



.....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.

HELP WANTED!



AGENT RECRUITER: Location to be determined based on qualified applicant.

Please submit a resume and proof of production to 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.

Think Community

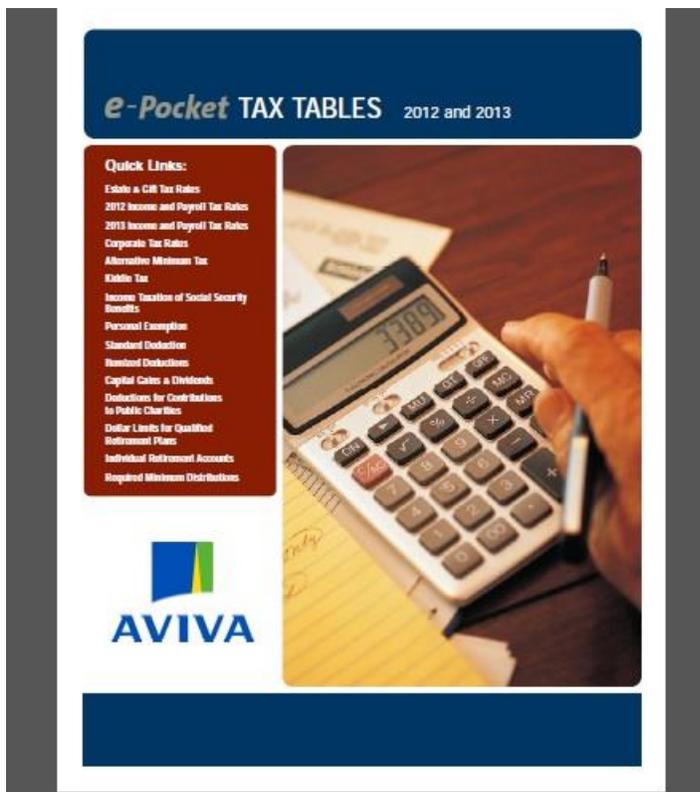


**You help me, I help the next guy, and on it rolls,
this is how we started as a crew; by being a
community!**

Thank you for joining us on Open MIC

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Here is a nice Premium Giveaway



http://www.d-u-s.com/PDF/2013_ePocketTaxTables_LATEST2013.pdf



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



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

Call Ralph Hill at (or any of us)

Phone: 206-622-3738
Fax: 206-623-7691
E-mail: sales@copymachine.net

Looks like The Hartford really is getting out of the annuity business....BB

<http://www.investmentnews.com/article/20140131/FREE/140139965>

Hartford offers to buy back old fixed annuities; about 90,000 contracts affected

Insurer, shrinking its annuity business since 2012, plans enhanced surrender offers

The **Hartford Financial Services Group** Inc. will offer a buyback of its old fixed annuities.

The insurer has been working toward shrinking the **size of its legacy annuity block** since March 2012, back when it announced that it would exit the business. In the fall of that year, The Hartford announced it would offer a number of its variable-annuity clients an enhanced account value in exchange for giving up their guaranteed minimum withdrawal benefit — a feature that raises income benefit payments, depending on the contract's market performance.

Just like **The Who** said all those years ago... “*Meet the new boss, same as the old boss*”....BB

1 In 3 Say Guaranteed Income Is Top Retirement Priority

<http://insurancenewsnet.com/oarticle/2014/01/30/1-in-3-say-guaranteed-income-is-top-retirement-priority-a-452625.html>

A new study by TIAA-CREF shows that more than one-third (**34 percent**) of Americans who participate in a retirement plan say the primary goal of their plan is to generate guaranteed monthly income. Another 40 percent want to ensure their savings are safe regardless of what happens in the financial markets. Yet 72 percent of respondents either do not have or are unaware if their retirement plan has a lifetime income option, which can help provide the retirement security they seek.

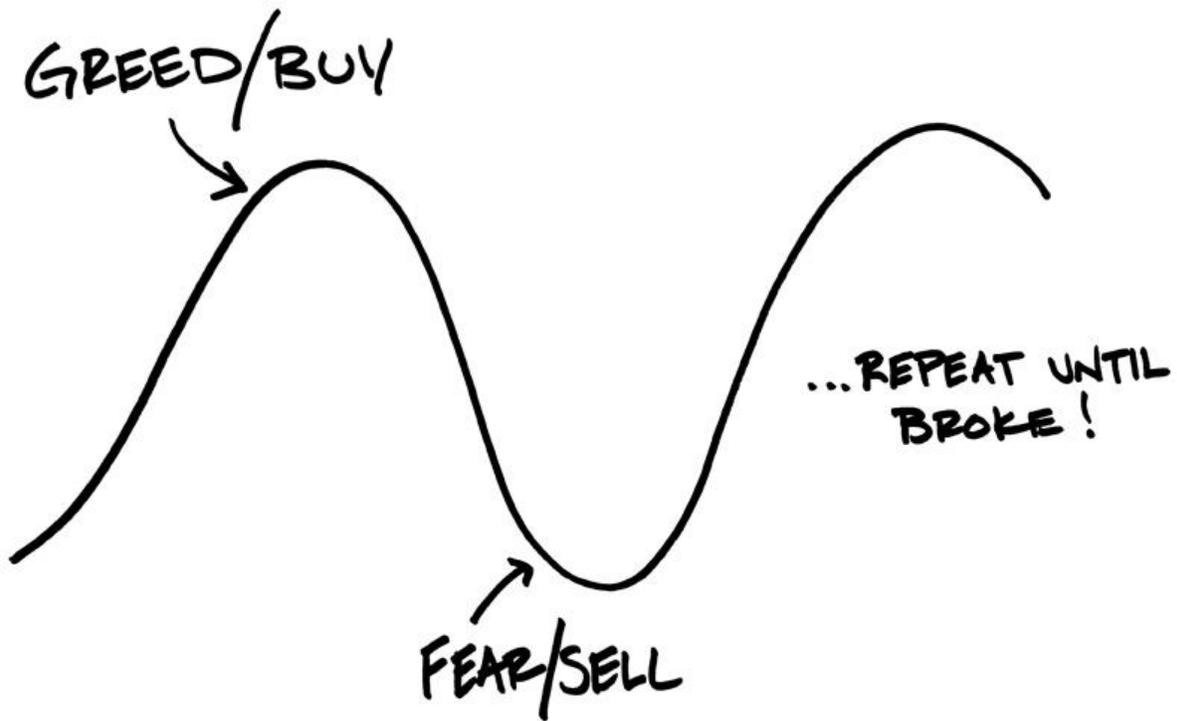
The survey was conducted by an independent research firm and polled a random sample of more than 1,000 adults nationwide on their retirement plans.

Ensuring income lasts through retirement

As you know, I am a huge fan of Carl and his creation; Behavior Gap, this is his best one. Smart agents would use this graph at the kitchen table to illustrate emotions and buying decisions. If I were you I would buy this for my office, killer illustration.

Respect copyrights!

www.behaviorgap.com



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A few years ago, an advisor called me super excited to tell me about an experience he just had with a client-to-be (sometimes called a prospect).

He told me that as he and this new prospect walked into his conference room for the first time, they walked over to look at some art hanging on the wall. On the wall were some of my early prints.

One was the Fear & Greed image you see above.

The prospect looked at it. Looked at the advisor. Looked back at the sketch, and laughed. He then said, "That's what I've been doing...I need you to help me stop it!"

One of the goals I've always had in mind with these sketches is to allow people to see themselves in the image, laugh a bit, and then get serious about doing better. My editor at *The New York Times* once said they are confrontational without being off putting.

I like that.

Well, on this day, the stuff the advisor had hanging on his wall helped start a conversation about how he could help this client-to-be make better decisions about his money, and I think that's a very good thing.

Well, my friends, here's the deal this month:

- **I have a limited supply of letterpress prints of Fear & Greed.**
- **These are unframed 8"x10"s. It's an open edition print, but I have hand-signed every one.**
- **These are printed on the same, fine cotton paper as all my prints by the fine craftsman at The Mandate Press in Salt Lake City, Utah.**

As much as I love the big framed version, this size is great because it makes a perfect gift or slips into a frame that can sit on your desk or hang on the wall with your other prints.

Price:

\$29 apiece if your order 9 or less, and **\$18** if you order 10 or more. Use the coupon code **feargreed** at checkout for 10 or more sketches.

Checkout is simple and secure, [just click here](#) or the big blue "BUY NOW" button below.

Thanks,

Carl

P.S. I'm only telling you about this. If you're not a subscriber to the Behavior Gap newsletter, you won't hear about this offer.

P.P.S. Make sure I hear about the conversations these start around your office.

Dave and Shaun



Product updates



Big Truck Partners

Hello Partners,

We are going to be working directly with Allianz and some other partners to develop some Social Security enhanced marketing systems and materials including some software to analyze Social Security needs and a seminar presentation (independent of Allianz branding). In order to access these materials you will need to have an Allianz Preferred contract.

To qualify for Allianz Preferred you need to have either \$60K in commissions in the last 12 months or a securities license.

If you would like access to what I have mentioned plus their products (The Allianz 360 and 222 are fairly popular products because of the Barclays index strategy and the increasing income payouts on the 360) then please sign the attached paperwork where indicated.

You do not need to fill out the blank spaces. We will do that for you. Just signatures for your convenience.

If you have written business with Allianz Preferred in the last six months or have been newly contracted in the last six months we will need a release also. If that is the case let me know and I will send you the release form.

Thanks,

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

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Toll Free: 888-74AGENT

Last week was one of the best Open MICs in years, it also was too short when it came to handling objections, We talked about objections and as I reread the notes I realized how important learning how to do this.

So we decided that learning this more in-depth was a great use for an Open MIC, plus we have a few more objections to add (questions from agents).

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 way 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?

Here are some additional objections

- My uncle lost a lot of money with his annuity
- I don't want to tie up my money
- I have to consult with my stock broker
- Thanks but I want to check out a couple of other annuity agents who have been in touch
- My brother-in-law is in the business.
- Just send me your literature.
- My mother was high pressured into one of them



For more information:

Email:

Sherilyn Orr at sherilyn@infofuel.com

David Winer at davidwiner@aol.com

Toll Free: 1-866-300-0659

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

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.

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 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

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!



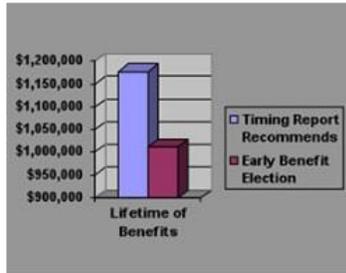
Kiplinger Video, "How to maximize Social Security benefits," 8/23/2012.

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



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=SB1rt0Vtoic>

Selling Tip #3 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.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



We Recommend:

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.

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.

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More Legal Stuff...

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