activates only if you take action **before** the contract period ends. Depending on prevailing rates, a market value adjustment may adjust the amount you receive up, down, or not at all.



Teacher's Union...gets kickback! What?

My parents were teachers and members of NEA.

This is truly disgusting. If you find a prospect who has a 403b.....might want to look and see if it is invested in the "Valuebuilder Plan"BB

Federal Court Tells Frustrated Annuity Investors to 'Get Lost'

by Mark Nestmann
Sovereign Society

Recently by Mark Nestmann: Estate Tax Reform Provides New Opportunities for Expatriation Tax Savings

If you're a member of a professional association or labor union, can you count on its leadership to act in your best interests?

Unfortunately, you can't. A case in point is a recently concluded lawsuit brought against the National Education Association, a labor union representing more than three million public school employees, by its members.

Here, the NEA marketed a **variable annuity** it called the "NEA Valuebuilder Plan" to its members. It told its members that the Valuebuilder Plan was **"the only annuity nationally endorsed by the NEA."** But, the NEA never fully disclosed that the **fees for these plans were as much as ten times as high** as those charged for comparable contracts.

The NEA also received a portion of these fees as commissions from the annuity providers.

(Valuebuilder Plans continue to be marketed to NEA members, but I don't know if the current versions have the same fee structure as the ones that were the subject of recent litigation.)

In their lawsuit, NEA members alleged that their **union intentionally misled them into buying unattractive annuities by preying upon their trust**. They sued under terms of the Employee Retirement Income Security Act (ERISA).

Unfortunately, the court disagreed. It ruled that ERISA didn't apply to the variable annuities and that the members couldn't sue under its provisions. The members still have the option of bringing a lawsuit based on other legal theories, but in the meantime, the legal bills continue to mount.

Here is the link to the article: <http://www.lewrockwell.com/nestmann/nestmann19.1.html>

I found it on their website....www.NEA.org:

http://www.neamb.com/xchg/neamb/xsl/hs.xsl/-/home/1199_905.htm

Here is the prospectus link:

https://nea.securitybenefit.com/ProductDocs/SB/Prospectuses/VA_PDFs/NEA_VA_TSA.pdf

Here is something that might bring value to your database of clients and prospects....a hard copy mailing of 2011 Tax data personalized with your "personalized" contact info.

Giving value builds trust, trust builds relationships.

BB

Key Financial Data Will Be a Major Story in 2011 (and Beyond)...



Show Your Clients, Prospects and Strategic Allies That You're Monitoring Critical 2011 Rules...

Place your order below.

Order Your Personalized 2011 Key Financial Data Cards and Enjoy These Three New Key Data Program Features:

1. Instant, personalized PDF—Share it right now
2. Printed, personalized card—Mail/handout in the New Year
3. Updated, personalized PDF to share throughout the year—Email it if or when Congress changes rules. (We'll alert you to changes.)

Our all new 2011 Key Data Client Communication Program will give you and your clients exactly what they need now, next month and throughout the coming year.

New Personal Branding, Instant PDF versions and Year-Long PDF Updates

Get fingertip access to the brackets, thresholds, limitations and exemptions that affect everyone: clients, prospects, CPAs, attorneys and other professionals.

You've wanted to share it with everyone in your network and put your own name on it, too.

After all, it's a fast, easy resource containing just about every piece of key financial data one might need throughout the next year or more (even 18 months for late filers).

So it's helpful to have this data nearby when you or anyone has a question.

No more digging around on the shelves or searching on the Internet for information like:

- Standard deduction & phase outs
- Alternative minimum tax rates
- Personal exemptions
- Gift and estate tax
- Medicare
- Retirement plans
- Social Security
- Tax rate schedule
- Capital gains
- Education credits and deductions
- Health savings
- High Income Tax Payers
- Long-term care premiums

7 Reasons to Use 2011 Key Financial Data as Part of Your Client Communication Program

One common reason people hire a financial advisor is that they need someone to follow the important issues they can't or don't want to follow. That doesn't mean they don't want to know that you're watching important things critical to their portfolios.

Here are seven reasons to put Key Financial Data into your client communication program now:

- Because it's an **impressive**, easy-to-implement client communication program, perfect for kicking off 2011.
- Because people expect their advisor to keep track of the changes and wrinkles in government rules and regulations that impact their personal bottom-line. **(You build trust and demonstrate mastery**

when you regularly communicate with people around key financial data issues.)

- Because it demonstrates your commitment to being a **client-centered** advisor by letting them know you're watching what's going on in government and how it effects their portfolio.
- Because it inspires **confidence**. Even if clients don't pore over every table of Key Financial Data, simply receiving it from you reinforces your image as an informed, organized professional.
- Because it shows you **appreciate** your clients. When you take the time to personalize your Key Financial Data cards and send them out to your clients, it also shows your clients that you're keeping them informed and that you appreciate having the chance to work with them.
- Because it shows you're committed to being a "**can-do**, results-oriented" advisor.
- Because it shows your clients that achieving financial security and prosperity includes you watching things like Key Financial Data and thinking through how these rules and regs present new opportunities and solutions.

Order Your Personalized 2011 Key Financial Data Client Communication Program (Get Unlimited Free PDF Updates Throughout 2011)

Advisors tell us that they love having the Key Data cards to share with clients, prospects and colleagues.

It gives them a concrete reason to have a professional exchange with people. (Those build trust.)

So now, we're offering 2011 Key Financial Data Cards personalized with your name and contact information.

When you include 2011 Key Data as part of your annual client communication program, you get three great features for just \$197:

#1. Your own, personalized (PDF) version of the 2011 Key Data.

When you complete the simple personalization process and place your order, you can instantly download your 2011 Key Data PDF and share with clients.

Send them a note telling them you're keeping a close watch on the data, that it's likely to change, and you'll have updates for them later in the year. It's a simple, meaningful way to contact clients in the new year.

#2. Your own HARD COPY version (100 cards) that are delivered to you for easy distribution to your clients in 2011. It's a great, inexpensive hand-out for clients, prospects and strategic allies. Present it in meetings or drop it in the mail with a post-it note saying the data may change and you'll update them by email when it does.

#3. SPECIAL BONUS ALERT: Unlimited PDF updates throughout 2011. It's hard to say how the politics around Key Financial Data will play out this year. But if and when changes are made later in 2011, we'll immediately update the 2011 Key Financial Data PDF version. You'll then be able to send to your clients a link to your personalized, updated version.

See a Sample of a Personalized Key Data Card—Click Image Below

KEY FINANCIAL DATA FOR 2011

Report License # 240294
Adam Sample, CFP®
 Wealth Management Group
 9 Liberty Rock Rd.
 Suite 10
 Phoenix, IL 61061
 123-456-7890
 adam@wealthmanagement.com
 www.wealthmanagement.com

Advisory Services offered through Sample Wealth Management LLC, a Registered Investment Advisor. Securities offered through Sample Securities, Member FINRA/SIPC, an independent broker-dealer, and are not insured by bank insurance, the FDIC, or any other government agency, and are not guaranteed by the bank, and are subject to risk, including the possible loss of principal. Sample Wealth Management and Sample Investment Group are independent of Sample Securities.

2011 Key Data Summary

Category	Value
Net Worth	\$1,234,567
Assets	\$1,234,567
Liabilities	\$0

Retirement Withdrawals & Personal Expenses

Item	Amount
IRA Withdrawals	\$10,000
401(k) Withdrawals	\$5,000
Personal Expenses	\$20,000

Educational Goals & Expenditures

Child	Year	Goal	Expenditure
John	2011	College	\$10,000
Jane	2012	College	\$10,000

Gift & Estate Tax in 2011

Item	Amount
Gift Tax	\$0
Estate Tax	\$0

Risk Assessment

Overall Risk Rating: Conservative

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Your Clients and Prospects Will Be Impressed By Your Attentiveness to Key Changes to Key Data

When you pass along a Key Data card to clients, prospects and allies, there's no easier and simpler way to remind people of your commitment, expertise and professionalism.

So make Key Financial Data 2011 part of your marketing efforts for next year. It's a sound investment in the data that you need to help clients succeed.

Start Your 2011 Key Financial Data Communication Program

Remember, here's what you get for \$197:

Personalized PDF for instant use with clients and prospects starting right now. REMEMBER: The data will likely change. This client communication program is all about you keeping in touch and letting them know you're on the case as events and facts change—which they will!

100 Personalized, Hard Copies (Printed) of 2011 Key Financial Data that you can send in the mail, hand out in person and include in any other client or marketing campaigns. The personalized, coated, 8 x 11 Key Financial Data card is the type of client handout that reinforces your reputation as a client-centered, forward-thinking advisor.

<https://www.horsemouth.com/shop/CustomData.aspx>

Hmmmm....wonder if this is a sign of things to come....but 12 years would be just too long for my clients and prospects to wait.....BB

Prudential's pared-down VA has some advisers grumbling

By Darla Mercado

January 30, 2011 6:01 am ET

Prudential once again has pulled back on the living benefits in one of its most popular variable annuities.

Last week, the insurer announced the release of two living benefits riders, the Highest Daily Lifetime Income and Spousal Highest Daily Lifetime Income, to replace the Highest Daily Lifetime 6 Plus.

In these latest iterations of the insurer's living benefits, lifetime income is based **on 5% compounded growth on the annuities' highest daily account value. That is down from 6% in the previous product.**

And while the riders boost the protected value of the variable annuity by 200%, a client **must wait 12 years to make withdrawals.** Previously, annuity holders only had to wait 10 years before taking money out.

Despite the reduction in benefits, the insurer still expects to maintain its leadership position among the three largest VA sellers.

"I think we still have — and many advisers tell us — a compelling and leading value proposition with these product changes," said Bruce Ferris, executive vice president of sales and distribution at Prudential Annuities, the domestic annuity arm of Prudential Financial Inc.

But there has been grumbling among financial advisers about recent changes to the wildly popular living benefits.

In August 2009, Prudential replaced its Highest Daily Lifetime 7 Plus with the Highest Daily Lifetime 6 Plus version. That product trimmed back the benefits of the 7 Plus product.

Low interest rates were behind the decision to reduce the benefits, Mr. Ferris said.

"These are long-term liabilities and obligations to the advisers and clients," he said. "It's our belief and commitment that we want to be a long-term player in this business and this is what responsible leaders do."

Some said that they rushed in their last applications for the old product to beat the deadline.

“You used to be able to get a 600% [growth on protected value] with HD 7,” said Jim Saulnier, an adviser at an eponymous firm. “I always recommended these annuities with the withdrawal benefit for the great growth that Prudential offered on the benefit base.”

For his part, Mr. Ferris said that he was “**a bit surprised**” to hear that some advisers **didn't take the announcement very well**. He indicated that the advisers he had spoken with were “relieved” that a version of the highest daily feature itself was still available.

“I acknowledge that there are some advisers who aren't happy,” Mr. Ferris said. “I think the advisers we have deep relationships with — that relationship isn't just based on a product but a process, and our desire to be their best resource for practice management and business development.”

That may be tough to sell to Mr. Saulnier. “I'm going to be hard-pressed to utilize this annuity,” he said.

I pulled this off a prospectus....assume it to be the accurate numbers....BB

HIGHEST DAILY LIFETIME INCOME AND SPOUSAL HIGHEST DAILY LIFETIME INCOME

(assessed against greater of Unadjusted Account Value and Protected Withdrawal Value)

Maximum Charge	1.50%	0.55%	+1.50%
Current Charge	0.95%	0.55%	+ 0.95%

Annual Cost for rider and then wait 12 years

The Internet.....let's all get leads! Easy right?

From: Mark Smith [REDACTED]
Sent: Wednesday, January 26, 2011 10:19 AM
To: Joe Agent
Subject: 1st Page Google Local Listing Guarantee/D.Barnard

Hi Joe,

It was a pleasure speaking with you earlier.

Attached is the Service agreement and CC Auth Form. Please review, sign, and fax it back to me. I will call you **tomorrow morning**. In addition, you'll have to make yourself available for a time on **Tuesday** when you are available(AM or, PM) to take a 1 minute automated Google phone call for your 5 digit pin code.

Remember, 90% of searchers who search for **Financial Advisor** click onto Google Local Listing Practices first because it is the only place where you can have your telephone number, website, and Practice name all in one place. A full 90% of these searchers never make it to the 2nd page. This listing will not touch nor optimize your website. This is the difference of being on the first page of Google. It completes your internet marketing presence. The impact on your traffic and the quality of your traffic is dramatic. Our clients enjoy the best ROI out there, and we have clients in the largest, most competitive and aggressive markets in the country. Out of more than hundreds of thousands of listings we bring our clients to the top 7 and keep them there 24/7. Guaranteed in writing.

We only place one Financial Advisor per city. We never have Practices compete for the same business. You will own the **Financial Advisor** for the entire length of the Service Agreement, and with the right of first refusal upon expiration. 100% of our clients always renew.

Our pricing, guaranteed service agreement, legal knowledge to target the right clientele, and your ROI are the best in the business. In fact, a few new clients from this will pay for the year let alone for the month. Again, I will speak with you on **tomorrow morning**.

Our agent....Joe was all set to do this, it really made sense to him.

The words he had selected were:

- Financial Advisor
- Annuity
- Financial Consultant
- Annuity Investment
- Annuities

Sounds like a winner doesn't it....but the catch was this...the words of the town.....

”Calistoga California” needed to be added to the search.

While there might be 1000's of searches daily for annuity, how many would there be for

“Annuity Calistoga California?”

These searches are tracked and the information is available...in last 12 months there was **0 (zero)** searches for “Annuity Calistoga California.”

The cost for this service was \$1,800 a year, a total waste of money. Don't be sucked into this marketing scam, you might be on the first page of Google but no one will find you!

If you want to be in the internet lead business be in that and not the annuity sales business. Outsource the leads to experts and be an expert in selling annuities.

Here is an option that could get a few leads....

Tim is a good friend of ours and has been a guest on Open MIC....Might be some leads available for you.....Tim is a member of this crew and may have some extra.....get signed up...BB..... **Call Tim.**

Tim owns www.fixedindexannuity.com

From: Bill Broich [mailto:bbroich@msn.com]
Sent: Monday, January 31, 2011 2:32 PM
To: Tim Barton, ChFC
Subject: Re: lead idea

May I share this on Open MIC....might get some interest.

----- Original Message -----

From: [Tim Barton, ChFC](#)
To: 'Bill Broich'
Sent: Monday, January 31, 2011 2:10 PM
Subject: RE: lead idea

That would be fine.

Leads come in sporadically around the country. When I know of an agent in advance I send them a PayPal bill for \$40 then email the lead upon payment.

Google had me down for a bit but now my site is back up on page one.

We have a big update coming on my web system that should - hopefully produce many more targeted annuity buyers.

Tim Barton
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The Other Side of the Table

....it's all based on your view.....



Sometimes it is how you look at things that can make the difference. The other side of the table is all about that....how you look at things!

I have shown this a few times on Open MIC, now Chad and Tony have an upgrade that is terrific....

Here is mine

This Easy Tip Will Make Tons of Annuity Sales (Bill's)

Here is an idea I have used for almost 15 years that helps build relationships and annuity sales. This tool has resulted to untold millions of sales and has given me much credibility with new prospects. I am speaking of a **personal reference list**.

I always had a reference list that I would either leave with the prospect or mail to them afterwards if I thought there was a glimmer of hope for future business. I mean think about it. We meet with a prospect sometimes for only a few minutes and try to build a relationship that will make them trust us with their life savings.

My personal reference list includes my banker, an agent my neighbor, recent clients, long term clients, and people **who did not buy from me.**

Think of the power of that sort of reference, they can tell the prospect more about you than anyone! How many agents would have the nerve to put failed sales efforts as references. If you are lucky enough to have one of these called, you are home free!

I try and keep it to about 25 names and I include business or day numbers when possible.

Here is how a few cases closed because of this list.

Mrs. Jones's husband is a doctor who has serious health problems and is terminally in a nursing home but has LTC insurance with GE. Her issue is when he dies his pension dies also. \$89k is with our friends at Smith Barney and she was being churned and also being sold variable annuities. (our number one target) She was afraid to do anything and was afraid to make a mistake; her husband had always made these decisions. I mailed her the personal reference list after the fact finding appointment and darn if she didn't call almost all of the contacts. When I returned for the close it was a lay down and I would credit it to the list.

I make a little joke about the list I say "If there is anyone on the list that says anything bad about me let me know so I can take their name off" Always a good laugh.

The second case, Mrs. Smith was a whopper case also with my dear friends at the local stock brokerage. As God is my witness she made an out of state call to California to my very best client and talked to him for over an hour and he referred her to his sister who isn't even on the list and they talked for over an hour. When I returned for the close she said to me "*do you walk on water?*"

How is that for power? I had done nothing different other than my usual low key approach, get the facts, complete the fact finder, prepare the report and I will call you back for a second appointment.

The power of this personal reference list is immense. You can carry it with you and hand it out or as I do it, mail it to them after I have visited with them with a little cover letter thanking them for their time and suggesting that they might want to check with these references before our next meeting or before they decided to call me back.

The reference list is the one very easy thing to add to your marketing bag and one which will build huge profitable relationships.

Here is Chad and Tony's Upgrade.....Killer idea.

Hello Partners,

The testimonials below are a good reminder that this business is about more than making money. It's about changing people's lives. We sent out a letter to all of our clients letting them know that we were starting the process of writing a book and would like their response to how buying an annuity has benefited their lives. We sent out 86 letters and received the responses below. We let each of them know that if and when the book was completed they would receive a free copy. We were amazed at how many responded and how grateful their testimonials were. We had them sign a disclosure that their identities would remain confidential but that by returning the letter with their testimonial they were giving us their permission to use it for marketing purposes. Not only do we have these testimonials on our website, www.eagleshadowfinancial.com, but we also hand them out as part of the Safe Money Kit. I have attached a copy of the letter for you to edit if you would like to use it. Testimonials are a powerful sales tool but if you don't ask for them you probably won't get many. This is a great way to get a good response. Also, to be legit we are actually writing a book which all of us can be doing even if it takes a while.

"I am glad you came into my life. No I don't have to worry anymore. I can sleep at night and don't have to follow the market every day."

Jutta W. - Colorado Springs, CO

"I think that Eagle Shadow Financial provides a guaranteed income for life. I think also at a good rate, which means a lot. With all of the downs and a few ups I needed something that I could depend upon."

Ralph M. - Firestone, CO

"I had my savings in three different money markets, which wasn't making very much interest so no big returns. Then Chad Owen came to see me... I just received my annual report. My interest for the year was a sizeable amount. The value of my investments never goes down. That is important to me. The market has been so unstable lately. I know mine will be there when I need it."

Linda G. - Loveland, CO

"We are pleased to tell our story."

"David's career was in a self-sustaining professional office. For this reason, all the money we personally saved for our retirement went into IRA's and some financial investments. During the dot com crisis of the 1990's, we lost a considerable amount of these savings because our broker continually told us that 'The market will come back. Just ride it out.' In hind sight, we wished we had told our broker to put us in a cash position to ride out the financial storm. However, we trusted her and her judgment and let the money disappear over a period of about two years."

Just before retirement, another opportunity presented itself, this time in the form of real estate investments. Because we had gotten burned so badly in the stock market and because the investments we were making were with an old friend in whom we had great confidence, we felt safe. Unfortunately, once again a financial market started to collapse and our "friend" made some very bad judgment calls. Our second chance at a steady and substantial retirement income virtually disappeared and we were left with virtually nothing except our small savings, social security checks and our IRA's."

We knew we needed some form of steady income that would last regardless of how long we live. Needless to say, we didn't feel confident in trusting the stock market or the real estate market. So we started investigating other avenues and by chance, learned about an annuity that promises income for life. We have started receiving payments and are very happy with our arrangement. As our national economy gets weaker and our national debt grows, we feel good knowing that we will have some source of income and will not have to depend on our son or the state to provide for us."

David and Clara W. - Greely, CO

"Me personally, my story of getting out of the financial market is pretty simple. I just kind of compare it to the old saying of, 'It's better to have 50% of something that 100% of nothing'. And the way the market was headed that would have been a real possibility. It's also just a lot less stressful. One less thing to worry about!"
Mike D. - Lakewood, CO

"As I began to contemplate the possibility of retiring, I realized that what little money my wife and I had in an IRA account would probably not last very long given the volatility of the stock market. We are also aware of the situation with the federal government and what they have been doing the last several years borrowing from an individual's Social Security benefits. I began to think that given the instability of the stock market and the fact that our Social Security benefits may not even be available in a few years, we really needed to do something to protect what money we had left to live in a somewhat comfortable fashion during our retirement.

I had listened to Chad's radio program for a few weeks prior to calling him for an appointment because I thought this might be an excellent way to help us protect what funds we had left without losing any more in the stock market. I remember that Chad warned me that our current broker will probably call and ask why I was 'leaving him'; however, that never happened. Either our broker didn't care enough to call or he realized that Chad's program was much better than the one he had to offer.

My personal stress level has been reduced quite a bit and I believe that the plan we have in place with Eagle Shadow Financial will prove to be a very large and important part of our retirement income."
Charles H. - Evergreen, CO

"My wife who is..., and I age..., had our retirement drop 25-30 percent in value during '08-'09. We were lucky. Some of our friends saw their retirement savings drop 40-50 percent.

I heard Chad Owen on talk radio talking about how to address concerns about the declining stock market and loss of funds. He talked about dealing with a volatile market by transferring your funds... I checked out the... (insurance company)... and found it to be one of the most stable but I thought this sounded a little too good to be true but decided to check it out.

It was indeed what Mr. Owen had spoken to on the radio. However, being a little on the cautious side I checked with the companies where I had my 403b retirement accounts to see if they had anything similar and no they didn't and neither did my wife's investment company. Given the current economic climate I am very pleased with my decision. When I decide to initiate my retirement withdrawals I will not have to be concerned about what I have available to draw

on.

In these uncertain times Eagle Shadow Financial just might be offering a 'safe haven' for your retirement nest egg."
Dan and Lorrie W. - Fort Collins, CO

Thanks for the biz,

Anthony R. Owen
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Co-Founder, [Annuity Agents Alliance](#)
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Chad's Letter to his Clients

May 6, 2010

Dear _____,

I am writing because you have bought an annuity from me within the past few years. I have hundreds of clients and each one of them is special because they all have a story that is worth sharing.

For this reason, **I have started writing another book** that will share with others how Safe Money can bring peace and security to retirement. **I would love to make your story part of my book**. It is important for your story to be heard because so many financial advisors and brokers have lost touch with main street America and that is why I am dedicating one whole chapter in my book on this topic.

I would love to include your reasons for getting out of financial market risk and into the safety of an annuity in my book. Please also let me know how the

safety of the annuity has eliminated stress, helped you sleep better, and provided you with a guaranteed lifetime of income. Your time is just as important to me as the safety of your retirement money so a one or two paragraph response will be sufficient.

To thank you for sharing your story will send you two copies, one for you and one for a friend or relative, once the book is published. I really appreciate you taking the time share. I am hoping this will help others in the process.

Please use the back of this paper to write your testimonial or you may attach a separate sheet of paper. Please sign and date the back of this paper authorizing the use of your words in my book.

I have provided a prepaid envelope for you to send it back in. Please call me if you have any questions.

Thank you,

Chad C. Owen

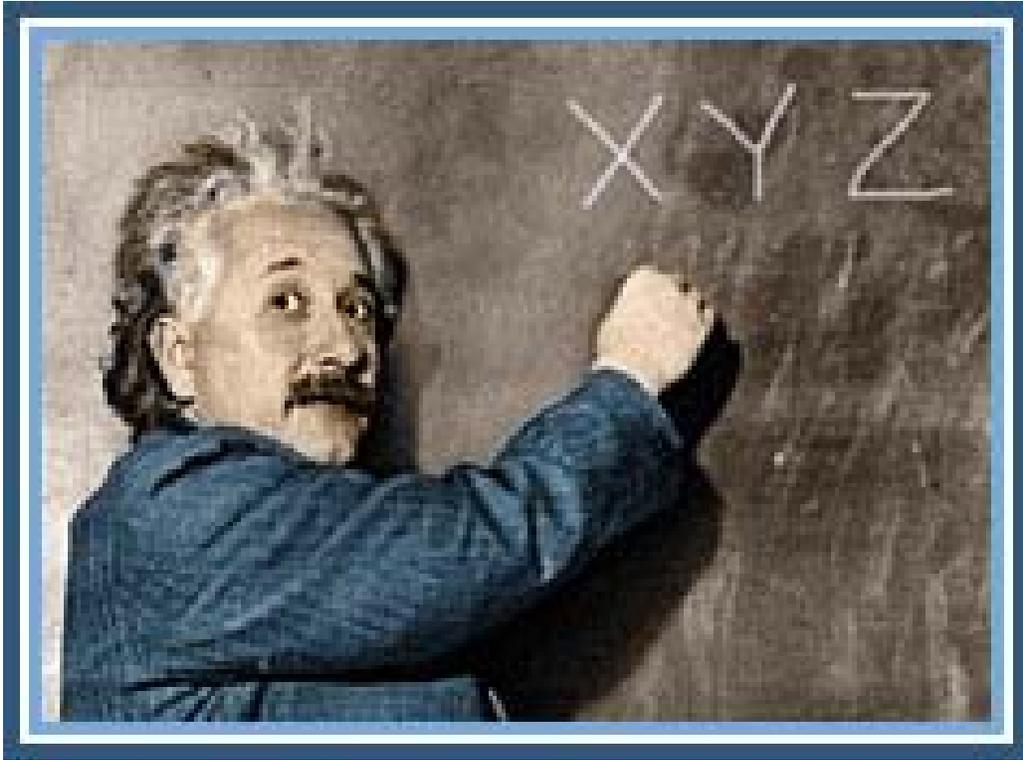
President of Eagle Shadow Financial, LLC

Host of Safe Money Radio

P.S. Feel free to listen to my radio show every Sunday on 630 KHOW AM at 8 a.m. and 3 p.m.

See last page.....

**That is very smart marketing....copy
this idea and build your business.**



Smart agents will!!!!!