



.....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.



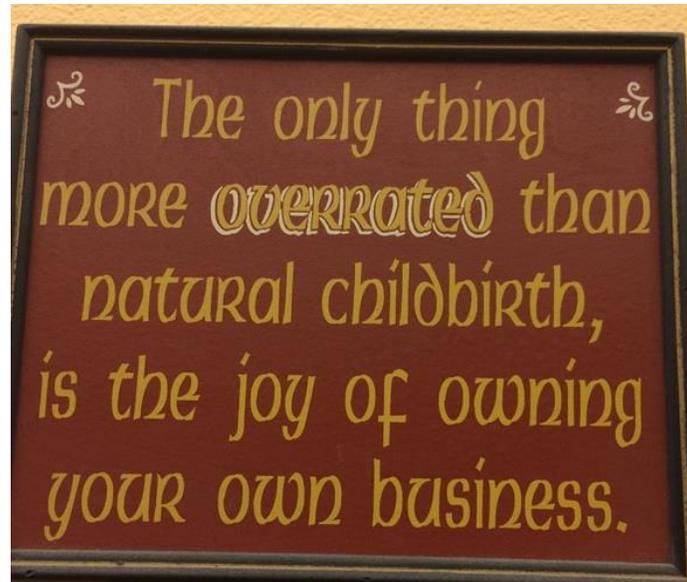
"Our brand can be your brand"

Open MIC is sharing, Welcome!



Fabulous meeting in Denver at the **Safe Money Radio** Forum. We discussed radio, referrals, and tons of shared tips. Plus how to use off site marketing to grow your radio show!

Since 1971 I have been self-employed, being self-employed really means having enough courage to write your own paycheck. It can be wonderful, stressful and a million other adjectives all at the same time. In Denver I was fortunate to spend a couple days with other self-employed! Talented, wonderful and courageous.....I saw this hanging in our coffee shop (Calistoga Roasteria) Sunday and I thought how apropos.



ABM: Always Be Marketing

Thank you for joining us on Open MIC

9:00: AM Pacific Thursday 800 504-8071 Code is 2554567#.

Of Interest:

HAPPY 20TH BIRTHDAY INDEXED ANNUITIES!

February 3, 2015 by Sheryl J. Moore

Since I first learned about indexed annuities, I've believed in them. What's not to love? A retirement product that promises a guaranteed income that I cannot outlive, a minimum guaranteed interest, the potential to earn more than fixed money instruments and no risk of loss due to market fluctuations. SIGN ME UP! I'm proud to support this relatively-young 20-year product, and I look forward to working with indexed annuities another 20+ years!

Remember

Remember a few years ago when our product was completely unheard of? It was variable annuities or nothing....**remember?**

Brokers slammed us, made fun of us and considered us as a non-factor....**remember?**

The products were too hard to understand and too complicated, plus anyone who bought one was being taken advantage of.....**remember?**

Now what has happened! The industry is booming and for the first time ever, the variable annuity industry is losing market share.

Guess who now is selling FIA? And touting them as the miracle product, those same guys who made fun of us so few years ago.....**remember?**

The brokers!

Just think how the evolution of this wonderful product has changed our industry. I started full time in the annuity business 23 years

ago...My Oh My...the changes..... well, actually no. The same theme is exactly as it has always been....**Safety and Security!**

So Happy Birthday FIA, you are such an infant.....BB

Boomer demand for annuities to stay high despite low rates

CLIENTS RECEPTIVE TO ANNUITIES

IRI's survey of advisors said three-quarters reported their clients are receptive to annuities, with **90% interested in guaranteed income in retirement**. Overall, industrywide annuity sales are on track to rise 3% to 5% in 2014, IRI said. A year ago, IRI similarly predicted more product innovation and ongoing consumer demand for annuities, and reported that 44% of financial advisors planned to grow their annuity business in 2014.

Boomers are good for annuities. The annuities market experienced a good year for growth in 2014, despite interest rate headwinds, and 2015 shows signs of continued strength as boomers look for retirement income, issuers seek product innovations and 401(k) plans offer deferred-income annuities in target-date funds now that the U.S. Treasury Department has given them [...] The post Boomer demand for annuities to stay high despite low rates (<http://www.looktowink.com/2015/02/boomer-demand-annuities-stay-high-despite-low-rates/>) appeared first on Wink (<http://www.looktowink.com>).

New Indexed Annuities Grab Market Share as Banks Jump In

(Bloomberg) — Buyers of U.S. annuities are clamoring for new products linked to indexes that may use elaborate strategies to control risk, attracting regulatory scrutiny as they widen a market that favors more traditional structures. A total of 27.7 percent of indexed annuities sold in the third quarter of last year are tied to measures [...] The post New Indexed Annuities Grab Market Share as Banks Jump In (<http://www.looktowink.com/2015/02/new-indexed-annuities-grab-market-share-banks-jump/>) appeared first on Wink (<http://www.looktowink.com>).

I mean duh....can you blame them....BB

Industry Will Lose 300 More B/Ds By 2016

Though the **closure rate** of FINRA-registered broker/dealers is slowing down, the number of firms is expected to decline from 4,154 at the end of last year to 3,800 by the end of 2016, said David Alsup, founder of Fishbowl Strategies. Regulatory and compliance burdens will force smaller shops out of business or into the hands [...] The post Industry Will Lose 300 More B/Ds By 2016 (<http://www.looktowink.com/2015/02/industry-will-lose-300-bds-2016/>) appeared first on Wink (<http://www.looktowink.com>) .

We can help:

Need help on case prep? Have questions about mutual funds, stocks, bonds? Need help fact finding? We can help you put you case together.

Sometime just a little adjustment is all you need; sometimes just knowing where to find specific information is all you need. We have years of experience, as an example, if you are having difficulty with making phone calls for appointments, ask Joe Rych for help, he is terrific with the phone.

We can help!

Call or email me. 360 701-6209.....bbroich@msn.com



Sales and Marketing Topic:



Please join me in welcoming our guest!

Jenny Lewis has been in Life Insurance since 2007. On a daily basis, Jenny consults some of the most knowledgeable annuity and life financial advisors in the nation and has proven to drive their profitability upward. She's very involved in the practices of her advisors, serving as a virtual extension of their office. Jenny not only specializes as a life product specialist, but has extensive knowledge in the back office day-to-day, as well as underwriting guidelines for every carrier First Annuity works with. Jenny's number one goal is product and carrier education aimed to help advisors in their persistency and close ratio. Her knowledge takes the complex case design, sales, and marketing of life insurance and turns them into easy-to-implement strategies for the best in the business. Jenny prides herself in coaching some of the best in the business to grow their life business each and every year! For more information, please call Jenny @ 877-324-1993.

Jenny Lewis | Executive Vice President, Life Department | First Annuity & Insurance Marketing

7105 West 44th Avenue | Wheat Ridge, CO 80033 | Phone: 888.758.7305 | Direct: 877-324-1993 | Fax: 866.376.6033 | jenny@firstannuity.net | www.firstannuitylife.com

Hello Partners,

For any term life insurance quotes please use the link and password below and contact Jenny Lewis at First Annuity for any life insurance support.

www.firstannuitylife.com/advisor-tools

Password = **faimtools**

Jenny Lewis

jenny@firstannuity.net

Office: (877) 324-1993

Cell: (720) 988-4387

Fax: (866) 376-6033





Here is a simple explanation, if demand for US Treasuries slows or dries up; the **FED will need to raise interest rates** to attract investors. That would mean one simple thing; the bonds currently in force would be worth less if sold prior to maturity.

Might be a good time to reach out to your clients and prospects and talk about this possibility, FIA with income riders are guaranteed. The Insurance Company has to worry about yield, not the client.

Plus we are living longer.....see below.

Bill Broich

U.S. Bond Sentiment Worst Since 2009

Traders expect demand for Treasuries to dry up as investors' confidence in U.S. economy grows.

By [Liz Capo McCormick](#) and [Susanne Walker](#), Bloomberg
December 29, 2014

Get ready for a disastrous year for U.S. government bonds. That's the message forecasters on Wall Street are sending.

With Federal Reserve Chair Janet Yellen poised to **raise interest rates** in 2015 for the first time in almost a decade, prognosticators are convinced **Treasury yields have nowhere to go except up**. Their calls for higher yields next year are the most aggressive since 2009, when U.S. debt securities suffered record losses, according to data compiled by Bloomberg.

Getting it right hasn't been easy. Almost everyone who foresaw a selloff this year as the Fed ended its bond buying was caught off-guard as lackluster U.S. wage growth and turmoil in emerging markets propelled Treasuries to the biggest returns since 2011. Now, even as the bond market's inflation outlook tumbles, forecasters are sticking to the view that **Treasuries are a losing proposition** as the economy strengthens.

"Next year should be the break-out year finally," Chris Rupkey, chief financial economist at Bank of Tokyo-Mitsubishi UFJ Ltd., said by phone from New York on Dec. 23. "The market is ignoring the rhetoric that Yellen and the FOMC is getting closer and closer to tightening. The market has it wrong."

Rupkey, who is among the 74 economists and strategists surveyed by Bloomberg this month, has one of the highest projections. He said he expects 10-year yields to rise to 3.4 percent by the end of 2015, from 2.20 percent at 10:57 a.m. in New York.

The median forecast calls for yields to reach 3.01 percent during the same span. The roughly **0.75 percentage** point increase would be almost twice as much as forecasters anticipated for 2014.

Market Read

After misreading the direction of the U.S. bond market this year as yields fell and Treasuries rallied 5.7 percent, a growing number of financial professionals are showing renewed confidence **Treasuries are due for a selloff**.

Given the chance to speculate on **declines in only one asset, 20 percent** of investors, traders, and analysts in a Bloomberg Global Poll conducted last month picked government bonds as their top choice—the most of any category.

One of the biggest reasons is the strength of the world's largest economy. U.S. gross domestic product expanded at a 5 percent annual rate in the third quarter, the most since the same period in 2003, revised government data released last week showed. Unemployment is at a more-than-six-year low of 5.8 percent.

For Guy LeBas, the chief fixed-income strategist at Janney Montgomery Scott LLC, any increase will be tempered as a growing number of older Americans leads to less spending and slower inflation while **boosting demand for low-risk, fixed-income assets**.

(Q: What is the best low risk fixed asset?....BB)

Plus we are living longer....BB

The percentage of Americans 65 years old or older reached **14.2** percent of the U.S. population this year, up from **12.4** percent a decade ago, according to Census Bureau data compiled by Bloomberg.

“Long-term Treasuries are going to look through the ups and downs of the short-term economic cycle and focus on constraints to long-term growth,” LeBas said by telephone from Philadelphia on Dec. 23. He anticipates that yields on the 10-year note will end 2015 at 2.47 percent, the lowest estimate among forecasters surveyed this month by Bloomberg.

Bill Gross headed PIMCO for years, now he is with Janus.....His thoughts are not to be ignored....BB

Bill Gross says Fed must be 'very careful' in raising rates

Feb 09, 2015 | By [Mary Childs](#)

Bill Gross calls for caution as the Fed looks toward raising interest rates. (AP Photo/Pablo Martinez Monsivais, File)

(Bloomberg) -- **Bill Gross**, the former manager of the world's largest bond fund, said the U.S. Federal Reserve must be “very careful in their moves” and needs to see a nominal growth rate of 4 percent to 5 percent before raising interest rates.

All central banks have to be cautious, but the U.S. especially, because “they’re the first one to get off the dime,” the former chief investment officer of Pacific Investment Management Co. said in a Bloomberg Radio interview on Friday. “This is a highly levered economy buffered by structural headwinds,” said Gross, who left Newport Beach, California-based Pimco in September to join Janus Capital Group Inc.

Gross said a Labor Department report showing payrolls advancing by more than forecast and revisions upward for November and December will help the Fed slowly and carefully raise rates this year. **Sustained employment gains** will probably help assure policy makers that the expansion is well-rooted and can withstand an increase in borrowing costs.

Gross expressed caution over the nature of the jobs that have been created over the past decade as real wages over the period declined.

“We can create jobs, but can we create profitable jobs and productive jobs that pay money to elevate labor back into the old middle class?” asked Gross, 70. “I don’t think we’ve done that and that’s what we need to do.”

Commodity prices

Wages need to increase at least 3 percent to help offset the impact of lower commodity prices and get to the Fed’s inflation target of 2 percent, he said.

Gross earned his reputation by building Pimco into a \$2 trillion money manager at its peak with some of the industry’s highest returns. He left the firm he co-founded in 1971 to join Denver-based Janus after losing a power struggle with management and some of his deputies.

The \$1.4 billion Janus Global Unconstrained Bond Fund, which Gross has run since Oct. 6, has declined 0.29 percent since then through February 5th, beating 55 percent of comparable funds, according to data from Chicago-based research firm Morningstar Inc.

What I don’t understand from all these experts is this....why would a retiring public even consider bonds? Their volatility, their credit risk, their interest rates and their long term commitment makes me wonder. Isn’t it so much simpler to buy a FIA and allow the insurance company to worry about it?.....BB



BTW, I wasn’t going to discuss this next part simply because it is long and involved, I market the points of interest for you, simply said...there are so many folks out there to talk to and so many who would benefit from a FIA.....really amazing.....BB



I added a photo to catch your attention.....This is alarming.....BB

TIAA-CREF SURVEY: AMERICANS WANT MONTHLY RETIREMENT PAYCHECK BUT DON'T KNOW HOW TO GET IT

February 3, 2015 by Business Wire

Only 14 percent have taken steps to secure lifetime income

NEW YORK—(BUSINESS WIRE)—A new survey from TIAA-CREF reveals that Americans understand the importance of receiving guaranteed monthly income in retirement. However, their strategy for achieving that goal may be missing the mark: The vast majority of Americans (**84 percent**) said that having a guaranteed monthly paycheck in their post-career years is important, yet only **14 percent** have taken steps to ensure lifetime income with the purchase of an annuity. Overall, these results underscore the need for more education about options that provide an income stream retirees can't outlive.

The TIAA-CREF 2015 Lifetime Income Survey was conducted by an independent research firm and polled a random sample of 1,000 adults nationwide to assess their attitudes, preferences and behaviors about lifetime income.

The survey showed that Americans could be missing out on options in their retirement plan that may help them meet their long-term goals – 44 percent, for example, were not sure if receiving monthly income in retirement was an option in their plan. Even fewer (**31 percent**) are actively seeking advice on how to

translate their retirement savings into lifetime income, indicating that they may not be as proactive as they could be about planning for the future.

More alarming, the survey found that an increasing number of Americans are saving nothing at all for their retirement (29 percent versus 21 percent in 2014), even though 46 percent are concerned that they will run out of money.

“More Americans need to not only set savings goals, but consider how their retirement savings will translate into an income stream that they cannot outlive,” said Ed Van Dolsen, president, Retirement and Individual Financial Services at TIAA-CREF. “Individuals will feel more confident in their retirement plans if they know that their basic expenses will be covered by guaranteed income. Therefore, any retirement-planning conversation should include a discussion of strategies for generating lifetime income, and how annuities can help create financial security.”

Yet, **few are engaging in that conversation**. When asked whether they’ve analyzed how their savings will translate into monthly income in retirement, only 38 percent had done so, and a number had done this analysis without the help of a financial professional: 18 percent said they’ve done the math themselves, 14 percent relied on a family member or a friend for the analysis, and 6 percent turned to a colleague or manager for guidance.

That could explain the disconnect between what people want versus what they actually plan for: Even though 49 percent of respondents would be willing to commit a portion of their savings to a product that would provide them a monthly income, like an annuity, only 34 percent of Americans are familiar with annuities; 29 percent have purchased one or are planning to do so; and 28 percent have a favorable impression of annuities.

“For many Americans, annuities are often unknown or misunderstood, which is unfortunate since they are the only way to generate retirement income that cannot be outlived,” said Van Dolsen. “People should consider working one-on-one with a financial

advisor to learn more about the investment solutions that can help them achieve their long-term financial goals.”

Young Americans most likely to need information about income options

The survey also found that 84 percent of Americans aged 18-34 (the same percentage as in the general population) prioritize having a guaranteed source of monthly income in retirement, but are much less likely to be familiar with annuities than older Americans (26 percent versus 48 percent for Americans ages 55-64, for example).

“This is an opportunity for employers to advise young people about the value of purchasing an annuity during their prime savings years, not just when they’re ready to retire,” said Van Dolsen. “Taking advantage of this option early on could help younger people prepare for a secure retirement.”

TIAA-CREF helps individuals plan for their financial well-being and build their confidence by offering a variety of resources and interactive tools related to financial advice and goal-setting. In addition to its online Advice and Guidance Center, TIAA-CREF offers educational programs focusing on trending financial issues and organizes financial empowerment workshops for women. The company offers access to financial consultants via phone and at more than 100 offices across the country.

For more information on the survey, please read the 2015 TIAA-CREF Lifetime Income Survey Executive Summary. For more information on TIAA-CREF’s Advice and Guidance offerings, visit our Advice and Guidance Center.

TIAA-CREF products may be subject to market and other risk factors. See the applicable product literature, or visit www.tiaa-cref.org for details.

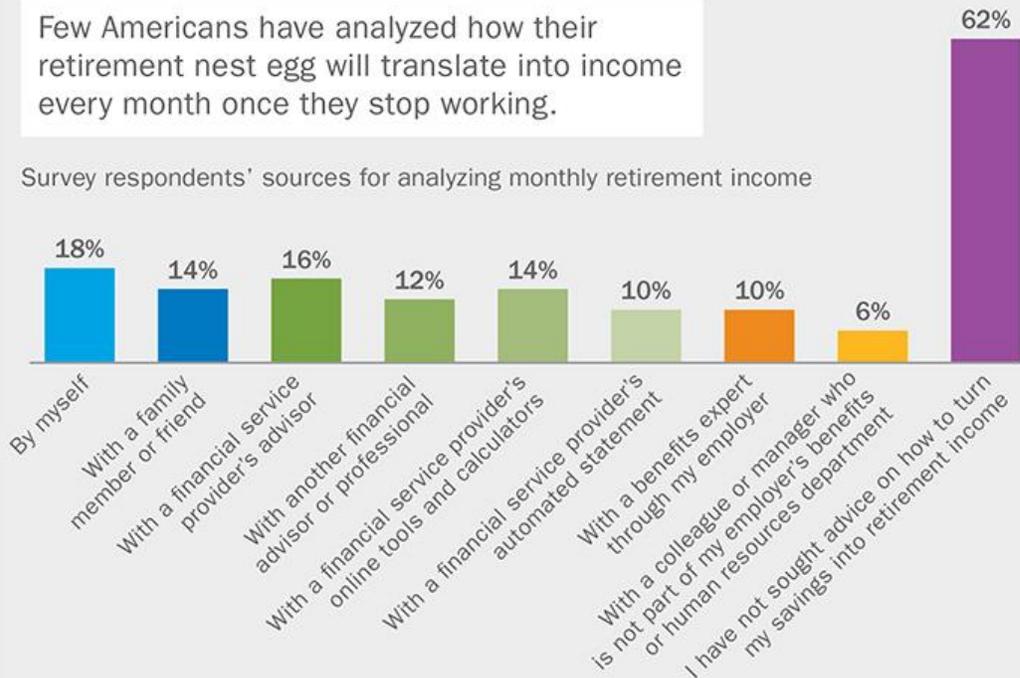
© 2015 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017

Look at column on right....is that amazing?....BB

What will you live on when you're retired?

Few Americans have analyzed how their retirement nest egg will translate into income every month once they stop working.

Survey respondents' sources for analyzing monthly retirement income



Source: TIAA-CREF 2015 Lifetime Income Survey

The survey was conducted by KRC Research by phone among a national random sample of 1,000 adults, age 18 years and older, from Jan. 7-13, 2015, using a combination of landline and cell phone interviews. The margin of error for the entire sample is plus or minus 3.1 percentage points.

The material is for informational purposes only and should not be regarded as a recommendation or an offer to buy or sell any product or service to which this information may relate. Certain products and services may not be available to all entities or persons. Past performance does not guarantee future results.

TIAA-CREF Individual & Institutional Services, LLC, Teachers Personal Investors Services, Inc., and Nuveen Securities, LLC, Members FINRA and SIPC, distribute securities products.

© 2015 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF), 730 Third Avenue, New York, NY 10017
C21733

ORIGINALLY POSTED AT [BUSINESS WIRE](#) ON FEBRUARY 3, 2015 BY BUSINESS WIRE.



Agent Share:

Crew! Send me your shares and we will put them on Open MIC notes, that way we help each other in our **Agent Community!**

Big Truck Partners



81

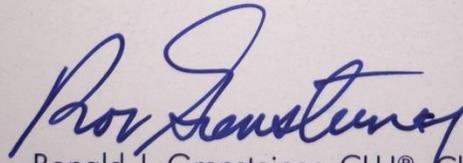
Dear Chad,

Congratulations on achieving American Equity's Top 100 for 2014! Your official ranking was #81. Very impressive when you consider we have nearly 30,000 contracted agents!

While this is an outstanding achievement, the real winners are all of the people receiving the valuable benefits of Sleep Insurance due to your great efforts!

Thank you very much for your business and support of American Equity.

Best regards,



Ronald J. Grensteiner, CLU®, ChFC®
American Equity Investment Life Insurance Company
President

Chad has been a long term friend of Open MIC, constantly sharing his ideas. Very much appreciated. Now to see how he ranks against 30,000 other annuity salespeople, **wonderful, simply wonderful**. As an example of Chad's generosity with his time, last week in Denver, he gave up 2 days of selling to spend time with us and share how he does it, his tips and ideas were terrific.....

Next time you talk to Chad, ask him about **“Stump the Chump”**

I have talked about **Structured Notes** several times on Open MIC....here is more info....BB

Hello Partners,

Chad just ran into two clients that were sold Structured Notes by banks and were under the impression they were earning 7% returns.

Here is an article that is pretty good at debunking these investments:

<http://www.investopedia.com/articles/bonds/10/structured-notes.asp>

Talking Points for your clients:

- **Credit Risk:** Remember 2008 and mortgage securities. Take a bunch of investments, package them together, and sell them. The broker selling them has no idea what makes up the package because they are only selling the package, not the actual investments that make up that package. Ask your broker to specifically identify every IOU that your investment is based on and what the credit risk is (full financial analysis of the lender) for each loan. Guess what? He will have no clue.
- **7% Return?:** Due to an estimated value and illiquidity how do you actually know what your return is? Ask your broker to tell you the value of your investment if you put in a sell order today. Guess what? You most likely will not be able to sell today and the value will be much different than what he was estimating even if you can.

Product knowledge is not just about knowing your FIA's. **The key to overcoming objections is to know the answer and immediately give an objection handler.** A quick compelling answer exudes confidence and can save or make a sale. Don't be a "let me get back to you" annuity salesman.

BTW, Investopedia is a really good resource for information like this. **Watch CNBC, Bloomberg, or Fox Business News and every time they mention something you don't understand look it up in Investopedia.** Before you know it you will have some major lingo powers.

Also, if you look at some of the growth strategies in this product it is similar to an FIA index strategy. Why would you do the same thing as an FIA and then add fees and risk without any certain guarantee of income?

Here is a warning by the SEC:

<http://www.sec.gov/investor/alerts/structurednotes.htm>

Thanks for the biz,

Anthony R. Owen

Q: Chad, how are you handling the suitability form needed by American Equity? When do you enter the issue of suitability with a prospect? American Equity has an updated suitability form. What do you or Chad say to the client to “ease” them into the questions in section 1 – Financial Information



Product Information:



2/9/15



Below you'll find a summary of the marketing news released by the major life insurance carriers over the last week, prepared and provided by your Annuity.com team. Enjoy!

AIG

New Lower Rates with AG Select-a-Term

Don't let your clients pay more than necessary for term life insurance protection. AG Select-aTerm allows them to buy just what they need at a market-leading price. That's life insurance with Optionality. [Learn more.](#)

NORTH AMERICAN

A permanent UL with accelerated benefits to fit your clients every need!

Here are a few key reasons why the Custom Guarantee is a better fit than term:

No premium payments beyond age 100 - Once a client reaches age 100 all charges and expenses are eliminated. Guarantee to age 120 -Premium payments cease at age 100 but the death benefit guarantees to age 120

Guaranteed Exchange Provision - This is automatically included with Custom Guarantee UL policies and allows the policy owner the availability to exchange the policy, without evidence of insurability & surrender charges, to one of our cash accumulation products currently available, such as the Builder IUL or Rapid Builder IUL. Low face amounts- \$25,000 for clients age 60-85 and \$50,000 for clients age 15 days to 59. SO MANY Sales Concepts - Ideal for clients desiring permanent protection, 1035 exchanges, pension max sales, estate planning, or any sale requiring guaranteed death benefit protection. Many sales concept kits are available to assist you with your sales. Also, **THE CHRONIC ILLNESS RIDER WAS JUST APPROVED IN CA!!** [Learn More.](#)

John Hancock

Field Underwriting Now Easier than ABC

If you've liked John Hancock's popular Agent and Broker Companion (ABC) Guide, you'll love their web-based, interactive Field Underwriting Guide. Available on jhsalesnet.com, this dynamic, online guide offers access to their comprehensive underwriting guidelines and requirements with features that are better suited for today's needs.

[Learn more about the guide](#)

[How to access](#)

[Visit JH SalesNet](#)

Nationwide

Start the Affordable Care Act Client Conversation

Clients want to retire on their terms, and that includes planning for health care costs in retirement. It's important for you and your clients to know how the Affordable Care Act impacts these costs. Use Nationwide's Discussion Guide to talk with your clients about how the ACA can create opportunities for people to retire on their terms. [Learn more.](#)

AXA

AXA Underwriting

AXA's fun new underwriting video shows the strengths of their company, the experience of their underwriters and their unique underwriting niches and advantages. [Learn more.](#)

Lincoln Financial Group

Will Your Clients Outlive Their Assets?

Active, healthy lifestyles and medical advances continue to extend life expectancy. Your clients should consider how early they can afford to retire and plan for the very real possibility that they'll need 25 to 30 years post-retirement income. Build you clients' confidence and knowledge with these materials from Lincoln.

[Learn more.](#)



LIFE

Your clients have a 33% probability of depleting their assets over a 30-year retirement period*

It's time to deliver a new expertise

Your clients have a chance of outliving their assets. Help them take charge during Life Insurance Awareness Month.

Active, healthy lifestyles and medical advances continue to extend life expectancy. Your clients should consider how early they can afford to retire and plan for the very real possibility that they'll need 25 to 30 years of post-retirement income.

Cash value life insurance provides death benefit protection and offers a solution for longevity by providing tax-advantaged growth and income potential for future needs. Now is the time to develop a strategy to help your clients overcome the longevity challenge.

Build your clients' confidence and knowledge. Share these important documents.



Accordia Life

Why Use Retirement Path Roadmap? A Top Producer's Opinion

The Retirement Path Roadmap selling system can help you show clients how much they need for retirement, it can identify whether clients have saved enough for retirement, and it can provide extra tax-efficient income to fill the gap. See what a top producer with Accordia has to say about using Retirement Path Road Map with his clients. [Learn more.](#)

Legal & General America

Minimize Estate Taxes: Use Annuity To Max Advantage

Help your clients support their overall estate plans while still preserving their annuity and pension assets. By using annuity or pension income to purchase universal life insurance that provides a guaranteed death benefit and guaranteed cash values, your clients can build legacies that would otherwise be unavailable to heirs. [Learn more.](#)

Reach Higher Heights

Clients are underinsured when their financial responsibilities are the greatest. Laddered coverage makes insurance affordable when a young family is most vulnerable. Learn more about how this laddering solution can provide appropriate coverage at an affordable rate with this sales idea.

[PDF Flyer](#)

[Short Video](#)

Prudential

Planning for Today's Family

Whatever your clients' families look like, it's important to have a comprehensive financial plan designed for their unique circumstances and need. This producer presentation highlights items to consider when addressing today's family. [Learn more.](#)

The Versatility of Life Insurance

Every year, Prudential delivers on its commitments to its customers by providing them and their families' benefits in times of need. This flyer demonstrates how Prudential has kept its commitments and shares claim results for 2013 data. [Learn more.](#)

Protective

Seeing is Believing - Exceed Client Expectations with One Product

Finding the right life insurance policy can be a trick task. While one solution might offer great guaranteed protection, another may offer better growth potential or flexibility to access cash value. But now there's a new solution that does it all: Protective Investors Choice VUL. [Learn more.](#)

Mutual of Omaha

Help Your Clients "FIT" Into Even Lower Rates

Mutual of Omaha is one of only a few carriers offering a credit program that applies to Term Insurance. With the FIT program, clients have the ability to move up two tables and save significantly on life insurance premiums. [Learn more.](#)

MetLife

Clients Planning for Retirement Should Take a New Look on Life

Many clients are re-evaluating their priorities and how they prepare for the future. Use the New Look on Life website to help them understand how cash value life insurance can help provide supplemental income during their retirement. [Learn more.](#)



The Short List:

10 things the insurance industry can learn from the Super Bowl XLIX ads

If you didn't catch Super Bowl XLIX last Sunday, you at least watched the ads, or have seen all the buzz on your social media platform of choice. This year's Super Bowl topped out at more than 114.4 million viewers, which makes it the most watched broadcast in U.S. TV history, according to CNN Money. Which of [...] The post 10 things the insurance industry can learn from the Super Bowl XLIX ads

(<http://www.looktowink.com/2015/02/10-things-insurance-industry-can-learn-super-bowl-xlix-ads/>) appeared first on Wink (<http://www.looktowink.com>).

Nationwide: Controversial Super Bowl Ad Meant to 'Start a Conversation'

COLUMBUS, Ohio – Although a Super Bowl spot aired by Nationwide Mutual Insurance Co. that intended to highlight child safety whipped up negative feedback from consumers online, the insurer hopes it started a conversation that will help save lives, according to a statement. The commercial, which was styled on YouTube as “Make Safe Happen,” features [...] The post Nationwide: Controversial Super Bowl Ad Meant to ‘Start a Conversation’ (<http://www.looktowink.com/2015/02/nationwide-controversial-super-bowl-ad-meant-start-conversation/>) appeared first on Wink (<http://www.looktowink.com>).

Industry’s Biggest Opportunity: Helping Fund Retirement

WASHINGTON – The biggest growth opportunity for life and annuity carriers could be helping consumers generate sufficient savings and income for retirement. That’s according to Deloitte’s 2015 life and annuity industry outlook. This growth opportunity, Deloitte said, stems from the aging U.S. population, improved health care and lengthening lifespans. However, the report continues, because of [...] The post Industry’s Biggest Opportunity: Helping Fund Retirement (<http://www.looktowink.com/2015/02/industrys-biggest-opportunity-helping-fund-retirement/>) appeared first on Wink (<http://www.looktowink.com>).

Principal Financial CEO: Two-Thirds of Earnings Now Generated From Fee-Based Businesses

DES MOINES, Iowa – Two-thirds of Principal Financial Group Inc.’s earnings are now generated from its fee-based businesses, said its chief executive officer as the company’s fourth quarter and year-end 2014 profits increased. Each of the company’s four operating businesses had record earnings for the year, Larry D. Zimpleman, chairman and CEO, said during the [...] The post Principal Financial CEO: Two-Thirds of Earnings Now Generated From Fee-Based Businesses (<http://www.looktowink.com/2015/02/principal-financial-ceo-two-thirds-earnings-now-generated-fee-based-businesses/>) appeared first on Wink (<http://www.looktowink.com>).

Why Carriers Like Lump Sum Payouts

Financial advisors who keep track of the proliferation of living benefits riders tacked onto life insurance policies may have asked themselves why so many insurance carriers recently are trumpeting the benefit of a lump sum payment. Insurance carriers have announced lump sum options with terminal and critical illness riders, and even with

chronic illness riders [...] The post Why Carriers Like Lump Sum Payouts (<http://www.looktowink.com/2015/02/carriers-like-lump-sum-payouts/>) appeared first on Wink (<http://www.looktowink.com>) .

LIMRA: Teach your clients to budget

Americans tell researchers they want to save more for retirement but their best intentions are falling far short. A first step to improve saving may begin with better budgeting. When LIMRA asks consumers what they need for financial education, a quarter of them say budgeting skills. Among middle market consumers 52 percent listed developing a [...] The post LIMRA: Teach your clients to budget (<http://www.looktowink.com/2015/02/limra-teach-clients-budget/>) appeared first on Wink (<http://www.looktowink.com>) .

Brokerage Firm Initiation and Price Target on American Equity Investment Life Holding

American Equity Investment Life Holding (NYSE:AEL): American Equity has been initiated with a Hold at Jefferies. The Brokerage Firm has set a Price Target of USD 30. American Equity Investment Life Holding (NYSE:AEL): 3 Brokerage firm Analysts have agreed with the mean estimate for the short term price target of \$27.67 in American Equity Investment Life [...] The post Brokerage Firm Initiation and Price Target on American Equity Investment Life Holding (<http://www.looktowink.com/2015/02/brokerage-firm-initiation-price-target-american-equity-investment-life-holding/>) appeared first on Wink (<http://www.looktowink.com>) .

Prepare Now For Digital Disruption

Which “digital disruptors” are going to try to eat the lunch of the established players in insurance? If you ask life and annuity advisors, many will answer “maybe Google or Amazon,” because they’ve heard these giants are warming up to insurance. But advisors often draw a blank on other digital “outsiders.” They just don’t see [...] The post Prepare Now For Digital Disruption (<http://www.looktowink.com/2015/02/prepare-now-digital-disruption/>) appeared first on Wink (<http://www.looktowink.com>) .

NAIFA President: ‘Disappointed’ Budget Proposes Tax Hikes on Life Industry

WASHINGTON – The National Association of Insurance and Financial Advisers is criticizing a White House Proposal to increase taxes on the life insurance industry. President Obama’s proposed budget for the 2016 fiscal year includes a number of provisions that would alter rules on life insurers, which the White House said would save taxpayers \$31.1 billion [...] The post NAIFA President: ‘Disappointed’ Budget Proposes Tax Hikes on Life Industry (<http://www.looktowink.com/2015/02/naifa-president-disappointed-budget-proposes-tax-hikes-life-industry/>) appeared first on Wink (<http://www.looktowink.com>) .

With Membership Dropping, NAIFA Plans To Fight Back

National Association of Insurance and Financial Advisors President Juli Y. McNeely said that boosting the organization’s membership base to about 42,000 members is a realistic goal, as NAIFA looks to recruit more deeply in the ranks of independent advisors. Membership is estimated at between 37,000 and 38,000 members. NAIFA officials project that the association will [...] The post With Membership Dropping, NAIFA Plans To Fight Back (<http://www.looktowink.com/2015/02/membership-dropping-naifa-plans-fight-back/>) appeared first on Wink (<http://www.looktowink.com>) .

Growing percentage of the elderly and near-elderly have debt

The share of older American families that had debt in 2013 increased from 2010, according to new research. The Employee Benefits Research Institute discloses this finding in a January 2015 report, “Debt of the Elderly and Near-Elderly, 1992-2013.” The percentage of American families headed by individuals ages 55 or older with some level of debt [...] The post Growing percentage of the elderly and near-elderly have debt (<http://www.looktowink.com/2015/01/growing-percentage-elderly-near-elderly-debt/>) appeared first on Wink (<http://www.looktowink.com>) .

10 top tax issues to watch

The folks at Wolters Kluwer just issued their 2014 Tax Year-in-Review, which is chock full of information and insight on developments in Washington that could potentially impact you and your clients’ tax filing. Click [HERE](#) for the firm’s top 10 developments to keep your eyes on. The post 10 top tax issues to watch

(<http://www.looktowink.com/2015/01/10-top-tax-issues-watch/>) appeared first on Wink (<http://www.looktowink.com>) .

400,000 Insurance Pros Needed By 2020

A looming labor shortage in insurance has led several industry players to launch a campaign to increase the sector's visibility and desirability while promoting science, technology, engineering and math. The insurance industry is facing a talent shortage — and it's getting worse. That's according to David E. Coons, SVP of the Jacobson Group, a research [...] The post 400,000 Insurance Pros Needed By 2020 (<http://www.looktowink.com/2015/01/400000-insurance-pros-needed-2020/>) appeared first on Wink (<http://www.looktowink.com>) .

Annuities Should Be Requirement In Employee Plans

WASHINGTON – Insurance industry advocates are applauding the introduction of bills in the House and Senate to make it easier for small businesses to join multiple employer retirement plans, but they are also encouraging lawmakers to require annuities be one of the options for employees. The Insured Retirement Institute (IRI) and the American Council of [...] The post Annuities Should Be Requirement In Employee Plans (<http://www.looktowink.com/2015/01/annuities-requirement-employee-plans/>) appeared first on Wink (<http://www.looktowink.com>) .

SEC audit of Girard Securities focusing on supervision of branch offices

Firm hit with 'massive' data request, according to CEO's memo Girard Securities has told its advisers that an SEC audit of the firm is focusing on supervision of branch offices, part of an industry-wide move by the agency. "On the first Monday of 2015, the first call I received was from the SEC informing me [...] The post SEC audit of Girard Securities focusing on supervision of branch offices (<http://www.looktowink.com/2015/01/sec-audit-girard-securities-focusing-supervision-branch-offices/>) appeared first on Wink (<http://www.looktowink.com>) .

Longevity Risk Leads To Growth Opportunity

Longevity risk may be opening the door to the biggest growth opportunity for annuity carriers, according to the Deloitte Center for Financial Services. Should that happen, it could mean a big growth opportunity lies ahead for advisors who work with annuity products, too. But just how is this potential opportunity playing out? In its 2015 [...] The post Longevity Risk Leads To Growth Opportunity (<http://www.looktowink.com/2015/01/longevity-risk-leads-growth-opportunity/>) appeared first on Wink (<http://www.looktowink.com>) .

Consultant: Mobile Apps For Advisors At ‘Tipping Point’

A new report by the consulting firm Cogent Reports has found that financial advisors are almost as likely to use a mobile application as they are to access a website through a desktop computer when looking to connect with financial services providers. The mean number of monthly visits to a website hosted by a “best-in-class [...] The post Consultant: Mobile Apps For Advisors At ‘Tipping Point’ (<http://www.looktowink.com/2015/01/consultant-mobile-apps-advisors-tipping-point/>) appeared first on Wink (<http://www.looktowink.com>) .

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.



Annuity Search and Comparisons



Term Life Quotes and Comparisons



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.

Open MIC is and was created for the entertainment of our agents, family, friends, guests, industry spies and me. Be careful with the information contained in Open MIC and always get advice from licensed professionals. You never know, sometimes I might make something up....so always verify!

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.

I can't accept responsibility for the profitability or legality of any published articles or opinions published in Open MIC. Nothing in these Open MIC notes should be considered personalized advice. Although I may answer your general questions, I am not licensed under securities laws to address your particular situation. No communication by me to you should be deemed as personalized advice.

And, although all of the articles have been selected for their content, however in the interests of balanced reporting we often publish articles we may not agree with, the publishing of such articles within Open MIC notes does NOT constitute a recommendation of the products or services mentioned or advertised within those articles. Boise State did play in the Fiesta Bowl and end 12-2...another fabulous year.

Did you know that since 1932 Boise State is 405 wins and 210 losses....what a record!

Did you know that since 2000, Boise State is 91-4 at home?

We make no compensation for the publishing (or hosting) of Open MIC Notes.....in fact it costs us for the phone "call in" system...oh well...