



*.....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

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

***“Our brand can be your brand”***



**Turkey Vultures standing guard in the vineyard where we walk. Yikes!**

**Open MIC is sharing; Welcome!**

# **ABM: Always Be Marketing**

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**Thank you for joining us on Open MIC**

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

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**Anthony, Carl and I will be discussing this**

## **Editorial**

By Bill Broich

A recent new direction from the White House regarding commissions paid on security sales should be a **“Call to Arms”** for all of us. While we are not directly affected, we are by association.

President Obama in an effort to help protect the middle class from excessive commissions for products sold by security brokers has put his power in play in a way that will eventually affect us. I am a strong believer in “States Rights” as most people are. The opposite is more control over us by one national governing body, the Federal Government. While we stand on slightly different ground from our security selling friends, it is basic in our licensing and overseeing.

Security licensing is overseen at the national level (SEC) and monitored by a national industry arm (FINRA). Together from their national perch they license, regulate and manage security selling and security sales.

As insurance salespeople, we are regulated by each State Department of Insurance. They license us; they regulate companies doing business in their state and oversee relationships with the consuming public. As you may recall a few years ago, the SEC made a power play to grab control over our segment by claiming we were really selling securities (Fixed Indexed Annuities). After a long fight the SEC was forced to back down. The behind the scenes fight was really controlled by only one man or else we would already be under the control of a federal agency, Senator Tom Harken of Iowa.

Make no mistake, the **SEC** is determined to grab control over our industry, the gears have never stopped moving. Evidence is indisputable, all one needs to look at is what has happened to our industry in the past 5 years. Since the failure of 151a, our wonderful products have evolved and matured, matured to the level that they are now the prized product so many new and current retirees are embracing. And what segment is growing cold? Yes, the annuity which was sold so vigorously by the security side, variable annuities.

Now we see from the past where only broker dealers selling variable annuities are now full throttle selling Fixed Indexed Annuities issued by insurance companies. When a broker sells a FIA, the actual sale for the broker is monitored and regulated by the security side of the sales process, the broker dealer. Who regulates the broker dealer? FINRA. Who is the governments regulating body of the FINRA members? The SEC.

The president is our national leader, the president directs the SEC, now we have new rules governing how securities are sold.

What really is at stake is control, more and more federal control over us and how we earn a living. On TV last night President Obama stated that it was not fair when the middle class invested their hard earned" retirement funds that a broker would continue to receive direct payments from the mutual fund the advisor sold. These trail commissions are actually a fee that has been used for 40 plus years, 12 b-1 fees. We have spoken about them numerous times.

What President Obama was targeting was additional compensation that he has felt was not needed, commissions paid for past sales as an ongoing compensation. How can that be bad? Just think about how we are paid.

We are not paid directly by the client; we are paid by the insurance company. What the administration is heading us all toward is an advisor fee paid up front with full agreement by the client and out of the client's pocket. I may be saying this a little too simply but in essence that is exactly where all this is heading. Complete control over how we earn a living, how an insurance company does its business and how a client pays and agrees to compensation.

From Kerry Pechter, Retirement Income Journal ([www.retirementincomejournal.com](http://www.retirementincomejournal.com))

The White House has issued a report, "*The Effects of Conflicted Investment Advice on Retirement Savings*," apparently as advance preparation for the re-proposal of the Department of Labor's so-called fiduciary rule. You can find a copy of the report here:

[http://www.whitehouse.gov/sites/default/files/docs/cea\\_coi\\_report\\_final.pdf](http://www.whitehouse.gov/sites/default/files/docs/cea_coi_report_final.pdf)

**Conflicted Advice** means, you provide advice (or a recommended FIA) and you receive compensation if the prospect buys. Here are the first 4 points made in the report.

CEA's survey of the literature finds that:

- Conflicted advice leads to **lower investment returns**. Savers receiving conflicted advice earn returns roughly 1 percentage point lower each year (for example, conflicted advice reduces what would be a 6 percent return to a 5 percent return).
- An estimated \$1.7 trillion of IRA assets are invested in products that generally provide payments that generate **conflicts of interest**. Thus, we estimate the aggregate annual cost of conflicted advice is about \$17 billion each year.
- A retiree who receives conflicted advice when rolling over a 401(k) balance to an IRA at retirement will lose an estimated 12 percent of the value of his or her savings if drawn down over 30 years. If a retiree receiving conflicted advice takes withdrawals at the rate possible absent conflicted advice, his or her savings would run out more than **5 years earlier**. (**I have to wonder if a FIA would run out of funds, no!**)
- The average IRA rollover for individuals 55 to 64 in 2012 was more than \$100,000; **losing 12 percent** from conflicted advice has the same effect on feasible future withdrawals as if \$12,000 was lost in the transfer.

This report concludes that "conflicted advice leads to large and **economically meaningful costs for Americans' retirement savings**. Even a far more conservative estimate of the investment losses due to conflicted advice, such as half of a percentage point, would yield annual losses of more than \$8 billion. On the other hand, if conflicted advice affects a larger portion of IRA assets than the \$1.7 trillion considered here—or if the estimate were extended to other forms of retirement savings—the total annual cost would exceed \$17 billion."

**The government doesn't understand that the cost of distribution** is the main reason for the high costs of financial products in the retail channel, and that registered reps steer people into products whose expenses cover the cost of distribution--not

necessarily because they want Americans to pay excessively for those products.

Meanwhile, the financial services industry fails to appreciate that the government must try to ensure that tax-deferral on 401k and IRA assets achieves its intended public policy goal of helping Americans maximize their retirement savings and income. To that end, the DOL must try to protect IRA owners (just as it protects 401k account owners through ERISA) from any obstacle to that goal. High distribution costs represent a serious obstacle.

The words **"advice" and "advisor,"** unfortunately, have been misused, to everyone's confusion. Most financial intermediaries are sales people; by presuming to call themselves advisors, they invite comparisons to true fiduciary advisors, and they inevitably fall short of the standard of conduct expected of true advisors. Something, or somebody, has got to give.

I suppose one could say that the securities side brought this all on themselves, with their high 401 (k) fees and their constant new product barrage that caused so much damage in 2008. But in reality, this is a clear sign to me that our industry will be changing, will be under more and tighter control by some federal agency and how we conduct business will evolve. What time period? Who knows but looking back at history, have a look at what has happened to our side of the business? Ten years ago, we were a joke in the eyes of the broker/dealers; now they can't possibly get enough of us, evolution.

What is next? Will the Federal Government protect the middle class from fees charged by their CPA? How about legal fees, will they have a say in that? To carry it further, but not actually to the absurd, will the compensation paid to a car salesman be disclosed and added to the price of a new car? It is endless how far this level of thinking can and probably will go. The need for control by the Federal Government seems insatiable.

The **"hidden"** fees are actual 12 b-1 fees which are back end compensation paid back to the broker/dealer. Broker as additional compensation. I have disliked these fees for years, but by removing them we are opening a can of worms. One example is renewal fees paid on a life insurance sale. An agent may make 50% of the first year compensation but also receive 5% annually when the renewal premium is paid, is that to be stopped also?

I am not just poking this at the current administration, throughout history there are so many examples of excessive control by the Federal Government and a continuing shrinkage in States Rights.

However, this will eventually affect us and possible cause us to look elsewhere for a different way to make a living. Certainly there is sufficient proof for my opinion. One simply has to look at the broker/dealer world to grasp what excessive intervention at the regulatory level has caused. FINRA has continually added more and more auditors and investigators to regulate at as deep a level as possible. Last year 300 broker/dealers

ceased business and more are expected this year. Our comrades' in arms are quitting and moving away from the cost of doing business in the FINRA world.

Will that happen to us? Will we also shrink just as we have emerged from infancy to a respected and needed segment of the financial world? Make no mind the SEC has its gun sight on us and by allowing FIA to gather momentum within the broker/dealer world puts them directly in front of us.

There was a famous poem written by a Methodist Minister in Germany as the Nazi were coming into full power. While our plight is nothing like theirs, I am using the poem to add drama to this story.

## And then they came for me.....

Martin Niemoller (1937)

*First they came for the Socialists, and I did not speak out—  
Because I was not a Socialist.*

*Then they came for the Trade Unionists, and I did not speak out—  
Because I was not a Trade Unionist.*

*Then they came for the Jews, and I did not speak out—  
Because I was not a Jew.*

*Then they came for me—and there was no one left to speak for me.*

Concerned? We are always concerned. What I meant was that this is not an imminent threat. First, the FED would have to take over our industry through the SEC/FINRA before any of this would apply to us.

If that attempt is made there will be a huge fight again just like SEC 151A.

Obama is a short timer. I don't think he can get something like that through before he is out and whoever takes over is going to make whatever they ran on a priority.

What we really need is another crash which will go a long way to establish the credibility of our industry with the press and DC. Amazing how quickly people forget 2008. We have way more policies on the books now than we did back then as an industry so I think the media attention post-crash will be even more significant this time around.

**Anthony R. Owen**

From the **White House** as a press release to the country. The doctor/lawyer into is weird....BB



To All

What's the difference between a doctor, a lawyer, and a financial adviser? It may sound like a bad joke, but it's a dead serious question.

When you go to a doctor or a lawyer, you expect that the advice you get is in your best interest. That's because lawyers and doctors have an obligation to look out for what's best for you.

Right now, the same simply doesn't always hold true when it comes to saving for your retirement. That's wrong.

Trusted retirement advisers who provide critical financial advice every day are not obligated to look out for your best interests. As a result, they can steer you toward high-cost, low-return investments instead of recommending quality ones, because it means back-door payments for them. Meanwhile, you're stuck with **hidden fees** and lower returns that could cost you tens of thousands of dollars over your lifetime.

That's simply not fair, and we started changing it today: Under the President's direction, the Labor Department will publish a rule in the coming weeks that will require retirement advisers to put the best interests of their client above their own financial interests.

Many advisers don't accept back-door payments or hidden fees. They are hardworking men and women who got into this work to help families achieve their dreams. But

outdated rules and fine print make it hard for these advisors to compete -- and for working- and middle-class families to know who they can trust.

[This is a big deal for anyone currently saving for retirement, no matter how young or old. Learn more about today's announcement -- and what it means for you.](#)



(The **“hidden”** fees are actual 12 b-1 fees which are back end compensation paid back to the broker/dealer. Broker as additional compensation. I have disliked these fees for years, but by removing them we are opening a can of worms. One example is renewal fees paid on a life insurance sale. An agent may make 50% of the first year compensation but also receive 5% annually when the renewal premium is paid, is that to be stopped also?...BB)

The action we announced today was founded on a simple premise:

When you've worked hard to build up a retirement nest egg, you've earned the right to sound advice. **You deserve to know that your adviser is working for you.** More than that, you deserve to know that they have a clear legal and ethical obligation to look out for what's best for you. That's just common sense.

The rule we'll roll out will etch that principle into the law -- and help make sure workers get the quality advice they need to save. After a lifetime of hard work, every American -- no matter what their income level -- deserves a shot to retire with dignity.

Here's what you can expect next:

Once the rule is published, we'll accept public comments and hold a public hearing to discuss the proposal. That means you -- and any member of the public -- can add a comment and share your insights.

We're looking forward to hearing your feedback.

Thanks,

Tom

Secretary Tom Perez  
Department of Labor

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## **Of Interest**

<http://www.onwallstreet.com/news/client/how-to-build-client-trust-2691985-1.html?>

### **How to Build Client Trust**

You start by not destroying it

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Warren Buffett once said: *"I sit in the shade of a tree today because a long time ago someone planted it."*

A long time ago someone got the great idea of selling LTC policies based on the **surrender rate of life insurance** policies. Since the LTC business was new, actuaries seemed to think a lapse is a lapse....wrong. The number of policies lapsing is much lower, folks got older and the inevitable happened, **Nursing Homes**.

Companies raised premiums but unfortunately, not enough. The State Department of Insurance held firm on many requests for higher premiums and the end result.....a company has to pay its contractual promises. In actuality, Genworth bought companies who had originally sold the LTC policies, they called it corporate growth.

Some companies have been told to increase reserves, well deserved instructions. One company Genworth was forced to massively increase reserves (generally reserves are placed in low yielding US Treasuries). The end result, Wall Street hated it and punished **Genworth** for doing what it had been instructed to do.

The result, lower profits, lower stock price and a question what the future holds.

February 17, 2015 by Fran Matso Lysiak, senior associate editor, BestWeek: [fran.lysiak@ambest.com](mailto:fran.lysiak@ambest.com)

RICHMOND, Va. – Genworth Financial Inc. said it’s undertaking a multistep restructuring plan targeting cash savings of more than \$100 million pretax over the next two years after it posted a fourth-quarter 2014 **net loss of \$760 million on older blocks of acquired long-term care insurance policies.**

For full-year 2014, Genworth posted a net loss of **\$1.24 billion**, compared with net income of \$560 million.

“There is no need for an equity raise,” Schwartz wrote, noting Genworth’s risk-based capital is estimated at 430%. The holding company ended the year with \$1.1 billion of cash — \$65 million in excess of 1.5 times debt service and a \$350 million risk buffer, he wrote.

As of Dec. 31, 2014, **47 states** approved the initial round **of premium rate increases** and six approved a second round as part of the 2012 in-force premium rate action. Genworth said it continues to expect to achieve \$250 million to \$300 million in additional premiums annually when fully implemented by 2017.

The individual long-term care market has experienced challenges over the past decade, according to an A.M. Best Co. special report. The market also continued to battle the **challenges of lower-than-expected lapse rates**, an extended low interest rate environment and longer claim periods, which prompted many LTC insurance writers to either exit the market or pare back their product offerings over the years (Best’s News Service, Sept. 16, 2013).

### **Here is my 71 word sentence**

**Let me summarize, the company sold LTC based on their estimates, the estimates were wrong, the company lost money, investors dumped the stock, 47 states allowed for premium increases which makes the company happy, so old folks who bought the**

**policy and trusted the company are forced to pay more in premiums to make sure the company doesn't lose money so the stock value increases and the company's investors are happy.**

**What a world.**

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**SIFI**, (systemically important financial institution) a financial institution regarded as so important to the economy that its failure could lead to a widespread economic crisis.

### **Remember when MetLife was designated as too big to fail and fell under a SIFI designation by the Feds?**

A derivative in its simplest term is this: **betting for or against a future event**. Does this level of profit for an insurance company that is too big to fail make sense?

#### **MetLife's 4Q Profit Jumps to \$1.5B on Derivative Gains on Falling Interest Rates, Weakening Foreign Currency**

NEW YORK – MetLife Inc.'s fourth-quarter net income increased to nearly \$1.5 billion from \$877 million the same period a year ago. Net income in the final quarter of 2014 included **\$120 million in derivative gains**, after-tax, reflecting falling interest rates and the weakening of foreign currencies against the dollar, MetLife said. Total operating revenues, [...] The post MetLife's 4Q Profit Jumps to \$1.5B on Derivative Gains on Falling Interest Rates, Weakening Foreign Currency (<http://www.looktowink.com/2015/02/metlifes-4q-profit-jumps-1-5b-derivative-gains-falling-interest-rates-weakening-foreign-currency/>) appeared first on Wink (<http://www.looktowink.com>).

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Society of Actuaries (SOA) released new mortality tables last October that reflect substantially increased longevity for 65-year-olds in comparison

with SOA's year 2000 tables and adjustments that have been used by defined benefit pension plans to date.

The new tables show a **10.4%** life expectancy increase for 65-year-old men (compared with 2000), from 19.6 years to 21.6 years, and an 11.3 % improvement for women, from 21.4 years to 23.8 years since SOA's 2000 tables.

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## **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

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## Sales and Marketing Topic:

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### Important Questions To Ask Before Buying A Fixed Annuity

By Bill Broich

Considering an annuity? Not sure exactly what to do, which policy to buy, what benefits to ask for or do you even know what to ask for? Annuities can seem to be very confusing when actually they are rather simple.

Would you like to know what questions to ask? Here are basic questions which to ask.

1. **What is your financial rating strength?** Ratings are important but not as important as you might think. Throughout history virtually no one has ever lost any money on deposit in a fixed annuity. The reason I say almost is a few years

ago, Executive Life in California failed and some of their contacts are still in litigation. But their case is a rarity, insurance companies are so heavily regulated that failure really is not in the equation. Any company with an AM Best rating of B+ to A is in my book a solid bet. Always ask and double check their ratings by visiting [www.ambest.com](http://www.ambest.com).

2. **Ask about withdrawal options, if you need your money how can you get it?** Many people think buying an annuity is losing control. Almost without exception every fixed annuity has some access to the money, some are 10% per year without penalty, and others even more. Annuity contracts can be different, make sure you fully understand this important provision. Always ask what percentage you are allowed to withdraw annually. Also, nearly all annuities will waive any and all surrender fees at the death of the annuitant so your named beneficiary can receive the full value of the annuity, without any reduction in funds.
3. **Does the fixed annuity have a bail out provision?** Should I decide I want my money and no longer want the annuity, is there a provision to just quit? This can be important should the actual interest rates available suddenly become much more attractive. As an example, suppose your interest rate on your fixed annuity was 4% per year but suddenly because of a government decision or market changes, interest rates were now 8%, does the annuity allow you to get your money back? You would be giving up some earned interest by using this provision but it just might make sense under certain circumstances. Ask about the **Return of Premium** provision.
4. **What interest rate will I be enjoying?** Be sure and ask and make sure the interest rate is for every year of the contract period. If the interest rate is 5% is it 5% for the entire life of the annuity contract.
5. **Is there a bonus offered to me if I buy the annuity?** Bonus are often offered as an inducement to buy. These are real money and will be added to your account, however, make sure you understand exactly how the bonus will be applied. In almost all cases, the bonus is credited over time and as long as you fulfil the time period of the annuity contract, the bonus is yours, but always ask for the explanation and the details.

Annuities can be some of the smartest vehicles you can buy, especially if the benefits of the annuity match up with your desired goals. Ask questions.

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## Plagiarism or Praise?

They say being copied is the greatest possible compliment. Below you will see a “**Myth**” about annuity article; it is very good and informative. Possibly you might like to share it with your prospects and clients, go ahead, no worries, I grant you use of it...well not exactly, a few years ago when I wrote it, it was slightly different, a few words have been changed.....Aw, I am considering it praise....BB

<http://www.business2community.com/finance/even-einstein-confused-myth-busting-annuities-01163125>

## Even Einstein Was Confused: Myth Busting Annuities



February 19, 2015

### **Myth 1: Even Einstein couldn't understand how annuities work.**

What's to understand? You pay in money, it gains interest and then you get more back in retirement, either in one lump sum or as a series of payments. Think of it as a reverse life insurance policy. It's not rocket science; it's just simple retirement planning.

### **Myth 2: Annuities are riddled with hidden fees and commissions.**

Annuities are a straightforward financial proposition, not some shady deal with loan sharks in a back alley. A fixed annuity has no fees or costs that you don't take care of up front right at the beginning of the transaction. A variable annuity is a different matter; they are more like mutual funds.

### **Myth 3: What about an emergency? Can I get anything out, if I need it?**

Most annuities allow you to access up to ten percent of your premium each year with absolutely no penalty at all. So you always have access to some emergency funds for that root canal or trip to Las Vegas. You can also access the full amount of your annuity, but a fee may apply if you haven't given the contract time to mature.

### **Myth 4: If you've seen one annuity, you've seen them all. One size fits all.**

No two annuities are the same. They come with different features and benefits, which only YOU can decide are either right for you or not. A partial listing would include: individual annuities, group annuities, immediate annuities, deferred annuities, single premium or installment premiums, fixed annuities and variable annuities. The list goes on. In this case, variety is a good thing for you as the consumer because you can fine-tune your annuity to get it just the way you want.

**Myth 5: Why should I leave my money to some annuity company if I die early?**

It doesn't work like that. When you sign the annuity contract you specify who you want to leave any remaining principle to in the event of your death, such as your spouse, children, charity or pet cockatoo. In other words, you get to name a beneficiary.

**Myth 6: I might lose my shirt on this!**

Wrong. A fixed or fixed indexed annuity is protected much like your bank account. The stock market can plummet into a black hole, and you're investment is still safe and secure. Now that's NOT the case with a variable annuity. Variable annuities can fluctuate like a mutual fund.

**Myth 7: I won't live long enough to collect on an annuity anyway.**

Today's Americans live longer than ever. That means your No. 1 financial risk is the possibility of outliving your money, and Maui is no place for a pauper!

In all seriousness, although the topic of annuities can be dry and somewhat complicated, you can really benefit from looking into them, now or in retirement. Every good business man or woman has the need to prepare for future events in their business and in their personal lives.

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## **Leads: Best Annuity Rates**

David Winer and Sherilyn Orr have developed a very good lead system, First of all let me get this out.....This is a

### **supplemental lead system**

designed to be used with our scrub leads and Safe Money Radio. Based on your area, lead flow will be from 2-12 leads a month. We have asked three agents t track these for us for about 90 days. The leads work and you will make sales, but like all things, you need to let the leads run because it is all about the numbers. That being said, these leads work.

For the past 90 days, ending in January, for every \$19 invested, the return was \$100. The leads are “Best Annuity Rates”, they are customized for you and the lead will know who you are before you call.

You can send the info **via mail, via email or deliver them yourself**. It is up to you how you work them.

You must have a Retire Village account because that is the medium we use to introduce you.

Here are the two personalized books for you, please note your name and link is on each page as well as the cover.

Leads are **\$130**, exclusive and real time.



## 2015 Best Rates Annuity Report

Presented by: Texas Senior Info Center

**See your name on bottom of page**

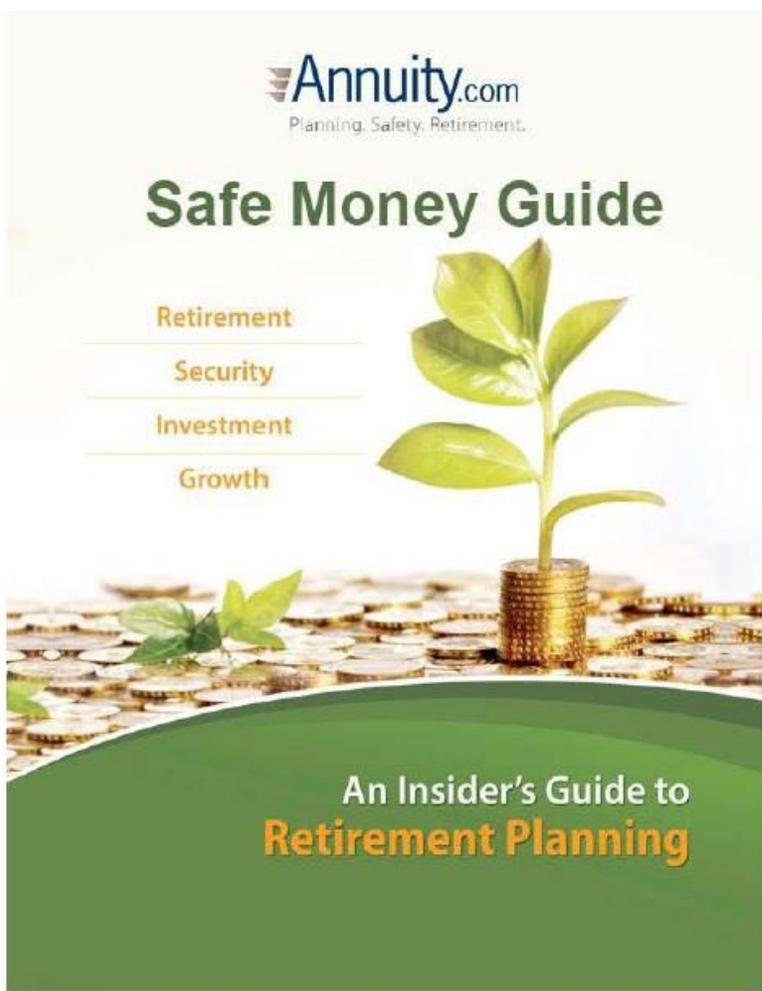
Best Rates Annuity Report – Texas Senior Info Center

### **Background Information:**

Fixed annuity sales in the United States are increasing dramatically. Several factors are contributing:

1. An aging population
2. Stock market volatility
3. Seminars and direct marketing
4. More varied and competitive annuity products
5. Insurance agent specialization

**See upper right: personalized**



Presented by Texas Senior Info Center  
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**Name on front page and every page**



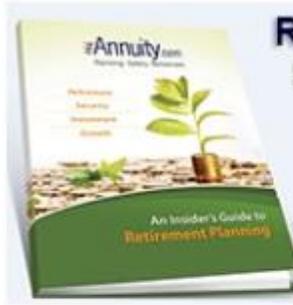
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Texas Senior Info Center

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## An Insider's Guide to Annuities

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**See your name upper right, on every page**



**Request Our FREE  
Safe Money Guide  
& Best Annuity  
Rate Report**

secure your retirement  
& life savings today

What is the **BEST Rate of return** that you can expect from your **Annuity?**

Our Best Rate Report will provide you with clear expectations.



\* **First Name:**

\* **Last Name:**

\* **Address:**

\* **Zip Code:**  (5-digit US zip code)

\* **Email:**

\* **Phone:**

**FREE GUIDE** >

Visit [www.annuity.com](http://www.annuity.com) to see what your prospect sees

Our good friend Joe Edgeworth sent me this email.



**Joe Edgeworth**

The Edgeworth Insurance Group  
2715 Spring Valley rd.  
Lancaster, PA 17601

**(800) 824-8609**  
Jledg382@cs.com

Good morning, hope u r well. It's snowing here at the beach.

On the bright side just wanted to let u know I wrote up **\$150,000** for American Equity from our **"best rate"** leads.

You should try to get more of our guys involved, these really work and the cost is very reasonable.

Take care

On Feb 22, 2015, at 5:13 PM, Bill Broich wrote:

**Joe**, may I use your email on **Open MIC?** Just to speak about the leads. I could make it anonymous if you wish.

BB

**Sure, no problem Bill, you can always use my name, some of the crew who may be skeptical would be welcome to call me and talk**

**Now, how is that for a crew share!**



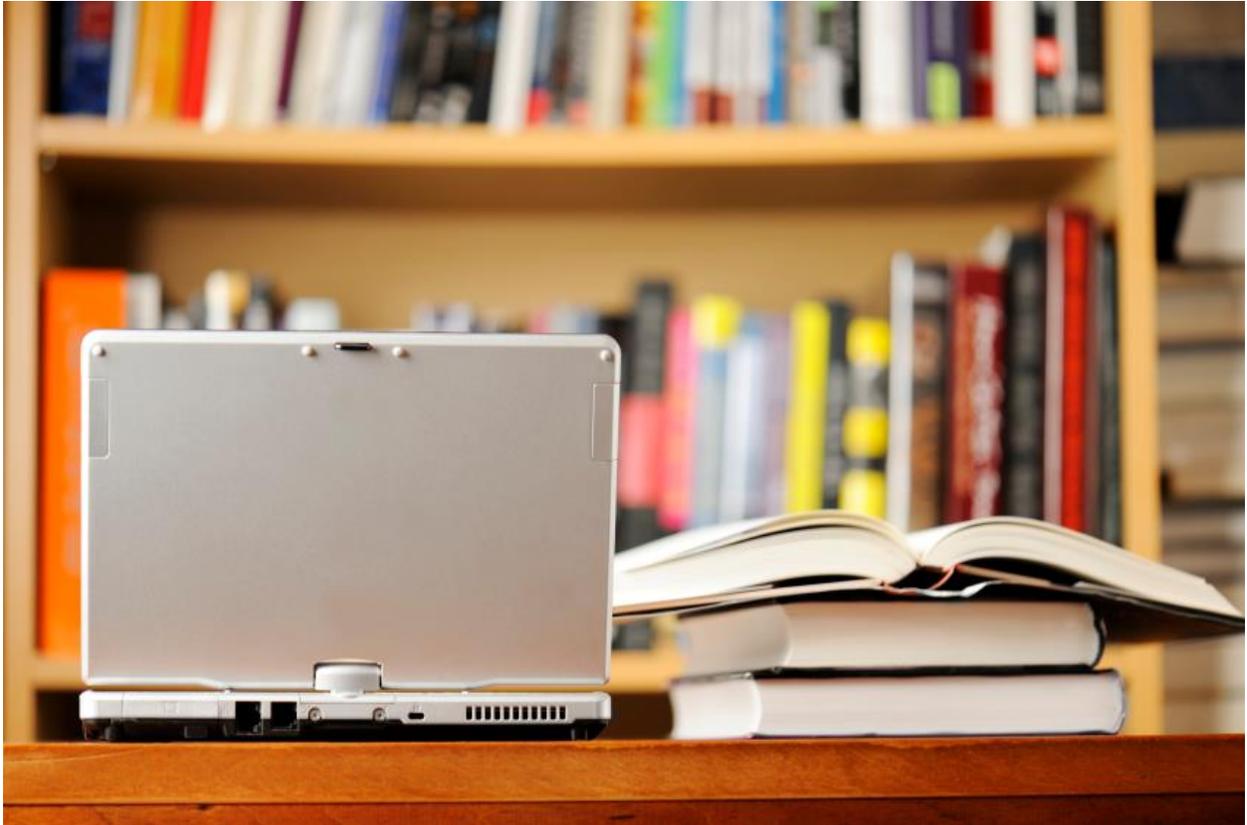
## **Agent Share:**

**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



**Tony will be discussing  
marketing and sales**



# Product Information:





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!

### ***Nationwide***

#### Competitive Underwriting Programs and Niches

Learn about Wellness Credits, Nationwide's table shave program and other unique underwriting programs and niches that may lead to better offers. [Learn more.](#)

### ***AXA***

#### Who Offers the Best Term Conversion Privileges?

There are many reasons to consider converting a term policy to a permanent policy. Whether its to avoid more health questions and a medical exam or to build cash value, the benefits are numerous. This competitive comparison of AXA's conversion privileges gives you reason to consider AXA for your next term case. [Learn more.](#)

### ***Lincoln Financial Group***

QLAC Status Available

Lincoln is pleased to announce that Lincoln deferred Income Solutions Annuity is available as a Qualifying Longevity Annuity Contract (QLAC) for IRA Rollovers. For more details, see page one of the Lincoln Leader. [View the Lincoln Leader - Fixed Annuity.](#)

## ***Accordia Life***

Taking the Guesswork Out of Choosing an Illustrated Rate

While some IUL companies use very high or very low illustrated rates, you can determine a reasonable assumed rate by simulating different scenarios with Accordia's new interest crediting strategy tools. [Learn more.](#)

Updated Power of IUL

One of Accordia's most powerful pieces focuses on the strength of their IUL products over time. They've updated that piece to include 2014 crediting rate results. [Learn more.](#)

## ***Legal & General America***

The Extra Might Beat the Great Rates

OPTerm rates are in the top 5 in 98% of cells across all bands, term lengths and rating classes, for both men and women. But, with LGA, you get value beyond just price. To learn What More Do You Get from LGA and OPTerm, [click here.](#)

## ***Prudential***

Starting Chronic Illness Conversations with Female Clients

This new video from Prudential shares an authentic and heartfelt conversation among women about aging and planning for their future, including preparing for chronic illness care. The video will be hosted on various websites such as *The New York Times*, Yahoo!, and MSN. [View video.](#)

Financial Planning Considerations for Same-Sex Couples After Windsor Update

The growing number of states recognizing same-sex marriages, and a recent Social Security announcement, may impact financial planning strategies and employee benefit options for same-sex couples. [Learn more.](#)

Hispanic Americans: Clear Financial Goals, Yet Underserved

Did you know that Hispanic Americans have clear financial goals, but when compared to the general population, they are half as likely to have been contacted by a financial professional? Leverage Prudential's new presentation for the tips, marketing concepts, and a product overview to capitalize opportunities within this market. [View presentation.](#)

Partnering and Empowering Women's Financial Future

Building a network of relationships within the women's market may not be as challenging as you think with Prudential's new toolkit. Designed with easy tips to invest value and foster relationships within this community,

Pru's toolkit helps position you to partner with and empower women towards managing their financial future. [Learn more.](#)

## ***Protective***

Short-Duration Protection with More Value

A traditional term policy isn't the only way to provide low-cost, short-duration coverage for clients. The Choice Series solution can help clients get more from their protection. [Learn more.](#)

## ***Mutual of Omaha***

Build In Flexibility

As you know, Mutual of Omaha introduced the Guaranteed Refund Option, commonly called the GRO rider. The rider provides a return of premium for your insured should circumstances change and they want to get their premiums refunded. Consider splitting the death benefit into 2 or more policies and layer in additional flexibility for the future. [Learn more.](#)

## ***AIG***

Check Out This Producer's Successful Sales Approach

Hear directly from a successful producer as he shares his method of selling AG Asset Protector. [Learn more.](#)

New Modular Training Program for Retire Stronger

The "Making the Sale" page of [RetireStronger.com](#), formally "Telling the Story", now features a modular approach to training with materials, key talking points and action items for producers. There are even downloadable scripts to use when emailing clients. [Learn more.](#)

## ***John Hancock***

Term Premiums Lower Than Ever

See how the new John Hancock Term offers significant premium reductions - in some instances up to 24%! [Learn more.](#)

Form 1040 Opportunities

Uncover Life and Long-Term Care opportunities using a client's 1040 form. This 1040 kit will include an overlay, which is designed to highlight specific planning opportunities and provide tips on how to address client needs. [Learn more.](#)

## ***Symetra***

### Legacy Planning for Multiple Generations Using Dynasty Trusts

Life insurance can be a highly effective vehicle for asset protection and for increasing the wealth that passes to beneficiaries. But with a life insurance policy structured in a dynasty trust, your clients' assets can work even harder for their beneficiaries. [Learn more.](#)

## ***Transamerica***

### Take Advantage of Foreign Nationals Sales Opportunities

Join Transamerica and LifeHealthPro on March 12 for a Gift and Estate Tax Planning for Foreign Nationals webinar. Recent changes to tax laws in Mexico and other Latin American countries and the growing significance of FACTA are creating a perfect storm of exciting life insurance sales opportunities. [Register here.](#)

### Grow Your Term Sales with New Rates

Clients want a cost effective way to protect their families while they're living and after they're gone. With Transamerica's updated premium rates, now is a great time to provide clients with effective solutions, at a competitive price. [Learn more.](#)

## ***Allianz***

### Looking to Get More Clients on Your Radar?

As FIUL insurance continues to expand its share of the life insurance market, what steps are you taking to boost your own business? Now is the time to prospect for new clients and Allianz has the tools to help you get

started. **[Learn more.](#)**

**NICE INFO! PLUS A MAILER YOU CAN USE TO SEND TO PROSPECTS AND CLIENTS (TAX ADVANTAGES OF IUL**



## What's on the horizon for your business?

We have the tools to help you throttle up your sales in 2015.

Now may be a good time to approach your clients about adding fixed index universal life (FIUL) insurance to their overall financial strategy – and with our variety of customizable client mailers, you'll find more ways to reach out to new prospects based on their specific needs.

To get started, download our FIUL mailers today.

- › Be more financially prepared (PDF)
- › Small-business owners (PDF)
- › FIUL tax advantages (PDF)
- › Chronic Illness Accelerated Benefit Rider

### Survivorship Life Insurance and the Standby Trust

Learn more a trust that vies your clients flexibility and control, while still offering beneficiaries a federal estate-tax-free death benefit. [Learn more.](#)

## **Minnesota Life**

### E-Cigarette Ratings

Based on research and the ability to test for a marker of tobacco combustion, Minnesota Life can improve ratings for clients who use e-cigarettes. [Learn more.](#)

## **MetLife**

### Offer Clients a Tax Advantaged Asset with a One Week Underwriting Decision

The MetLife Promise Whole Life portfolio may not be top of mind, but producers might want to give it a second thought when considering client solutions. [Learn more.](#)

## **SBLI**

Large Case Expertise You Can Rely On

SBLI expanded its talented underwriting team last year with the addition of Carolyn McAvinn, Assistant Vice President, Underwriting Specialist. At the link below you'll find a case study that highlights their expanding expertise with large and complex financial cases and demonstrates how they can similarly help you grow your business. [Learn more.](#)



**(253) 381-2328 // [annuity.com](http://annuity.com) // [David@annuity.com](mailto:David@annuity.com)**

2601 North Alder St | Tacoma, WA 98407 US



## The Short List:

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### **Genworth Financial Outlines Restructuring Plan, Posts 4Q Loss of \$760M on Older Long-Term Care Policies**

RICHMOND, Va. – Genworth Financial Inc. said it’s undertaking a multistep restructuring plan targeting cash savings of more than \$100 million pretax over the next two years after it posted a fourth-quarter 2014 net loss of \$760 million on older blocks of acquired long-term care insurance policies. The final quarter of 2014 included a GAAP [...] The post Genworth Financial Outlines Restructuring Plan, Posts 4Q Loss of \$760M on Older Long-Term Care Policies (<http://www.looktowink.com/2015/02/genworth-financial-outlines-restructuring-plan-posts-4q-loss-760m-older-long-term-care-policies/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **MetLife gets back in the variable-annuity-with-living-benefits game**

Longtime variable annuity player MetLife Inc. is stepping off the sidelines and getting back into the game as it launches a new living benefit rider. The New York-based insurer will release a new guaranteed lifetime withdrawal benefit rider, called FlexChoice, for sale on Saturday, Feb. 14. MetLife filed the contract with the Securities and Exchange [...] The post MetLife gets back in the variable-annuity-with-living-benefits game (<http://www.looktowink.com/2015/02/metlife-gets-back-variable-annuity-living-benefits-game/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **AIG: Interest Rates To Blame In Quarterly Profit Loss**

WASHINGTON – American International Group said profit declined 67 percent in the last quarter related to a year ago because it shored up reserves and also because results declined significantly at its life and retirement units. Operating results in the newly formed consumer business unit fell 21 percent to \$923 million because of the drop [...] The post AIG: Interest Rates To Blame In Quarterly Profit Loss (<http://www.looktowink.com/2015/02/aig-interest-rates-blame-quarterly-profit-loss/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **American Equity Reports Fourth Quarter 2014 Results**

WEST DES MOINES, Iowa–(BUSINESS WIRE)–American Equity Investment Life Holding Company (NYSE: AEL), a leading issuer of fixed index annuities, today reported fourth quarter 2014 net income of \$31.2 million, or \$0.39 per diluted common share, compared to fourth quarter 2013 net income of \$51.0 million, or \$0.64 per diluted common share. Non-GAAP operating income<sup>1</sup> for [...] The post American Equity Reports Fourth Quarter 2014 Results (<http://www.looktowink.com/2015/02/american-equity-reports-fourth-quarter-2014-results/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **America's Retirement Accounts Heavily Invested In Oil, Gas**

Feb. 13—The well-being of the oil and gas industry may affect the average American beyond what we pay at the gas pump. Many Americans may only have to look as far as their 401(k)s. Non-insider individuals hold 65.5 percent of the industry's stock weaved into their 401k retirement plans, according to a 2014 study conducted [...] The post America's Retirement Accounts Heavily Invested In Oil, Gas (<http://www.looktowink.com/2015/02/americas-retirement-accounts-heavily-invested-oil-gas/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Voya Offers A GLWB Option In 401(k) Plan**

If you think that guaranteed lifetime withdrawal benefits (GLWBs) are giving up the ghost, they're not. The Retirement Solutions business of Voya Financial said it has started offering a multi-insurer GLWB option on its recordkeeping platform for large 401(k) funds. As with GLWBs in the retail annuity world, this product guarantees guaranteed lifetime income for [...] The post Voya Offers A GLWB Option In 401(k) Plan (<http://www.looktowink.com/2015/02/voya-offers-glwb-option-401k-plan/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Voya Financial Announces Fourth Quarter and Full Year 2014 Results**

NEW YORK, Feb. 11, 2015 /PRNewswire/ — Voya Financial, Inc. (NYSE: VOYA) today reported financial results for the fourth quarter and full year 2014: Fourth quarter 2014 after-tax operating earnings<sup>1,2</sup> of \$245 million, or \$0.99 per diluted share, compared with \$198 million, or \$0.75 per diluted share in the fourth quarter of 2013. The following [...] The post Voya Financial Announces Fourth Quarter and Full Year 2014 Results (<http://www.looktowink.com/2015/02/voya-financial-announces-fourth-quarter-full-year-2014-results/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Voya jumps into 401(k) annuity game**

With guaranteed lifetime income getting all kinds of attention nowadays, it's only natural that increasingly, plan providers should jump aboard. The addition of Voya Financial to the parade, then, is not surprising. Voya's Retirement Solutions business on Tuesday announced it was introducing its Lifetime Income Strategy, which it describes as "a new retirement income investment [...] The post Voya jumps into 401(k) annuity game (<http://www.looktowink.com/2015/02/voya-jumps-401k-annuity-game/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Merrill Lynch, USC Collaborate On Longevity Training For Advisors**

With the nation aging rapidly and the booming market in serving the financial needs of retirees and the elderly, Merrill Lynch and University of Southern California's Leonard Davis School of Gerontology have announced a new training program for financial advisors. The initiative is known as the Merrill Lynch Longevity Training Program. It will offer advisors [...] The post Merrill Lynch, USC Collaborate On Longevity Training For Advisors (<http://www.looktowink.com/2015/02/merrill-lynch-usc-collaborate-longevity-training-advisors/>) appeared first on Wink (<http://www.looktowink.com>).

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## **NAIC Nears IUL Illustration Compromise**

WASHINGTON – The National Association of Insurance Commissioners (NAIC) appears to be on track to adopt new rules governing the illustrations that insurers and agents can use when selling indexed universal life insurance by July. At a conference call last week, the NAIC's Life Actuarial Task Force (LATF) said it plans to release an exposure [...] The post NAIC Nears IUL Illustration Compromise (<http://www.looktowink.com/2015/02/naic-nears-iul-illustration-compromise/>) appeared first on Wink (<http://www.looktowink.com>).

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## **ACLI Makes Annuity Case to Feds**

WASHINGTON – The American Council of Life Insurers briefed members of a Treasury Department insurance advisory committee Tuesday on the importance of annuities as a component of the retirement portfolio of Americans. The presentation by two ACLI officials, Alane Dent, vice president, federal relations, taxes & retirement security, and Jim Szostek, vice president, taxes and [...] The post ACLI Makes Annuity Case to Feds (<http://www.looktowink.com/2015/02/acli-makes-annuity-case-feds/>) appeared first on Wink (<http://www.looktowink.com>).

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## **On Global Stage, U.S. Holds Steady In Retirement Security**

For the third consecutive year, the U.S. came in 19th among 150 nations for retirement security, according to an annual survey of global retirement security. European nations,

with their high levels of social benefits and universal health care, were represented in abundance in the Top-20 group, which this year included newcomer Japan, the Natixis Global [...] The post On Global Stage, U.S. Holds Steady In Retirement Security (<http://www.looktowink.com/2015/02/global-stage-u-s-holds-steady-retirement-security/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **7 social media tips for insurance pros**

Many insurance professionals initially perceived social media as a risky new channel due to the complications of regulatory requirements on communications with the public and advertising. That said, the benefits of going social, allowing agents to go where their customers are and reaching the right audience at the right moment, have proven to far outweigh [...] The post 7 social media tips for insurance pros (<http://www.looktowink.com/2015/02/7-social-media-tips-insurance-pros/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **ZIP Code Analysis Of Annuity Markets Reveals Surprises, Opportunities**

A common question that big data scientist Bill Poll is getting these days is, “Where should I move my annuity practice?” The questions are coming from annuity professionals who have reached certain event-based decision points about their practices, said Poll, who is a managing partner and co-founder of Information Asset Partners (IAP), Metuchen, N.J. The [...] The post ZIP Code Analysis Of Annuity Markets Reveals Surprises, Opportunities (<http://www.looktowink.com/2015/02/zip-code-analysis-annuity-markets-reveals-surprises-opportunities/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **O’Brien: Let’s Inflate the QLAC Market**

Some reporters have mis-characterized the fixed annuity industry’s interest in removing the exclusion of fixed index annuities from the IRS Rule regarding required minimum distributions (RMD). One writer commented on an annuity association’s most recent submission to Treasury by suggesting it was a “Hail Mary.” Before being a cheerleader for annuities, I led cheers for [...] The post O’Brien: Let’s Inflate the QLAC Market

(<http://www.looktowink.com/2015/02/obrien-lets-inflate-qlac-market/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Why sorting clients by age, gender is a mistake**

The best way to segment clients in order to predict their behavior requires a look beyond the obvious. Advisors looking for ways to deepen their relationships with clients should consider using behavioral segmentation rather than demographic to help focus on the needs and preferences of individual clients. Instead of focusing on more obvious markers — [...] The post Why sorting clients by age, gender is a mistake (<http://www.looktowink.com/2015/02/sorting-clients-age-gender-mistake/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Voya Financial's 2014 Year-End Net Income More Than Triples**

NEW YORK – Voya Financial Inc. reported a fourth-quarter net income of \$1.4 billion, marking a 154.6% increase over the \$548 million the company earned during the same period of 2013. For all of 2014, Voya reported a net income of \$2.3 billion. The company's 2014 earnings were up 282.7% over its 2013 earnings. Voya [...] The post Voya Financial's 2014 Year-End Net Income More Than Triples (<http://www.looktowink.com/2015/02/voya-financials-2014-year-end-net-income-triples/>) appeared first on Wink (<http://www.looktowink.com>) .

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**Did you know that since 2000, Boise State is 92-4 at home?**

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