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Words of Wisdom

- With mirth and laughter let old wrinkles come.
- This above all, to thine own self be true.
- What's done can't be undone.
- Love all, trust a few, do wrong to none.
- Give thy thoughts no tongue.
- Cowards die many times before their deaths; the valiant never taste of death but once.
- It is not in the stars to hold our destiny but in ourselves.

William Shakespeare

Annuity.com

Spots are running.....leads....sign up!

Kevin has an update....phone scrubbed and phone verified....do you know the difference?

We have leads in many locations, Call!

Suitability and a Recent Case

Recently, Betty and I wrote a case that would not on the surface look like it would pass suitability.

The prospects were in their early 80's and still in good health. They have $850,000 in total assets not including their home. Of that, $450,000 was in an annuity I had written 12 years ago. The balance was in cash $100k) and bonds. They had no debt.

Our plan was ton 1035 the annuity to a bonus annuity with an income rider. Income was the purpose of the original annuity and still remained so even though they had not used it yet. We knew on the surface that the insurance company would not agree to this transaction so we handled it in a **"proactive"** manner.

We had the clients write a letter outlining how the new annuity would be used and the reasons for the transfer bonus and income rider).

In addition we wrote a letter to the company explaining the situation and why we had recommended the change. The suitability office in the home office generally does not know the agent and rarely knows the situation behind the application. Explaining the case in general details helps them formulate the reasons for the new annuity, getting the client on board with compliance just makes it a much more solid position.

By explaining the reasons and with client back up, this case passed suitability. If we had not done so, my belief is it woudl not have been approved. Think of the suitability department as "watching your back" because in fact that is what they are doing. They **want** the business but they want business that will not come back and create issues in the future.

By documenting the case from client to agent, we were able to explain the situation and help the suitability department help us.

I got the client on board by explaining the rules had changed since his original purchase 12 years ago and the need for the letter, the suitability issue (and an updated fact finder) were to help protect him.

$450,000 at 5 points is a nice reward for this sale, a sale that would not have happened if we had not got ahead of the suitability issue.

Dave and Shaun

Product updates...and life info

Deferred, Indexed Annuities Strong Despite Overall Drop in Sales: LIMRA

Guaranteed income riders drive sales increases

See link for whole article
http://www.advisorone.com/2013/02/25/deferred-indexed-annuities-strong-despite-overall

Annuity sales over all were down for the last quarter of 2012, but LIMRA found deferred and indexed annuities were among the **most successful** classes.

Total annuity sales fell 8% to $219 billion in 2012, with fourth-quarter sales of $52.6 billion, according to LIMRA's fourth-quarter 2012 U.S. Individual Annuities Sales survey. Deferred annuity sales were over $1 billion. Fourth-quarter sales were $390 million, up from $160 million in the first quarter of 2012.

"As an emerging market, DIAs have experienced significant growth in 2012," Joe Montminy, assistant vice president and director of LIMRA annuity research, said in a statement. "**We see new companies entering this market and existing players launching new products, targeting younger boomers looking to create an income stream when they retire."**

Here is more from LIMRA:

http://indexedannuitiesinsights.com/the-year-of-the-fixed-indexed-annuity/

Not just being used for retirement but also for the time much later in life, age 85+.....BB

Market Watch is a solid source of information....BB

http://blogs.marketwatch.com/encore/2013/02/26/more-boomers-buying-longevity-annuities/
More boomers buying 'longevity' annuities

More boomers buying 'longevity' annuities

February 26, 2013, 1:27 PM

By Anne Tergesen

Economists and policymakers in recent years have begun encouraging pension-deprived Baby Boomers to consider relatively new products known as longevity insurance or "deferred income" annuities, designed to restore some financial security to what are supposed to be their golden years. News today from New York Life Insurance Co. confirms that the products are starting to catch on.

Like an immediate annuity, deferred-income annuity policies allow purchasers to convert a lump sum into a pension-like stream of income for life. But while an immediate annuity starts issuing payments almost instantaneously, the deferred variety requires policyholders to pick an income start date in the future—at which point payments will be bigger than what you would get with an immediate annuity. Currently, a 65-year-old man paying $100,000 for an immediate fixed annuity can get a little under $7,000 a year for life. But with a $100,000 longevity policy that starts issuing payments at age 85, his annual payout could top $60,000.

Fees galore!...our friend Darla is at it again, looks like Prudential's fee increase is moving the market.....BB

Insurers tweaking fees, not products, in variable annuity world

Morningstar: Cost increases were the most popular change in 4Q

By **Darla Mercado**
February 24, 2013 12:01 am ET

Product development was muted for variable annuity issuers in the fourth quarter, but companies were very busy making tweaks to product fees.

During the fourth quarter of 2012, life insurers filed a total of 101 product changes, down from 130 in the year-earlier period, according to data from **Morningstar Inc.** More than a third of the new changes — **37 — were tied to fee adjustments**, making them the most common change for insurers during the fourth quarter.

"Generally, these fee hikes are for new business," said John McCarthy, product manager for adviser software and insurance solutions at Morningstar. **"Recently some firms have reserved the right to change the fees on existing business."**

Indeed, there are contracts that allow insurers to raise fees on an in-force annuity or a product rider up to a maximum amount. Mr. McCarthy, who wrote Morningstar's fourth-quarter VA report, noted that while such contract provisions aren't new, carriers appear to be hesitant to raise fees to that maximum level on existing business.

Companies that adjusted their fees during the fourth quarter include **Protective Life** Insurance Co., which in December raised fees by 20 basis points on its Protective Income Manager to 1.2% and to 1.3% when including its RightTime option, which allows a client to buy the annuity now and add a rider later, according to Morningstar.

Pacific Life Insurance Co. hiked fees on different versions of its CoreIncome Advantage benefits by 10 to 20 basis points. Single-life versions of the product now run at 80 basis points, up from 60, while the joint version now costs 100 basis points instead of 80. Both fees apply prior to step-ups in protected value, according to Morningstar.

The report also noted that Lincoln National Corp. hiked fees to 85 basis points, from 65, for the single-life version of its SmartSecurity Advantage and to 100 basis points, from 85, for the joint life. This feature offers clients one-year or five-year step-ups based on market growth.

Here is the link:
http://www.investmentnews.com/article/20130224/FREE/130229977#

Gee, this is so hard to answer I should be on Jeopardy!.....Not! Less budget, less control, more opportunities for less regulation.....do they have some sort of plan? Maybe my attitude is becoming jaded?....BB

http://www.investmentnews.com/article/20130224/REG/302249976?utm_source=issuealert-20130224&utm_medium=in-newsletter&utm_campaign=investmentnews&utm_term=text

Advisers want Washington to let the budget ax fall

By **Mark Schoeff Jr.**
February 24, 2013 12:01 am ET

Looming automatic federal spending cuts might deal the nascent economic recovery a short-term setback, but investment advisers say the medicine is necessary to start curing the nation's long-term fiscal ills.

If Congress and President Barack Obama can't agree on legislation to avert the reductions this week, the $85 billion sequestration will go into effect Friday. After that date, federal agencies would have until Sept. 30 to implement a 5% across-the-board cut — 8% for defense programs.

“Is it going to be painful? Absolutely,” said Michael Masiello, president and owner of Masiello Retirement Solutions. “I hate the concept of doing it now. It's not a pleasant pill. But the American people need to swallow it — and hold the politicians accountable.”

Indeed, an *In-vest-mentNews* survey last week found that 66% of the more than 200 re-spon-dents support se-questration.

Read whole article at link.....

Mike Tyson losses money to fraud, lawsuit

http://www.investmentnews.com/article/20130224/REG/302249974?utm_source=issuealert-20130224&utm_medium=in-newsletter&utm_campaign=investmentnews&utm_term=text

Brokers fear Finra wants to know too much about them

http://www.investmentnews.com/article/20130224/REG/302249991?utm_source=issuealert-20130224&utm_medium=in-newsletter&utm_campaign=investmentnews&utm_term=text

Legal observers are concerned that a revamped **Finra** rule could allow the regulator to **probe deeper** into outside business activities of registered representatives, as well as affiliates and parent companies of broker-dealers.

The Financial Industry Regulatory Authority Inc.'s newly revised Rule 8210 goes into effect today. It governs Finra's ability to get records and testimony in connection with an exam, investigation, complaint or proceeding.

Brokerage firms and industry lawyers have long had concerns about what they view as overly broad “8210 requests,” as Finra's information demands are known, and lawyers worry that the problem could get worse.

The new rule “creates a whole new world for Finra to pretty dramatically expand its reach,” said securities attorney David Chase, founder of an eponymous law firm.

read more at link:

Big Truck Partners

Q: How do you deal with the fence sitters? I just want to think about it?

To All

In the past, this type of marketing was how it was done, called **"back door"** marketing. You introduce a topic to a prospect then make an attempt to move towards a secondary concept (annuities).

Their day is over. If you market in this manner it shows you do not have the nerve to be an annuity salesman. Be proud of what we sell and the benefits our wonderful products provide.

Go in the front door, not the back.

BB

Here is an article Anthony wrote to his crew, good stuff for all of us.

Hello Partners,

I try to ignore the regurgitation of seminar and direct mail marketing from all the IMO's around this time of year. Every New Year IMO's come out with a new spin on the same old back-door marketing systems. Trust me, it is much easier to re-design and old system than it is to come up with a completely new system (i.e. Safe Money & Income radio and Annuity.com branded TV, and scrubbed leads).

Have you ever noticed that when a vampire or zombie movie comes out, 2 or 3 more vampire or zombie movies come out right after the first one? It's so funny that most IMO's develop their marketing programs with the same methodology. As soon as one IMO hires a graphic designer to reboot and old idea, all the other IMO's jump on board. Then comes all the recruiting efforts based on the "latest and greatest marketing system". Gag!

What we all need to keep in mind is that putting lipstick on a pig doesn't make her less of a pig (**Human Resources Disclosure: I am assuming the pig is female since we are putting lipstick on her, and not because I think females to be referred to as pigs**).

It's not that I am against direct mail systems; they can be profitable. I am also not saying that direct mail shouldn't be one of your marketing systems. What I am saying is that <u>any</u> **direct mail** based system **is inefficient,** because in order to get a higher response rate (1% or more) you can't directly solicit annuities. That means that your prospects will have no idea you are going to talk to them about annuities, and as a result, you will need to go through many more prospects before you can make a sale. It also means you are going to have more appointments to close the deal because the first time they hear the word annuity is when you are meeting with them for the first time.

What I am also saying is that just because you put some window dressing on a seminar or direct mail system doesn't change the fact that it is still a seminar or direct mail system.

- You will still have to work the numbers, and the numbers are the same for all of these systems except for the cost of the mailers.

- You will still have to curveball a conversation about annuities into your presentation because your prospect has no idea that is why you are there.

- You will still have tons of people that are not qualified to buy an annuity because the mail piece did not qualify them.

Oh yah, fancy software (actually it's not that fancy it might just look fancy) that calculates deferred Social Security payouts will not help you sell annuities. You will still need a fact finder and a fact finder is all you need. **If you need software to sell an annuity then you are not an annuity salesman.** Sorry to break the news but don't kill me. I am just the messenger.

Not to rain on anybody's parade, but I like to think of myself and the Annuity Marketing Myth buster. When you spend as much as I do on marketing you learn very quickly what works ok, what doesn't work at all, and what generates numbers that will break most calculators.

I am sure I can send this email out next January for some other seminar / direct mail refresh.

Until then, stay away from shiny metal objects. Not all that glitters is gold.
Thanks for the biz,

Anthony R. Owen

Don't miss an opportunity to get someone's e-mail address…

6 ways to harvest client's and prospect's e-mail address

1) Use a telemarketer if you wish or do the calling yourself

2) Call or have your assistant call your good prospects and clients to remind them that if they do not see the e-mails from you twice per month and the newsletter to check their spam or junk box.

3) Send an invitation with your monthly newsletter or as a standalone invitation.

4) Ask for e-mails from all leads you call

5) For prospects that will not set an appointment, tell them that you would be happy to e-mail them the information. Once you have their e-mail ask permission to send them a topical monthly newsletter and drip articles that many of your clients enjoy.

6) For those who do not pick up the phone after several attempts: Leave a message to send you their e-mail and that you will e-mail the information to them ~ or send them to your RetireVilliage.com website to request the information ~ when they request information you will be sent their request and they will automatically show up on your daily lead report and be in your drip.

RETIREVILLAGE
PARTNERS WITH ANNUITY.COM

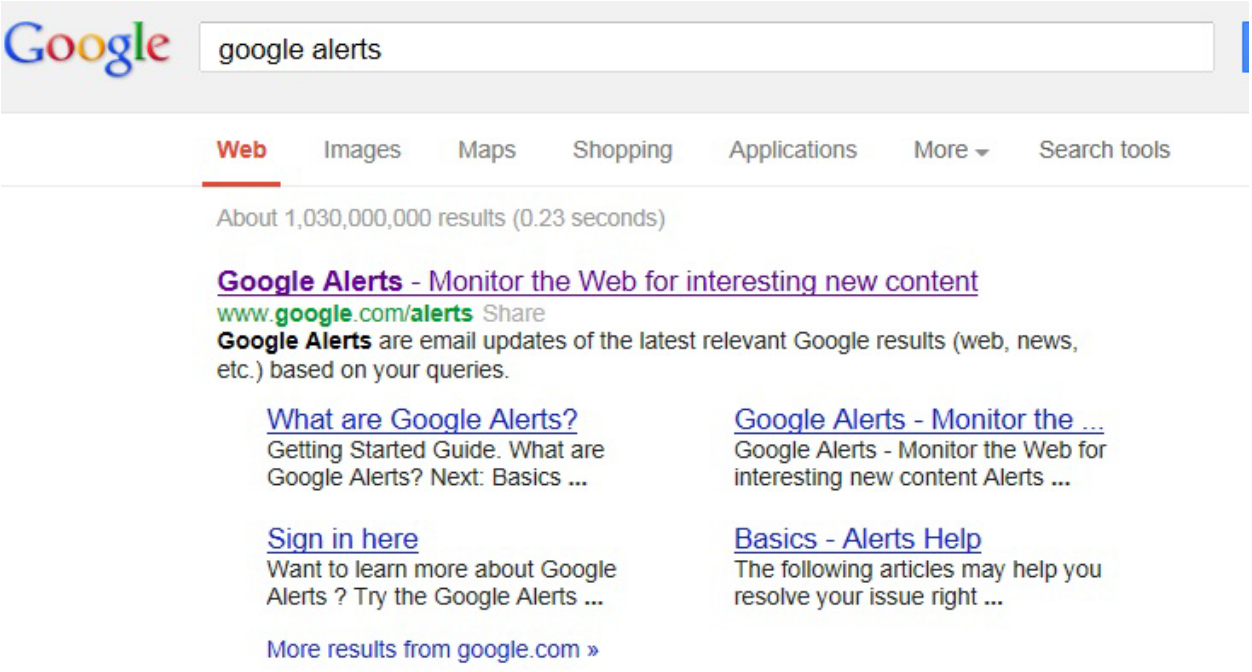
Off Week Powerhouse!

Use this very powerful tool to increase your "value" offering to your database and to build more sales.

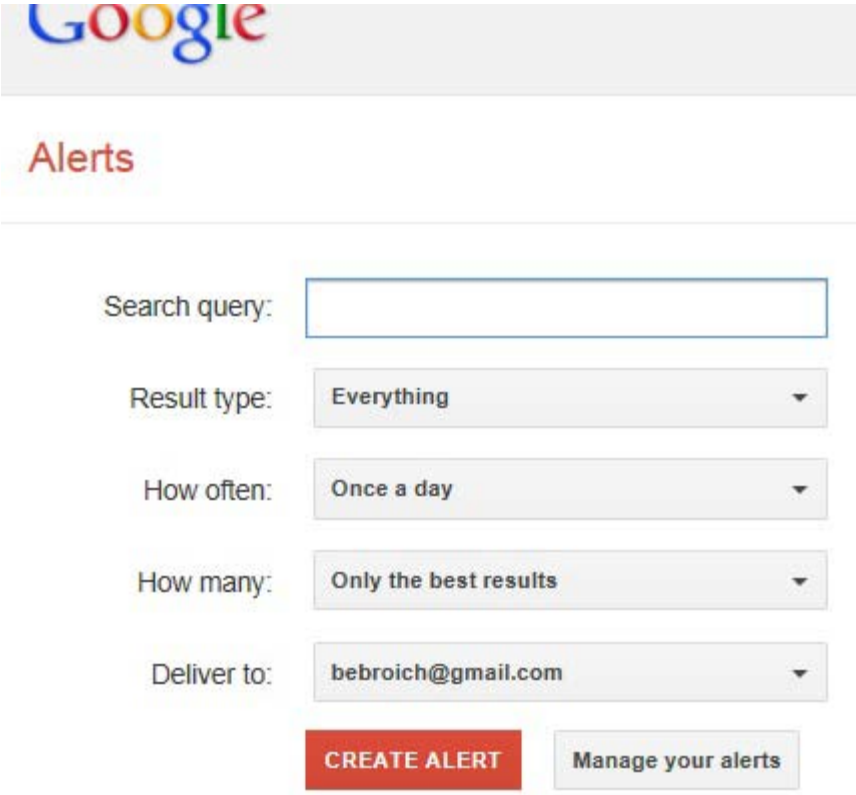
The off week drip can be personalized to help you relate to your database on "local" issues.

Setting up your local search for information to share with your database is easy.

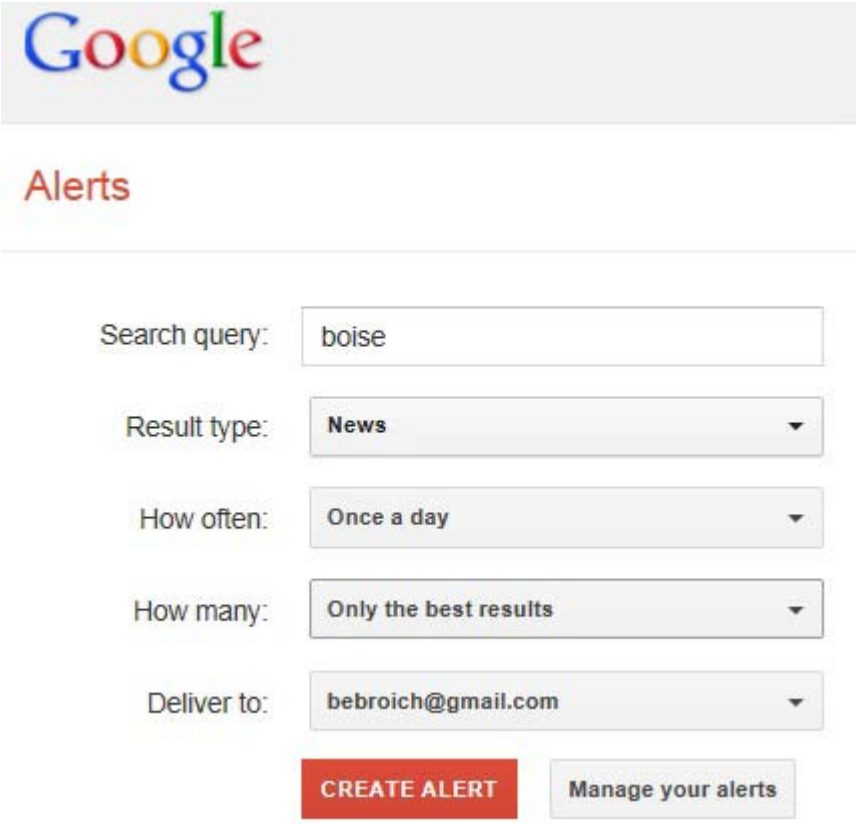
1. In Google type in "alerts"



2. Click on the top Google link.



This opens up, in everything select news, select once a day, only the best results, add your email account, create the alert and wait for the alerts.



Easy to do. Now invest 5 minutes a day looking for something your database might receive "value" from and something you can spin back to you.

Let's look at "Scams"

Write your off week drip based on this article, then offer more information.

Such as: *Be careful of phone scammers, look what happened in our local area.*

You will need to expand but that part is easy, then add the link to the Boise Woman....

Boise woman warns others of phone scam

BOISE -- A phone scammer took more than $500 from a Boise mother and daughter. Now they want to warn you not to fall into the same trap.

Early last week, Terri Nicholson said a man claiming to be with Verizon called her.

"They said that I had not paid my bill, and I assured them that I did pay it," said Nicholson. "I really did trust that it was Verizon, just because they said the exact same thing that Verizon says."

The man on the other end of the line told her he wouldn't disconnect her cell phone if she paid him one dollar to hold the account.

Therefore, she gave him bank account information---including the account number for her mom's bank account. However, when she called her bank, they told her the last check to Verizon did in fact go through.

Nicholson was not late on any payments, so she called the man back.

"He said, 'yea it was our mistake. I'm going to take 50 dollars off your bill," Nicholson said. "So I gave him the checking account number and that was it."

The hook: Would you like the 10 most common scams used to defraud senior adults? Just click here and I will send it to you.

Add the email link from your RV box. The request comes directly to you.

When the requests come in, merely email the link back to them, this would be a great time to call and visit for a few minutes.

How easy can it be?

Bill

PS: Just to show you how easy this is, I even grabbed a scam link for you, took 10 seconds: http://money.msn.com/identity-theft/10-scams-targeting-seniors-fulmer.aspx

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Ok Guys.....one more time! Last week I had emails about how to compete with bonds paying 4%.....would the bond choice not be a better choice than an annuity?

When general interest rates increase the value of bonds will decrease.

When general interest rates decrease, the value will increase.

Ok I.....will try my best to explain...

Buy a bond at new issue for $1000....pays 4%.....it will pay 4% until the bond matures and then the bond issuer will also pay back the $1000, Let's say the bond is a 20 year bond.

<u>Scenario one</u>.....general interest rates decrease.....what happens to the bond you bought and now own paying 4%?....because 4% is above current market interests...your bond would increase in value....not in interest rates but in value....the amount you could sell it for (before maturity) in the secondary market would increase.

So if general interest rates went to 3%....and yours paid 4% then your value would increase to $1250 if you sold it in the secondary market place. (actually it also depends on how soon it will mature in this calculation....I am just making an example)

Scenario two....the opposite occurs....interest rates **increase** and your 4% bond is less than what is currently available....then the value of your bond if sold on the secondary market would **decrease**....

My point is this...with US Treasuries at their current low....any increase in general interest rates would cause a huge lowering of their value in the secondary market....

There are two options remaining for our target market....Bank CDs and Annuities....US Treasuries should be avoided unless they are shorted...(my opinion....BB)

How about ratings? Can they also change the value of an enforce bond? Yes, ratings have a huge affect.

Bond Ratings

The quality of any bond is based on the issuer's financial ability to make interest payments and repay the loan in full at maturity. Rating services help to evaluate the creditworthiness of bonds. Some bonds, such as municipal bonds, may be insured by third parties.

	Moody's	Standard & Poor's	
Highest Quality	Aaa	AAA	Investment Grade
High Quality	Aa	AA	
Upper Medium	A-1, A	A	
Medium	Baa-1, Baa	BBB	
Speculative	Ba	BB	Not Investment Grade
Highly Speculative	B, Caa	B, CCC, CC	
Default	Ca, C	D	

How Bond Ratings Work?

Two of the major independent credit rating services are Moody's and Standard & Poor's. They research the financial health of each bond issuer (including issuers of municipal bonds) and assign ratings to the bonds being offered. A bond's rating helps you assess that bond's credit quality compared to other bonds.

Fine Points on Reading the Ratings

Moody's and Standard & Poor's append their ratings with an indicator to show a bond's ranking within a category.

- Moody's uses a numerical indicator. For example, A1 is better than A2 (but still not as good as Aa).
- Standard & Poor's use a plus or minus indicator. For example, A+ is better than A, and A is better than A-.

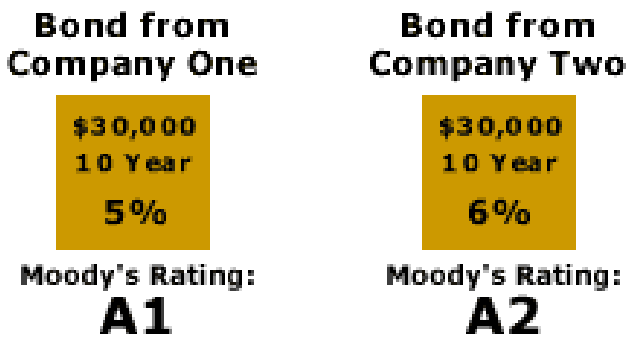
Ratings and Yield

Ratings affect a bond's yield, or the percentage return investors can expect on the bond.

- A highly rated bond typically has a lower yield. That's because the issuer does not have to offer as high a coupon rate to attract investors.
- A lower rated bond typically has a higher yield. That's because investors need extra incentive to compensate for the higher risk.

Example: Ratings affect yield

Company 1 and Company 2 both offer similar bonds. But Company 1 has received a better Moody's rating, so it can sell its bonds at a lower coupon rate.



Investment Grade and High Yield Bond

Investors typically group bond ratings into two major categories:

- **Investment grade** refers to bonds rated Baa/BBB or better.
- **High Yield** (also called speculative risk) refers to bonds rated below Baa/BBB. You need to have a high risk tolerance to invest in these bonds.

Because the financial health of an issuer can change – including municipalities and corporations alike – the rating services can downgrade or upgrade a company's rating.

It is important to monitor a bond's rating regularly. If a bond is sold before it reaches maturity, any downgrades or upgrades in the bond's rating as well as other market factors will affect the price others are willing to pay for it.

This information could be helpful to you the next time a prospect asks about SS

The Latest on Social Security

Benefits increase for 2013. Ideas for reform are numerous.

Social Security benefits have increased 1.7% this year.

This doesn't come close to the 3.6% boost retirees got for 2012, but it does mark the second straight annual cost-of-living adjustment. (After a hefty 5.8% COLA for 2009, there were no COLAs for 2010 or 2011).[1,2]

So for 2013, the average monthly Social Security payment going to a single retiree is $1,261 ($21 larger than last year). The average retired couple gets $2,048 per month in 2013 (a $34 monthly increase). A single retiree claiming benefits at the full retirement age of 66 this year could get a maximum monthly Social Security payment of $2,533.[2]

Of course, COLAs have also occurred to Medicare premiums and the payroll tax ceiling for employees.

<u>However, Medicare premiums are eating into that COLA.</u>

The good news for 2013 is that Part B premiums didn't rise as much as some analysts expected. Medicare's trustees, for example, anticipated a $9 monthly increase in these premiums. Instead, the increase was slightly more than $5. Part B premiums are now $104.90 per month, as opposed to $99.90 in 2012. (The annual Part B deductible is $7 greater for 2013 at $147, and the Part A deductible is $28 greater at $1,184.)[2,3]

So how much does the rise in Part B premiums reduce the 2013 Social Security COLA? If you receive S2,000 a month in Social Security benefits, your effective COLA for 2013 is 1.45% ($29 a month more). If you get $1,000 of Social Security benefits each month, your net COLA is actually 1.2% ($12 a month more).[3]

Few Social Security recipients have annual ordinary incomes in excess of $85,000 (single filers) or $170,000 (joint filers). Unfortunately, those that do will see their total Part B monthly premiums rise anywhere from $147-336 a month thanks to surcharges (and that isn't counting surcharges paid on Part D prescription drug plans).[3]

<u>Social Security's retirement earnings test amounts have also risen.</u>

If you receive Social Security benefits and you will be *younger than full retirement age at the end of 2013,* $1 of your benefits will be withheld for every $2 that you earn above $15,120 (the 2012 limit was $14,640).[4]

If you receive Social Security benefits and *reach full retirement age during 2013,* $1 of your benefits will be withheld for every $3 that you earn above $40,080 – but that restriction applies only to earnings in the months prior to attaining full retirement age. (The applicable 2012 threshold was $38,880.) There is no limit on earnings starting the month an individual attains full retirement age.[4]

<u>As always, part of your Social Security benefits may be taxed.</u>
This may happen if you exceed the program's "combined income" threshold. (Combined income = adjusted gross income + non-taxable interest + 50% of Social Security benefits.)[5]

If you are a single filer with a combined income between $25,000-34,000, you may have to pay federal income tax on up to 50% of your Social Security benefits this year. That also goes for joint filers with combined incomes of $32,000-44,000.[5]

If you are a single filer with a combined income of more than $34,000, you may have to pay federal income tax on up to 85% of your 2013 Social Security benefits. Likewise for joint filers whose combined incomes top $44,000. [5]

Those married and filing separately will "probably" have their Social Security benefits taxed in 2013, according to the program's website.[5]

The Social Security wage base is 3.3% higher for 2013.

In 2012, the federal government levied payroll tax on the first $110,100 of employee income. In 2013, individual wages up until $113,700 are subject to the tax. The payroll tax for employees is also back to 6.2% this year. So an individual worker could pay as much as $7,049.40 in Social Security taxes in 2013 as opposed to a maximum of $4,624.20 in 2012.[2,4]

How will the sequester cuts affect Social Security?

Basically, they won't. There will be no reduction in Social Security, Supplemental Security Income, Veterans Affairs or SNAP benefits under such circumstances. However, the Social Security Administration may suffer budget cuts that result in reduced hours (or closed doors) at its offices and an even longer wait to process disability claims. The sequester cuts will not affect Medicare or Medicaid benefits either, though Medicare payments to doctors face a 2% cut.[6]

What about Social Security's projected long-range shortfall?

Social Security projects that it can tap its surplus of roughly $2.7 trillion to pay 100% of scheduled retirement benefits through 2032. Yet in 2010, it began paying out more than it took in, a condition that may last for decades thanks to the aging of the baby boomer demographic. Because of this reality, Social Security's trustees have forecast a $623 billion deficit for 2033, expanding to $1 trillion by 2045 and almost $7 trillion by 2086.[7]

How does America fix that? The simple fix many legislators have suggested is to hike the full retirement age to 70 from 67. If that happened now, the Congressional Budget Office says the program could keep about 13% more money each year. Of course, the social and economic effects of this could be devastating for many retirees.[8]

The White House fiscal commission has proposed raising the FICA cap – that is, the payroll tax cap would gradually increase between now and 2050 so that 90% of wages earned in America would be subject to Social Security tax by the middle of the century. (This is how it used to be.) Under this plan, the taxable maximum would be $190,000 by 2020.[9]

Another fix that has been proposed is indexing Social Security COLAs to price growth instead of average wage growth – that is, to "chained" CPI rather than the Consumer Price Index. Rep. Paul Ryan (R-WI) mentioned the idea in his controversial "Path to Prosperity" plan (the so-called "Ryan roadmap") late in the 2000s. The Business Roundtable, a coalition of 210 CEOs of major American companies, has also pitched the

idea. Detractors note that linking COLAs to chained CPI means lower COLAs and a marked reduction in Social Security benefits especially affecting women.[10]

The conservative Heritage Foundation recently advanced the idea of cutting Social Security benefits for the richest 9% of retirees, offering a $10,000 tax exemption for seniors who work past Social Security's full retirement age, and protecting all Social Security income from taxation.[11]

Other pundits want to see retirement planning left solely to individuals. They cite what Chile did in the early 1980s: it replaced its federal pension program with a system of privately managed personal retirement investment accounts, allowing participants to set their own contribution levels, risk tolerance and retirement date. The effort yielded better than a 9.2% compounded annual return across its first 30 years.[12]

Several fixes were suggested in a 2010 report issued by the U.S. Senate Special Committee on Aging, including: 1) a 3% cut in benefits, 2) raising the payroll tax to 7.3%, 3) hiking the full retirement age to 68 or older, 4) increasing the Social Security averaging period that determines SSI, 5) reducing the typical yearly COLA by 1% or .5%, 6) reducing spousal benefits, 7) investing some of Social Security's trust funds in equities, 8) directing some estate tax revenues into Social Security's trust fund.[13]

Perhaps a fix lies somewhere within these proposals; unmodified or altered, alone or in combination.

How much retirement income do you have these days?

With Social Security's future still a question mark, you may be thinking about where your retirement income will come from in the years ahead. A chat with the financial professional you know and trust may lead to some ideas.

Citations.

1 – www.ssa.gov/pressoffice/pr/2013cola-pr.html [10/16/12]

2 – www.forbes.com/sites/janetnovack/2012/10/16/social-security-benefits-to-rise-1-7-workers-face-up-to-2425-payroll-tax-hike/ [10/16/12]

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We Recommend:

Recently I have had a few calls about appointment setting and who I would recommend. There are many variable to consider, but Kris has always been very professional and in tune to agent needs. Here website is below.

Appointment setting

www.callingleads.com

The best number is 865-354-9722

Kriss@callingleads.com and website www.callingleads.com

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