



*.....15 Years and still rolling.....*

**Open MIC is open for anyone.**

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

**ANTHONY OWEN**

888-74**AGENT** (24368)

[tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com)

OR VISIT OUR WEBSITE



**Annuity** | **Agent's Alliance**  
Real Help From Real Agents.

# HELP WANTED!



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

Please submit a resume and proof of production to [tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com).

- Phone sales and cold calling skills are a must.
- Willing to handle high volume of inbound and outbound calls.
- Must have high level of ambition, energy, integrity, and dependability.
- Six figure earning potential.
- Annuity product info and industry knowledge a plus. Will train otherwise qualified applicant.
- Work from home possibilities.
- Applicant can also sell annuities as long as business goes through us.

**Little housekeeping, we will not have open mic on February 20, will return the following week; February 27**

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One of the giants of our industry recently passed away. Al invented the Once Card System (OCS), an agent lead generation system that provided perpetual leads. Al gave the system to the industry. I modified it for the annuity industry in about 1992 (Joe named it originally Jaws of Life) and it has evolved into our flagship data management system: **Retire Village....BB**

Al Granum: 1922-2014



O. Alfred (Al) Granum, CLU, one of the true greats in the history of the life insurance industry, passed away at the age of 91 on Thursday, Jan. 2, after a long battle with Parkinson's Disease.

This is a man whose enormous influence on the industry cannot be overstated. His legacy will endure, as his famous **One Card System** and timeless principles have long and will continue to help countless financial services professionals. .

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## **Annuity Tax Question**

**Q.** Good morning. Last January we transferred my mother's Annuity from her name to my name. Can you tell me if the transfer in ownership counts as a sale of the asset, thus requiring us to pay the capital gains? I was assuming the answer was yes, but we have not received any tax information from the annuity company to indicate the capital gains?

**A.** To begin with, annuities have no connection to capital gains, only ordinary income. Annuities are granted tax deferred status, the tax on earned interest is due at a later time. The transfer of ownership in an annuity may create an immediate income tax or gift tax liability. Transfers between spouses are will generally not be a tax liability.

**Like all important tax questions, consult your tax preparer for expert advice.**

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# Big Truck Partners



**Hybrid? What is a Hybrid? Is it a car? Could it be an annuity?**

I recently had a referral (from a very good client) tell me all he was interested in was a “*hybrid*” annuity. I told him there were numerous types of *hybrids*, which one was he interested in?

He said he wanted an annuity that did more than one thing; he wanted to grow the funds without paying any taxes and then he wanted it to change to income. *Hybrid!*

I said we sold that particular type of *hybrid*.

This is a true story and makes the point about how easy it is for ordinary people to become confused over annuities and how their benefits can be used.

BB

Great question so I am going to answer this for everyone.

Hybrid means "can do more than one thing". Just like a hybrid car can run on gas or electric.

Hybrid Annuities (which is a made up marketing term) simply means that they can do more than one thing. Most annuities have always been able to do more than one thing (i.e. accumulate and annuitize) so nothing is really new here except how multifaceted benefits are achieved.

Now days we have death benefit riders, income riders, and LTC multipliers so the word hybrid is even more relevant.

How would you handle this question? First, why do we use words like hybrid? Simple, it sounds sexy and FIA's are rather boring.

Anytime a competing agent or online information tries to make something "glossy" when it is actually "flat" there are two approaches you can use:

1. **Demystify:** Make the complicated simple. Some agents don't have much confidence or credibility so they use words like "hybrid" as a crutch to entice their clients. This is not to say that anyone that uses the word "hybrid" doesn't have confidence, credibility, or skill. It just means that in many cases words like this get overused in lieu of good selling techniques. Once you take away the mystery out of the lingo you take away the power from the word (and the competing agent) and portray yourself as a straight forward expert. Mr. Jones, "Do you like it when people use fancy words to try and make something sound complex when actually it is very simple?" Remember; before you explain something you must always set the stage for your presentation. **ASK QUESTIONS** first and get the client to agree on what he doesn't like then give him the answer he wanted.
2. **Go With the Flow:** People are suckers for sexy lingo and some people actually want to be sold with hype. If you have a client that is obviously caught up in the hype and doesn't want to let go of it then don't portray yourself as the know-it-all. Simply tell the client that you offer a huge selection of hybrid annuities, go out and meet with your client, and then lay out the simple facts. "Mr. Jones, do you like the idea of having a hybrid annuity?" Mr. Jones most likely doesn't even know what one is but it will give you an idea of what he knows and thinks. Then you can respond positively to anything he says. "Mr. Jones, the hybrid annuity is one of the greatest financial innovations I have ever seen. Millions of dollars of my client's money is in hybrid annuities and they are enjoying the guaranteed protected growth, guaranteed income, death benefits and even long term care benefits. I am an expert in that field. I don't work for any carrier, only you, so I will make sure you get the best hybrid annuity for what your retirement needs." There is no sale without a close so always follow a statement like this with a close to book an appointment.

I personally like choice #1 but a good salesman never fights the current unless he has to. Go with the flow when you need to. The risk of Demystifying is that an excited client might not be excited anymore. The risk of **Going With the Flow** is selling on hype instead of facts. Anytime you use something "glossy" in your presentation, either because you want

to or have to, make sure the client has a full understanding of the product and its benefits before they sign on the dotted line.

All of this being said, I really hate email when it comes to client conversations. The ability to sell is severely limited so anytime a client sends us emails we try and respond with a phone call and the purpose of a phone call is always to book an appointment.

Thanks for the biz,

**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

Partners,

You can download the updated Real Benefits handout below. This is a really good tool to use.

Thanks,

**Anthony R. Owen**

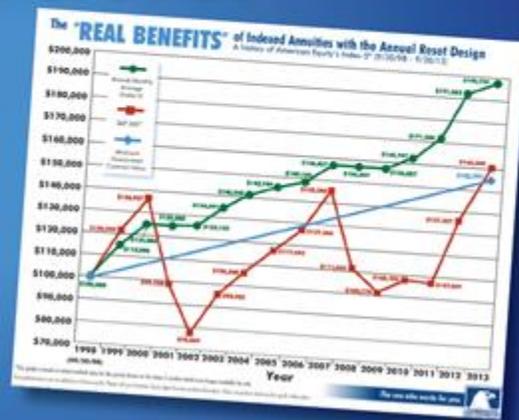
**From:** American Equity Marketing [mailto:marketing@american-equity.com]

**Sent:** Monday, February 10, 2014 2:14 PM

**To:** Anthony Owen

**Subject:** Real Benefits For Your Clients!

# Your #1 Annuity Marketing Tool is Here!



**[Click Here](#) for the REAL BENEFITS piece.**

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GFCS 02.10.14

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# Dave and Shaun



## Product updates

Recently I made a life insurance sale. I still fully maintain my focus on annuities but an occasional cross sale can help the business model. I did so by totally outsourcing all the work to our Boise office, to Shaun and Amber. All I did was maintain client relations and Shaun and Amber did the backend work. I urge you to contact Shaun if you have a potential case, let him work it with you.

**Here is a “pitch” for you.**

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If you are uncomfortable with selling life insurance, we have agents who will travel to your client with you and make the pitch.



If you are interested in this type of combined effort, email me for details. You manage the client relationships; we make the sale, work with the attorney, handle underwriting, handle the premium issues, and place the case.

Call any of us for details.

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## Shaun will speak to us about life insurance, marketing, product and how to use them as a total outsource.

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**Q.** Are life insurance proceeds payable by reason of the insured's death taxable income to the beneficiary?

**No.** As a general rule, death proceeds are excludable from the beneficiary's gross income. Death proceeds from single premium, periodic premium, or flexible premium policies are received income tax-free by the beneficiary regardless of whether the beneficiary is an individual, a corporation, a partnership, a trustee, or the insured's estate.

## Nationwide

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Help your clients take advantage of drawing on tax-free income with Nationwide

YourLife Indexed UL. To see how YourLife Indexed UL compares on maximum income solves.

Now available! Nationwide YourLife Guaranteed Level Term

Nationwide YourLife Guaranteed Level Term is a competitive solution for clients looking for affordable, temporary insurance. Offering 10-, 15-, 20-, or 30-year guaranteed level term periods and featuring enhanced conversion periods to match the 10-, 15-, and 20-year guaranteed level periods and a 20-year conversion period on the 30-year product.

Protect your clients' policies with Nationwide's Automated Premium Monitor.

# AXA

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Are you interested in listening to a podcast series that has already garnered over twelve thousand listeners? Want to learn about the benefits of AXA Equitable's Guaranteed Issue programs? Then enjoy AXA's latest podcast edition of OnAir with AXA Equitable, Business Insurance Made Easy with Guaranteed Issue.

Advanced Markets is a series of webinars focused on Advanced Markets planning strategies using AXA products. They take you through the need, the solutions and the support AXA offers to close the sale.

The first webinar of 2014 is how AXA will provide new ways to support business owner clients. Kick off the New Year with AXA as they show you their integrated executive benefit tools, including:

The Executive Benefits Wizard

- Executive Benefits section of Solutions on Demand Marketing Platform
- AEGIS Executive Benefit Strategies

# Transamerica

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What's Your "Finfluence"?

Want to measure how much influence you have on the discussion pertaining to financial services, specifically on Twitter? Using a custom-designed algorithm, #Finfluencer measures specific key words related to financial services and compares the score against top contributors the individual follows on Twitter in order to determine a "Finfluential" score. Visit [finfluencer.com](http://finfluencer.com).

Check out Michael Babikian's blog - Clarity From Chaos - and get fresh information on a number of financial challenges and opportunities that you can share with customers and consumers. You can also follow Michael on Facebook, Twitter and LinkedIn.

# ING

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## Rebranding Update:

In April 2013, ING revealed its future name and brand identity: Voya Financial. This year, ING conducts its operational rebranding. You will begin to see the new name in the market during the second quarter as the various ING businesses and legal entities transition to Voya Financial.

Great sales opportunities in the family and small business markets!

Life insurance can be instrumental in funding buy-sell agreements, key person protection and selective benefits. The key to these opportunities is valuing the business. These tools from ING may help:

Business Valuation Calculator - now available on ING Presents 2

- Business Valuation Producer Guide
- Business Valuation in a Nutshell
- Business Valuation and the IRS
- How Business Valuation Helps Sell Life Insurance

Wealth Transfer Tax Exemptions Increase in 2014.

This consumer-approved flyer explains the gift, estate and generation-skipping transfer tax rates and exemptions and shows the increased exemption amounts in 2014.

2013 - 2014 e-Pocket Tax Tables from ING are now available.

The updated e-Pocket Tax Tables provide up-to-date information on tax rates, exemptions, deductions, contribution limits, and much more.

# Lincoln Financial Group

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New Sales for the New Year!

If your clients want more than what their term policies offer, now's a great time to step up to Lincoln Treasury Indexed UL. For a limited time only, they can exchange their external term policies for a select group of carriers, with a current A+ rating with A.M. Best to Lincoln Treasury Indexed UL. They'll have guaranteed protection, affordable premiums, and a policy that gets better if the 10-year Treasury yield rises. This special exchange is available beginning February 3, 2014.

## Legal & General

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LGA's new eDelivery Solution Enhanced with PayPal.

Customers who receive an eDelivered Banner policy from Legal & General now have more flexible premium payment options. With eDelivery, we now support dynamic mode and billing from changes, as well as PayPal payment processing for all credit card transactions. How does it work?

- All electronic envelopes sent on pending policies will now include the new eDelivery Payment Choices (EPC) form.
- The EPC form allows the customer to see all modal premium options (annual, semiannual, quarterly, or monthly) and will dynamically change the mode without the need for a reissue. The pilot phase has shown that 32% of customers have elected to change the mode using this form.
- The EPC form also allows the customer to update his/her billing information, when selecting Direct Bill or EFT option.
- If Direct Bill is selected, initial premium will be collected immediately by the customer's choice of a PayPal account or credit card transaction.
- Credit card transactions are now validated immediately by PayPal; credit card data

is no longer transmitted to Banner during the eDelivery process.

For more information, visit the eDelivery microsite.

## Mutual of Omaha

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Effective immediately, Mutual of Omaha has enhanced their Jumbo Limits and

Underwriting Criteria guidelines.

Purchasing life insurance for their children or grandchildren may be one of the wisest investments your clients ever make. Contact Shaun for the CWL Sales Idea.

Use Mutual of Omaha's LTC Sales Ideas to help with your future LTC sales.

LTC Sales Idea: Tips for Selling LTC

You may have read about the strategies several Twitter executives used prior to the recent IPO to reduce future estate tax liability. Your clients may be able to sue the same strategy, even if they're are not involved in a high tech stock offering. To learn more, visit Mutual of Omaha's Advanced Markets Minute [here](#).

## American General

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91% of older adults have at least one chronic condition, and 73% have at least two. Are your clients prepared? The Accelerated Access Solution is a new living benefits rider that helps protect against rising chronic illness expenses. The rider offers multiple benefit payment options, including a unique IRS per diem alternative providing a form of inflation protection for the policy owner's benefit.

American General is your 30-year term leader! They offer industry-leading rates in the 30-year term market. Check out some examples below and then start quoting AG Select-a-Term for your 30-year term cases. And with a producer sales contest, there's never been a better time to learn more about Select-a-Term

## SBLI

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Don't forget SBLI's new "Tentative Offer" requirement designed to improve new business underwriting communications with your case managers. As items are uncovered which may lead to an increase in ratings, your case managers will be informed through these tentative offers. A reminder, tentative offers are not final one.

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## MetLife

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Underwriting for a Whole Life policy is significantly different than underwriting for living benefit riders, such as MetLife's Enhanced Care Benefit rider. Learn about some of the differences.

The Enhanced Care Benefit disclosure statement is available in life application client packs and on eForms.

## Allianz

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Why should you consider Allianz for your next FIUL sale? Order your copy or download the new brochure, "10 reasons to consider Allianz for FIUL."

Going after new opportunities? In 2014, when you work with Allianz, you're better together, because Allianz has the strength, products, and fresh ideas you need to take advantage of new opportunities. Get started with their interest rate risk sales tool.

## Prudential

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Your clients want permanent death benefit protection without having to choose between guarantees or growth. Pru's new PruLife Founders Plus UL potentially gives them both. It is a flexible premium permanent product that offers an Index feature and is designed to meet the changing needs of your clients, particularly those considering a guaranteed UL product.

Founders Plus can give clients:

- Cost-effective death benefit protection with the potential for cash value accumulation
- Competitive premiums - especially compared to other permanent life products
- Two interest crediting account options - a Fixed Account or a Plus Account with an index

interest option for more upside potential

- An extended No-Lapse Guarantee
- Protection against the financial impact of chronic or terminal illness via the

BenefitAccess Rider.

## Minnesota Life

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Motivate your clients to action by understanding the Psychology of Buying, better

understand your clients and move them to action. You will learn about:

- The “Ideal Buying Mood”
- Emotional Bank Account
- Levels of Listening
- And much more!





**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](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.

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## We Recommend:

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

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

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

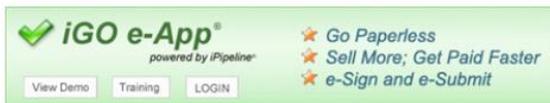
Annuity.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



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