



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

Open MIC is open for anyone.

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74AGENT (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



**LATEST
NEWS**



Open MIC

powered by  Annuity.com
Planning. Safety. Retirement.

Our brand can be your brand”



Our son Jason and his wife Melanie (above) are showing their 1964 Buick Skylark at the **LeMay Car Museum Auto Show** in Tacoma. Jason was also a keynote speaker. Their car was 1 of 8 of his designs selected to be in the show.

Thank you for joining us on Open MIC

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

Editorial

Fear and Ignorance in Retirement Planning

A recent report from the **American College** illustrates the lack of information and knowledge most Americans have when it comes to their financial lives. This can become a significant problem for those working towards a retirement that has enough funds to make the “**golden**” years “**golden.**”

The simple fact that so many Americans are misinformed and poorly educated when it comes to finances is amazing. According to the report (link below) the areas of concern have to do with overall knowledge, steps to accumulation and basic knowledge about investment products.

Ignorance of the most basic of information becomes a huge roadblock when it comes to proper planning. One key discovery of the survey was that over ½ have underestimated life expectancy when calculation of income levels. People have no clue how long they could live nor how much per year is a safe amount to withdraw form their retirement account.

The general consensus of those surveyed thought that investing in bonds would provide the safest mode for retirement fund safety and yet on 39% of them knew the relationship between interest rates in general and how changes would affect the value of their bond holdings.

Social Security planning also was an area of misinformation and understanding of what benefits are available. Only 54% knew that every year you delay until claiming Social Security, the retirement income would be higher.

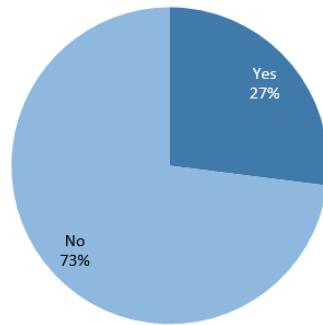
When it comes to annuities, the survey clearly showed how poorly educated people are about the benefits annuities can provide. Only 13% knew that an annuity could continue to pay income for as long as a person lived, regardless of how long they live. The majority also thought that if a person died early, the insurance company would win because they were able to keep all the unused money.

Clearly, we as an industry must do better to educate our clients and prospects. It is an eye opener to understand how many people have such a cloudy understanding about their financial situation and the options available.

Here are some screens shots from the report, they really say a lot...BB

Formal, written retirement plans are uncommon; only about 1 in 4 report having one.

Do you have a formal, comprehensive, written retirement plan?
Total (n=1,019)



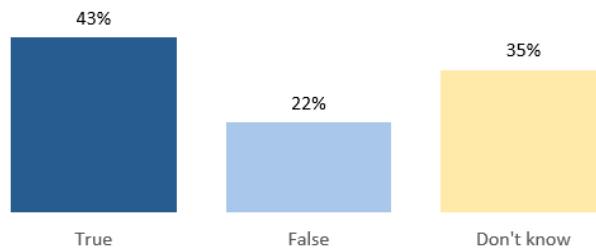
Just 43% recognize that a life annuity can protect against life expectancy risk.

Quiz Question

True or false:

Taking a portion (20-40%) of a retirement portfolio and buying a life annuity can protect against the uncertainty of life expectancy, ensuring that a basic level of spending is available throughout retirement.

Total (n=1,019)



Here is the link to the survey: http://www.theamericancollege.edu/ricp-retirement-income-survey/docs/Greenwald_TAC_RICP_Retirement_Income_Literacy_Survey.pdf

I thought the remarks and update from Chip Anderson from NAFA are very important, I have marked highlights in **red**. BB

Happy New Year – Well, Maybe?

BY **NAFA STAFF** · FEBRUARY 12, 2016

MESSAGE FROM NAFA

We begin 2016 as we ended 2015, still waiting for the Department of Labor's (DOL's) proposed ruling. The final rule could contain revisions based on suggestions and ideas expressed during the second comment period, which closed this past September.

As this publication goes to press in early February, we have confirmation that the DOL's rule has now been sent to the Office of Management and Budget (OMB). OMB review is expected to take **approximately 60 days**, but for sure no longer than 90 days. After review by the OMB, DOL will issue the final rule, perhaps in March but most likely in April. It would then take approximately six to eight months for the rule to go into effect after it is released in its final version. This accelerated timeline may fit with the current **administration's push** to see the final rule implemented before the end of 2016.

Meanwhile, Congress is working to pursue legislation of its own that was introduced in late 2015. While it remains to be seen how effective Congressional counter efforts will be, NAFA continues to monitor all aspects of the proposed ruling and potential responses. In fact, the industry professionals involved in NAFA's DOL Working Group have devoted countless hours of time to research and analyze all of our options to make this final rule a workable solution for our industry.

In addition to NAFA's specific efforts, we continue to work closely with other trade groups in the financial services industry as well as the Secure Family Coalition to educate professionals and consumers alike about the potential impacts of this legislation.

Ultimately, our goal is to strengthen the ability for Americans to save for a safe and secure retirement. **We know that providing access to guaranteed lifetime income through fixed annuities is a critical component of this mission.**

As we prepare for what's to come, I'd like to thank you for your continued support. If you aren't already a member, please consider joining NAFA and getting involved through committee work, event participation and other initiatives. Also, please join us in Washington, D.C. for our fifth annual Annuity Leadership Forum and Hill Walk on June 8-10. Premier partners are encouraged to bring your top annuity producers to help expand our voice and ensure we're all working together to be part of the solution to combatting this serious threat to our products and our clients.

THAT would be a major contributor to the Happy New Year we all hope 2016 will be.

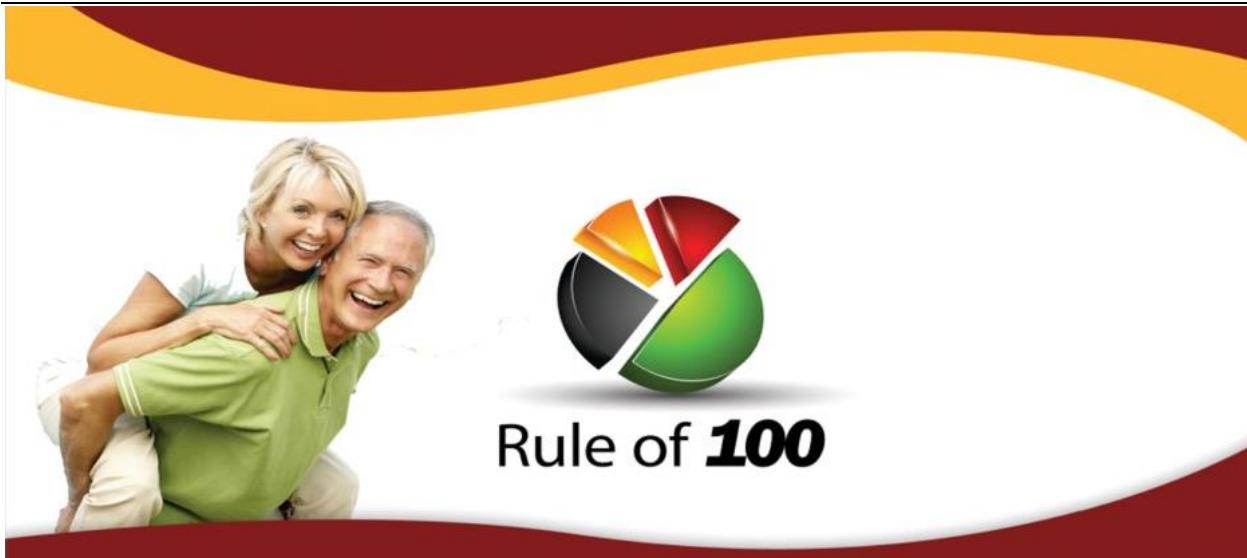
A handwritten signature in black ink that reads "Chip Anderson".

Sincerely,
Chip Anderson
Executive Director, NAFA



Sales and Marketing

Carl Muehlemeyer is our guest todaythe Rule of 100



When planning for retirement, and especially income in retirement, it is necessary to start with a standard calculation to examine risk. That base guideline of how to manage risk is done through The Rule of 100, which is a widely known and accepted protocol that has existed for many years. This concept uses your age as a baseline to determine where to best allocate your assets. Start with the number 100, then subtract your age. The remaining number is an immediate snapshot of what percentage of your retirement assets should be in riskier financial products. The portion that is left needs to be in safe money instruments.

On the following pages you will see the Rule of 100 applied to your specific circumstance. You will also be provided an optimization strategy to move in line with the Rule of 100 to manage risk in retirement.



Asset Breakdown

Rule of **100**

Rule_Of_100

Presented By: **Valued Agent**
 Age: **80**
 Amount: **\$875,000**

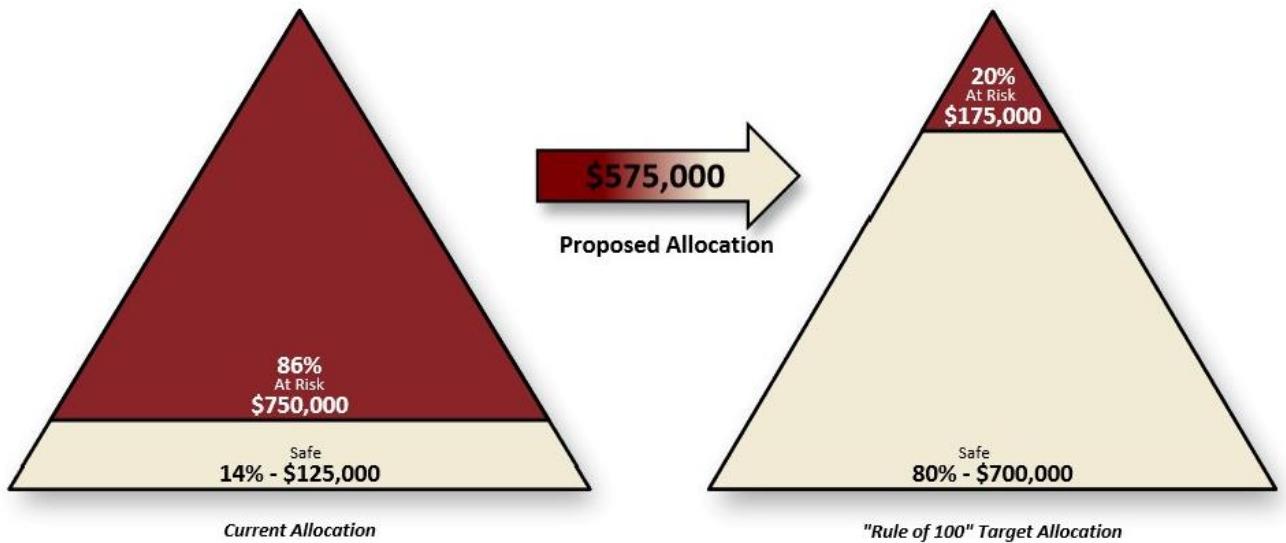
	Asset	Risk		Rob Age: 80	Kathy Age: 75	Total Age: 80
		At Risk	Safe			
Qualified Retirement Plan Assets	Individual Stocks	*	\$	600,000	\$ 150,000	\$ 750,000
	Bonds	*	\$	-	\$ -	\$ -
	Mutual Funds	*	\$	-	\$ -	\$ -
	CD's	*	\$	100,000	\$ 25,000	\$ 125,000
	Money Market / Cash	*	\$	-	\$ -	\$ -
	Annuities: Fixed	*	\$	-	\$ -	\$ -
	Annuities: Variable	*	\$	-	\$ -	\$ -
	Other	*	\$	-	\$ -	\$ -
Total			\$	700,000	\$ 175,000	\$ 875,000
Other Money Assets	Asset	Risk		Rob Age: 80	Kathy Age: 75	Total Age: 80
	At Risk	Safe				
	Individual Stocks	*	\$	-	\$ -	\$ -
	Bonds	*	\$	-	\$ -	\$ -
	Emergency Cash	*	\$	-	\$ -	\$ -
	Mutual Funds	*	\$	-	\$ -	\$ -
	CD's	*	\$	-	\$ -	\$ -
	Money Market / Cash	*	\$	-	\$ -	\$ -
	Assets in Distribution	*	\$	-	\$ -	\$ -
Total			\$	-	\$ -	\$ -
Risk Allocation	Total Assets	\$	700,000	\$ 175,000	\$ 875,000	
	At Risk Assets	\$	600,000	\$ 150,000	\$ 750,000	
	Safe Assets	\$	100,000	\$ 25,000	\$ 125,000	



Risk Allocations

Presented To:
 Presented By:
 Age:
 Amount:

	Mr. & Mrs. Smith
	Valued Agent
80	
\$875,000	



Safe Money Book

Printing • Sales • Customization

Ralph Hill, our publisher for Safe Money is here to explain the process and to make an announcement about an available option.

New Larger size text is now available for our book: **Safe Money**

The larger text adds 15 pages to **Safe Money**. Pricing includes your choice of either print size for the same cost.

100 Book \$6.95

50 Books \$7.95

Larger quantities offer discounts.

Sales Kits are available to support sales agents. Two sales kits are available:

QUESTIONS TO ASK BEFORE RISKING YOUR MONEY IN VARIABLE ACCOUNTS?

- Do you want your "nest egg" based on **If**come (money that goes up and down in value) or **If**come (money based on guaranteed protection of principle and growth)?
- Who has made more money off your retirement in the last 10 years, you or your broker?
- Does it bother you that brokers can make money off of you even when you are losing money?
- How does it make you feel not knowing if you will have more money in the future than you do today?
- Are you concerned about not knowing the amount of future lifetime income your money will provide?
- Would you look at your retirement money differently if it was a stack of \$100 bills instead of a number on a piece of paper?
- How is investing in variable products different than gambling?
- Is potential of gains worth the risk of losing significant portions of your retirement money?

WHICH LINE(S) DO YOU WANT FOR YOUR NEST EGG, **BLUE AND GREEN OR RED?**

HERE IS WHAT **BLUE & GREEN** CAN DO FOR YOU

- Safety / Security.
- Guaranteed Income Value growth.
- Mail Box Money: Guaranteed income you can never outlive.
- Participation in some market gains but none of the losses.
- Sleep Insurance: Never worry about Ifcome and always have Ifcome.

GET SAFE! **SAFE MONEY**

How to Invest Your Hard Earned Money
Keeping it Safe from Losses, Fees, and Inflation

Sales Kit – Standard, with 2 pockets: \$2.90/each

WHICH LINE(S) DO YOU WANT FOR YOUR NEST EGG, **BLUE & GREEN OR RED?**

CHAD OWEN and his wife Leilani are proud parents of four children. As the host of the Safe Money Radio show and a nationwide presenter of safe money concepts, Chad has enjoyed helping people all across the nation protect their retirement money. "Over the years I have helped people protect millions of dollars in retirement assets and not one of those people have ever lost a penny from market downturns. There is something truly wonderful about being able to help people have peace about their financial future." Chad is able to sleep at night with the comfort of knowing his client's retirement funds are protected. It is his desire to give you that same peace of mind.

Find out more about Chad and Safe Money concepts at: www.CagleBaldowFinancial.com

HERE IS WHAT **BLUE & GREEN** CAN DO FOR YOU

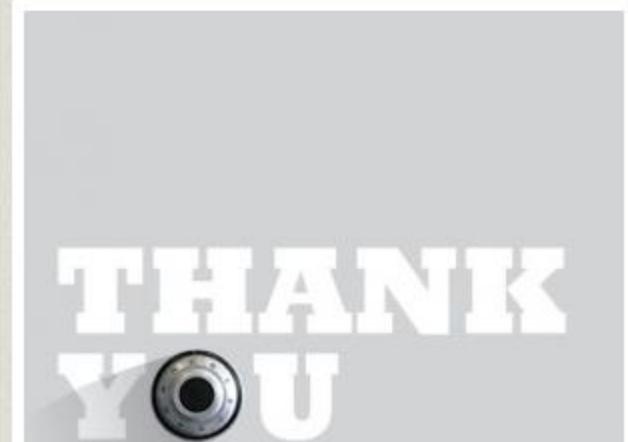
- Safety / Security.
- Guaranteed Income Value growth.
- Mail Box Money: Guaranteed income you can never outlive.
- Participation in some market gains but none of the losses.
- Sleep Insurance: Never worry about Ifcome and always have Ifcome.

GET SAFE! **SAFE MONEY**

How to Invest Your Hard Earned Money
Keeping it Safe from Losses, Fees, and Inflation

Sales Kit – Customized, with 1-pocket: \$3.50 each for 100 and \$4.00 each for 50. With 2 pockets:

Safe Money Thank You Cards



Prices are:

100 cards and matching envelopes = \$75
total plus shipping

50 cards and matching envelopes = \$ 45
total plus shipping

Custom imprinted cards with name and
contact info

100 cards = add \$30

50 cards = add \$20

Custom imprinted matching envelopes with
return address

100 envelopes = add \$35

50 envelopes = add \$25

Stock cards will ship within 1 day.

Customized cards and envelopes will ship
within 4-6 days from approval of proof.

About the Book

There's a big difference between being "close to a sale" and CLOSING the sale...

The difference is in the details.

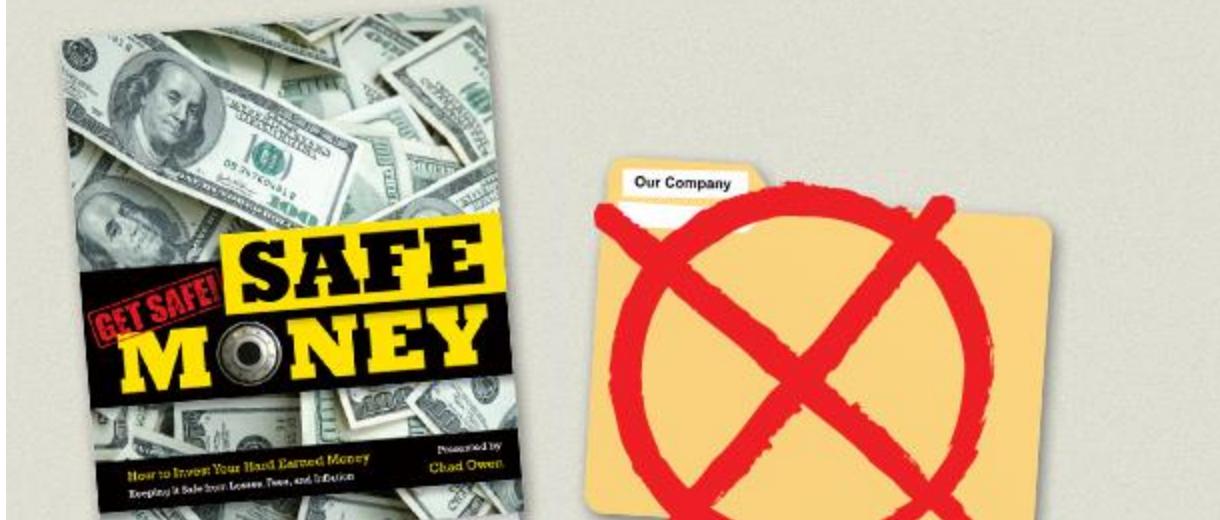
Customized **SAFE MONEY** Marketing Materials Professionally Printed On Demand

ABOUT THE BOOK:

SAFE MONEY is Bill Broich's best selling guide to investing and wealth management. Over the years, Bill has perfected his winning formula to become a \$100 Million Dollar plus annuity producer. Annuity professionals have turned Bill's methodology into very lucrative careers, careers built upon the financial success of their clients.

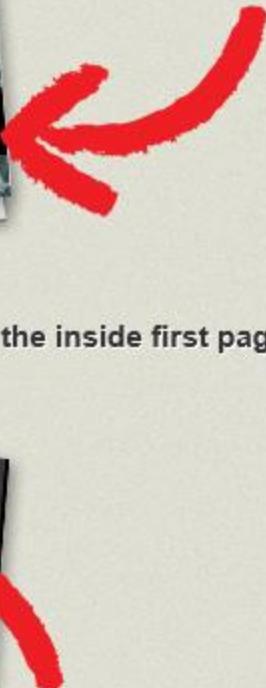
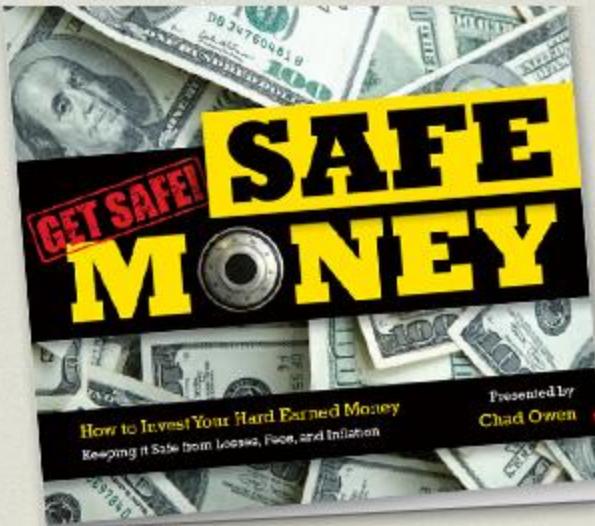
Reading **SAFE MONEY** will change your clients' lives and help secure their financial futures. This 13 chapter, 115-page book will clearly explain all of the services and solutions that YOU have to offer.

USE THE BOOK TO CLOSE SALES:

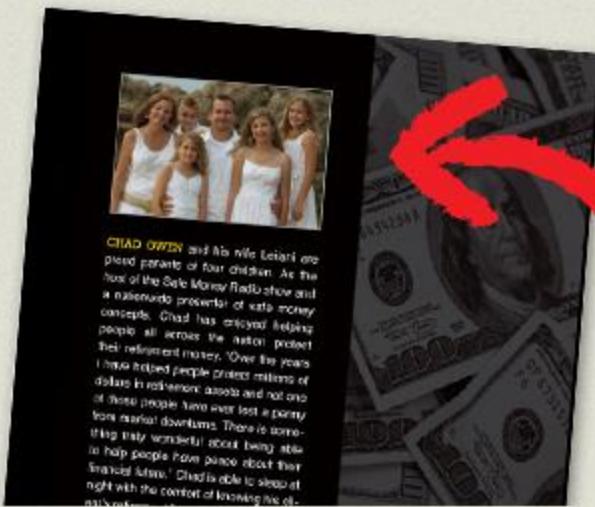


You are a professional, why look like an amateur?

Turn the best-selling SAFE MONEY book into your calling card.



Your NAME is printed on the cover and on the inside first page.



Your COLOR PHOTO and BIO is printed the back cover.

- ✓ Give one to every client who attends your seminar.
- ✓ Give one to every lead you meet with in person.
- ✓ Encourage your clients and prospects to read SAFE MONEY and then SHARE the book with friends and family.

Turn one lead into many happy clients!



Just released from FINRA a news alert about “Prime” notes and high interest CDs. **Retire Village** already had the video finished and released along with the following notice. This might be a smart video to share with your prospects and clients....BB

FINRA Warns High-Yield CD Offers Can Be Bait for High-Commission Investments

Low-interest climate opens creative ‘bait & switch’ ploys targeting seniors



IMAGE COURTESY EDWIND RICHENDY CONTRERAS SOTO

February 10, 2016 — WASHINGTON—(BUSINESS WIRE)
—Advertisements touting higher-than-average CD yields might actually be a lure to trick investors into buying costly investments, the Financial Industry Regulatory Authority said today in a new Investor Alert.

“In light of today’s low interest rates, these ads attract attention. Some may be legitimate marketing, but calls into our Securities Helpline for Seniors indicate that many such ads are ploys in which the CD is used as bait to try to sell you a high-commission product, such as a fixed or equity-indexed annuity, a complex insurance investment that is not FDIC-insured and not subject to federal securities laws,” said Gerri Walsh, FINRA’s Senior Vice President of Investor Education. “The reality with these CD come-ons is that you may end up walking out with a costly financial product that is not a CD,

and not risk-free.”

Be wary if you respond to one of these promotions for a certificate of deposit, Walsh recommended. Most require that you show up at an office and speak with a salesperson, who may try to sell you an alternative product very different from a CD. And whether you buy the CD or the alternative, you generally must commit to a sizable minimum purchase amount, such as \$25,000.

<http://www.lifehealth.com/finra-warns-high-yield-cd-offers-can-bait-high-commission-investments/>

Here is our drip from **Retire Village**: about Prime Notes

25% Interest Guaranteed!

We can offer you 25% interest guaranteed! Those words were uttered numerous times to many desperate to earn a higher rate of interest than offered from traditional sources.

The authors of this offer were a father and son based in Tacoma Washington yet working all over the west. The concept was simple, the team had access to a “special” type of guaranteed interest that only insiders had. It was a private club and only father and son and the keys.

James Edwards and his son, David Edwards, the Tacoma pair who operated a company called *Resource Development International*. The scam was simple, earn the confidence of a church member and then use that relationship to move within the church membership, looking for more people who wanted to earn 25%.

The scam worked, in just a few years, the Edwards brought into their coffers over \$125 million. The coffers of the Edwards.

Scams like this are often successful because of relationships with just a few people who opened the door to more and more. The scam worked because of the assumed trust and the “greed” for higher interest rates.

Here’s the big news, the Edwards are not special, scams like the Edward’s are floated daily masqueraded in many different costumes.

- Prime Notes
- Off Shore Bank CDs
- Premium notes
- Promissory Notes

The list is endless and those being duped and cheated is much longer, it is a list with no end in sight.

Enclosed is a video explaining more about “Promissory Notes”. It is in your best interest to watch it and learn how not to be cheated.

By the way, the Edwards are in prison, serving a 27-year sentence.

Promissory Notes May Not Be Real Promises



Promissory Notes May Not Be Real Promises

If you are considering the purchase of a promissory note, be aware of warning signs that may signal a scam

In the news, few months ago, was a story about rich NBA and NFL athletes being defrauded by more than 19 million dollars. They had purchased high interest promissory notes through their financial planner and as it turned out, the promise backing up those notes was worthless.

Scams involving promissory notes appear often as people searching for a higher interest rate buy what often seems too good to be true: high interest promissory notes. The promise of high guaranteed rates of interest make these very tempting in today's low-interest rate environment.

Anyone considering investing in promissory notes needs to check them out thoroughly. Promissory notes sound simple and safe, and appear to be an attractive alternative to stocks and bonds. While they can be legitimate investments, some promissory notes sold to individual investors can be fraudulent.

According to FINRA (www.finra.org) recent fraudulent schemes include promissory notes purported to be secured by investments in real estate, US Treasuries, brokerage firms and a variety of businesses. Investors need to understand the investment they are considering, and be aware of warning signs that may signal a scam.

A promissory note is a form of debt that companies can use, like loans or private issue bonds, to raise money. A company, through the notes, promises to return the buyer's funds (principal), and to make fixed interest payments to the buyer in exchange for borrowing the money. Promissory notes have set terms, or repayment periods, ranging from a few months to several years.

Problems with promissory notes fall into three main categories: fraud, unregistered securities and unregistered sellers.

Fraudulent promissory note programs are often characterized by deceptive statements such as: 1) investors will receive very high, double digit returns; 2)

returns are guaranteed; and 3) the notes are backed by collateral to guarantee them. Often, promissory note schemes target the elderly and their retirement savings.

Promissory notes are usually classified as securities and must be registered with the SEC or the state in which they are sold.

Non registration of the promissory note sellers can also be a violation. Depending on the number of notes and the state of residence, registering with the state or the SEC could be a requirement.

If you are considering purchasing a promissory note, you need to protect yourself with information. Be aware of unusual or pushy sales practices, ask the seller why you should be considered a qualified buyer. Is the promissory note bona-fide? Who is issuing the note and who is guaranteeing the note? Does the note carry any personal guarantees from the issuer? If the note is offering higher than market returns, ask why? What are the funds being used for?

Watch the video below for more information on Promissory Notes.

If you are considering investing in promissory notes, make sure you conduct a thorough and complete investigation before committing to purchase. Many good sources are available to make sure the operation is legitimate.



Go to www.Annuity.com and click video tab to see our new video about promissory and prime notes.

So often we are in competition with brokers suggesting Municipal Bonds as better alternatives to annuities. Below is an explanation of the pros and cons of municipal bonds. Possible this piece can help you make a few more sales in a competitive situation....BB

Municipal Bonds: A Smart Move or a Sucker Choice?

Municipal Bonds can be a terrific vehicle to earn a reasonable rate of interest and at the same time escape taxation on the interest. For many investors who are interested in long term investments with some tax advantages the choice of a municipal bond can be attractive.

For investors looking for alternatives to qualified (IRA 401(k)) money, municipal bonds can offer many of the same benefits, long term tax advantaged vehicles. Because municipal bonds offer tax-free, compound growth with generally a satisfactory degree of liquidity, they could be an ideal choice.

What exactly is a municipal bond?

Municipal bonds are debt instruments issued by city and local governments to raise money for projects beneficial to the entire populace. Such projects could be schools, roads, bridges, public housing and utilities. Municipal bonds pay interest which can be either fixed (guaranteed) or variable (market influenced.) The issuer of the bond (municipality) receives a cash payment from the investor in return for agreeing to pay the scheduled rate of interest to the bond holder. Interest is paid over an agreed upon period of time. The time period can be from a few years to a much longer time period, such as 30 years or more. When the bond matures, the original funds are repaid to the investor.

Advantages and Disadvantages of Investing in Municipal Bonds.

Advantages

- 1. Municipal Bonds are free from Federal Taxes.** Interest paid to the owner of a municipal bond is free from federal income tax liability. Some state and local taxes may still be due, depending on your state of residence.
- 2. Tax Advantaged Compound Growth** Sheltering your municipal bond investment from taxes may allow growth to compound more quickly than in a taxable account. Many mutual funds are available which only deal in municipal bonds, often earned interest is reinvested into additional bonds. Profits made by selling municipal bonds are not exempt from taxation, some mutual funds offering only municipal bonds could still have income tax exposure due to sales of bonds for a profit.
- 3. Low Volatility.** Municipal bonds are very boring when compared to investing in the stock market. Because of their nature, municipal bonds have a very low level of volatility.
- 4. Liquidity.** For the majority of municipal bonds there is a sufficient market to provide any needed liquidity when the bond is sold on the secondary market.

Disadvantages

- 1. Bond Yields May Not Match Inflation.** Municipal bonds are lower yielding investments and may not be a long term match for inflationary issues. Municipal bonds are often considered a very conservative investment and with the tax advantage they offer combine to make interest yields on the lower side. They often are less likely to keep up with inflation.
- 2. Opportunity Cost.** It is important to understand the equivalent tax yield when considering municipal bonds. While tax free can sound good, when compared to a taxable account and your income tax rate, it could be a mistake to buy municipal bonds. Tax rates are important to consider when considering municipal bonds, a low tax bracket won't

be able to capitalize on the tax advantages of a municipal bond as much as a taxpayer in a high tax bracket.

3. **Interest Rate Risk.** When general interest rates increase, current bonds lose value. The exact opposite is also true, if interest rates decline, the value of in force bonds would increase.
4. **Risk of Default.** Almost all investments carry some risk and municipal bonds are no different. Historically municipal bond failure has been rare, it can still happen as was recently witnessed in Southern California when Orange County defaulted on general obligation bonds.

Here is a link to more information about bond failures:

<http://www.municipalbonds.com/news/the-biggest-municipal-bond-disasters-of-all-time/>

Summary: Municipal bonds can make sense for you if the benefits offered match up with your goals and time horizons. Here is our video which will help you understand more about municipal bonds.

**Feel free to email me questions to put on Open
MIC...bbroich@msn.com**



Questions this week regarding leads. BTW...**Thanks for the questions**, they help all of us!



Q: How do I use the off week drip on Retire Village

A: Nothing is more powerful than RV for drip marketing to prospects and leads. Next week I will explain the entire system to you and how the off-week drip can make you more sales.

Big Truck Brothers



Hello Partners,

Here is a share from our partner in Dallas, Brady Speers. This app, available for IOS and Android, allows you to add a second phone line with the area code of your choice to your existing smart phone.

Very handy when making calls to out of area clients so you can get them to pick up the phone.

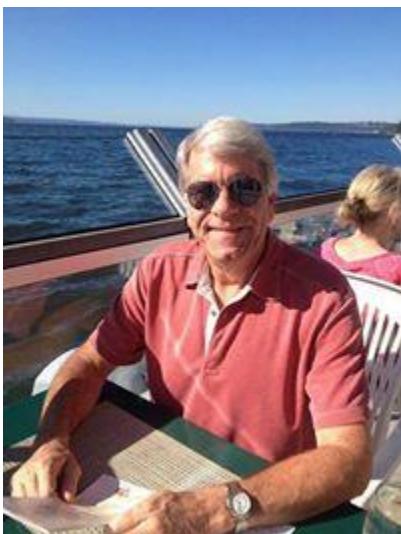
<https://play.google.com/store/apps/details?id=com.sideline.phone.number&hl=en>

<https://itunes.apple.com/us/app/sideline-free-phone-number/id1012032539?mt=8>

Very cool!

Anthony R. Owen

Product Information:



David Townsend...

 Annuity.com

[View in Web Browser](#)

ISSUE DATE:
February 22, 2016

Annuity.com

David Townsend

[253-381-2328](#)

[Email Me](#)

[View Website](#)

Got Wealth, or Know Someone Who Does?

Use these fresh approaches to help Baby Boomers and Asian Americans with wealth transfer needs:

- Learn more about Baby Boomer financial demands and how to address their needs on aig.com/GenerationMatters
- Help foreign nationals with this unique sales idea [Foreign National with U.S. Situs Property](#)



Helping Clients Better Manage Risk

Thanks to you, your clients may remain more confident about their future, in spite of recent market volatility. Your ability to help them implement long-term wealth protection strategies is to be applauded. We're proud to know that solutions from Lincoln Financial may be contributing to better outcomes for your clients. Connect with your clients today and use this flyer to help remind them of the smart decisions they may have made to help secure their financial future. [View flyer.](#)

“The best retirees and pre-retirees can do is become knowledgeable about the risks, get help from advisors, and reduce some of the uncertainties of retirement planning. “

LIMRA: *The Retirement Income Reference Book*, 2015.

The IRA Survivor Conundrum

The death of a spouse is traumatic for anyone. It is not the time to be figuring out what to do with IRA accounts and making decisions without fully understanding the consequences of those choices. This is particularly true when the survivor is relatively young and not the family breadwinner. This is where an advisor can come to the rescue and provide guidance through this difficult time while helping the family avoid a potentially irrevocable choice that could hamper access to funds. [Learn more.](#)



Use Annuity to Max Advantage

Help your clients to 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. The client's overall risk portfolio is managed, taxes minimized, and legacy to heirs put in place. [Learn more.](#)



Solutions for Managing Market Volatility

As clients prepare for retirement, they may face the same concerns as many Americans – such as death benefit protection for your loved ones, health care costs, high cost of living, inflation, outstanding debts, and taxes. But what about market volatility? Negative market performance – particularly when you are accessing money for retirement – can play a significant role in your retirement income amount. [Read more.](#)

An approach
to help **manage**
volatility

Help #SHARETHELOVE with Life Insurance

Insure Your Love, created by the nonprofit Life Happens, is a February life insurance awareness campaign. Designed to help clients look at this month of love in a whole new way, it encourages consumers to protect their loved ones with life insurance. [Discover the resources available](#) to help you start this important conversation.



Annuity.com
David Townsend

Connect with Us!

[253-381-2328](#)
[Email Me](#)
[View Website](#)



WEEKLY Carrier Updates

February 22, 2016

Every week, we send you an update with any recent, important carrier changes to help you prepare for your week ahead so you'll know exactly which carriers to be mindful of. Only those carriers that have changes are listed. Any interest rate adjustments, product changes and even new state product approvals are included with links to receive complete details.

NEW ANNUITY CARRIER UPDATES

Allianz

Effective February 23rd, 2016 Allianz Life will increase the bonus percentage on the industry's top selling annuity from 15% to 20%!!! Please click [here](#) for additional details.

Legacy Americo

Effective Monday, February 29, 2016 Legacy Americo LibertyMark and LibertyMark SE will be decreasing their rates a bit. Below are details for the upcoming deadlines and procedures. If you have additional questions feel free to give First Annuity a call.

Deadline: Friday, February 26, 2016

To receive the current higher rates, the following items must be received in good order by Americo's administrative office by end of business on Friday, **February 26, 2016**:

- Applications with cash.
- 1035 Exchange paperwork.
- Transfer paperwork.

If completed transfer/1035 paperwork is faxed or e-mailed, original copies must be received by end of business on Tuesday, March 1, 2016. All premiums from 1035 Exchanges and transfers must be received by end of business on Thursday, April 14, 2016, to receive the higher rates.

ONGOING ANNUITY CARRIER NEWS

Athene

Effective immediately, Athene Annuity is running a commission special on the industry's #1 accumulation annuity, the Performance Elite Series. From now until April 8th, 2016 earn up to an additional 1% on all qualifying Athene Performance Elite production. Please see [here](#) for additional details.

F&G

F&G's Safe Income Plus product will experience the following changes for any policy that issues after February 13th.

- Increasing the bonus to 8%
- Increasing the Roll up to 7%
- Removal of the commission special (agent commission is 7.25%)

Forethought

Forethought's 150+ will require new product training, even if you have already completed it. The new BlackRock Strategy addition has changed this requirement. Make sure your product training is up to date before submitting new Forethought 150+ business! [State Approval Grid](#), [Jan 2016 Rate Sheet](#), [BlackRock Brochure](#).

Genworth

Genworth will halt all annuity sales including immediate, deferred-Fixed and Index. The last day to receive an application at Genworth is March 7th and the case must be funded by May 4th. Call our offices for more details.

National Western

National Western is changing their interest rates on February 16th. Very minor adjustment. They will be making a change to their income rider soon but haven't given us a date so be on the lookout for that.

Also, National Western - NWL has a 1% commission incentive for all agents on cases received between February 15, 2016 and March 15, 2016. The policies need to be issued and paid by April 15, 2016. This incentive excludes Prevail Seven and all SPIAs.

North American

North American has announced the latest edition of the Elite Agent Bonus, and it has an awesome feature this year. It will be retro' d back to January 1st! Here is how it works:

There are two levels...

Level One: Write \$1 Million of annuity premium and earn an extra .5% of commission bonus on business going forward and retro' d back to the beginning of the year. Plus, you automatically qualify for this bonus in 2017!

Level Two: When you hit \$2.5 Million of annuity premium you get bumped up to a 1% commission bonus on business going forward and retro' d back to the beginning of the year. Plus, you automatically qualify for this bonus in 2017!

What a great way to get rewarded for writing an A+ rated carrier. Call your Advisor Consultant for more details.

Also, effective February 9th, North American is making significant product enhancements to the IncomeChoice Annuity. The GLWB Bonus will remain at 5%, but the Stacking Roll-Up Credit and Lifetime Payout Amounts (LPA's) options will change. The enhancements are as follows:

The GWLB Roll-Up Credit will be reduced from 4% to 2%, but will be now include a stacking credit of 150% of the account value.

The Lifetime Payment Amount options (LPA's) will now include a new Increasing Lifetime Payment option for clients who desire increasing income.

Please note that new forms will be required for all applications received in the home office on or after February 9th. Faxed applications will NOT hold the current product.

For the new product brochure, click [here](#).

For the new disclosure, click [here](#).

Pacific Life

Effective February 16th, Pacific Life is changing their interest rates for the Pacific Index Dimensions.

For the new interest rates, click [here](#).

For rate-lock details, click [here](#).

Phoenix

Max Premium is now \$1,000,000 without approval! Call First Annuity to get contracted.



The Short List:

[VISIT LOOKTOWINK.COM](#) | [VIEW ANALYSIS TOOLS](#) | [GO TO ARTICLES & BLOG](#)

Annuity Products from Allianz Life

CHICAGO, Feb. 16, 2016 /PRNewswire/ — RetireUp, the innovative web-based platform that allows advisors to create and run detailed retirement scenarios in real time, announced that it is now able to illustrate fixed index annuities (FIAs) from Allianz Life Insurance [...]

Happy Consumers Contributed to Strong Annuity Sales Trends

When many of us picture retirement, we envision laid-back days of enjoying hobbies, spending time with family and friends, and perhaps traveling to beautiful destinations. Unfortunately, without proper planning, many people may not be able to achieve this vision. A [...]

NAFA Joins Fellow Trade Groups in Support of Bipartisan Bills on Financial Advice

WASHINGTON (Feb. 9, 2015) — In an effort to ensure consumers receive retirement advice that is in their best interests, NAFA, the National Association for Fixed Annuities, joined fellow members of the Secure Family Coalition last week in issuing strong [...]

Industry Reps Say Companies Not Inflating Harm of DOL Rule

WASHINGTON – Insurers and industry representatives rebuffed lawmaker accusations that financial services firms are overstating how a proposed fiduciary conflict-of-interest rule would destabilize the market and make it

harder to provide adequate retirement advice to consumers. In a letter to [...]

Do You Know These Life Insurance Terms?

The art and discipline of insurance jargon and how to share it with your clients How can we convince our clients to buy when they don't even understand what we are offering? Every industry and occupation, from car wash operation [...]

5 potentially major threats to your retirement

Even if you've been diligently saving for retirement and have your money socked away in the right investments for your age, unforeseen problems can disrupt your careful planning. Threats to your retirement can come from both inside your own family [...]

Serving famous athletes and entertainers poses unique challenges for advisers

Being an 'adviser to the stars' is exciting, but requires marching to a different drummer David Adams, founder of David Adams Wealth Group, who works predominantly with musicians and entertainers in the Nashville area. Before Ed Butowsky became his [...]

Offer FIAs to take advantage of retirement income opportunities

According to LIMRA LOMA Secure Retirement Institute research, approximately 66 million Americans are heading into retirement. By 2025, the number of retirees in the U.S. will explode, growing an astronomical 40 percent. This growth presents an unprecedented opportunity for advisors and [...]

Sen. Warren, Rep. Cummings accuse financial industry of crying wolf on DOL fiduciary

Lawmakers assert four large insurance companies are telling regulators and shareholders different tales about the potential effect of the rule. Wall Street critics in Congress are accusing the financial industry of talking out of both sides of its mouth when [...]

FIAs on a Tear But for How Long?

Fixed index annuities (FIA) are all the rage, superstars of the fixed annuity world, worthy of red carpet treatment, and maybe a support Oscar for boosting fixed annuity sales to more than \$74 billion in the first nine months of [...]

U.S. lawmakers hammer financial companies on retirement advice rule

Two influential U.S. lawmakers on Thursday criticized the financial industry for saying in public that a new rule on retirement advice could have “dire consequences,” but then speaking optimistically about it with shareholders. The proposed rule would create a “fiduciary [...]

Elder financial abuse grows more prevalent in annuity, life insurance products

Insurance products represent a huge pot of money for fraudsters as baby boomers retire at a rapid clip Financial fraudsters have been turning their attention more regularly to insurance products as a way to take advantage of the U.S. senior [...]

Yellen Signals Rate Path Hinges on Whether Turmoil Persists

Chair Janet Yellen said the Federal Reserve still expects to raise interest rates gradually while making it clear that continued market turmoil could throw the central bank off course from the multiple increases that policy makers have forecast for 2016. [...]

Hot 100 2015

WELCOME TO IBA’s annual Hot 100 list. We asked you, the insurance community, to pass on your suggestions for the big names to be considered for inclusion on this list of industry power players. From CEOs and presidents of major [...]

American Equity reports fourth-quarter, year-end earnings

American Equity Investment Life Holding Co., a leading issuer of fixed index annuities, on Wednesday reported fourth-quarter 2015 net income of \$33.8 million, or 40 cents per share, compared with \$31.2 million, or 39 cents per share, for the [...]

All volatility-controlled indices are NOT created equal

As index annuities gain popularity, competition for market share is fierce, and volatility-controlled indices have become an industry standard — but how do they actually work? All volatility-controlled indices are, in fact, not created equal to highlight the difference of each [...]

How Debt, Deflation and Demographics Could Fuel Very Low Interest Rates for a Long Time

As many of your customers head into retirement, they do not realize that low interest rates and deflation may be just as big a risk as inflation. Deflation means the decline in the overall price of goods and services. Many [...]

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:

David Townsend and I own Annuity.com, but we have a lot of marketing friends, friends that you might be better off if you knew them. Joe Rych at Retire Village, Anthony Owen at Annuity Agents Alliance, Sherilyn Orr at Infofuel, Kevin and Allison at FinAuction, Tom Bradley at First Annuity....and many more.

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More Legal Stuff...

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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 2000, Boise State is 92-4 at home? In the past 10 years, Boise State is the winningest football team in division 1. 115 wins.

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...

Also, our daughter Annie made it home safe from 6 months in South America, ready to start the next chapter of her life, in St. Louis working for Nordstrom's.