



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

Open MIC is open for anyone.

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

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My dad, in Emmett Idaho, just before the start of WWII. He loved Idaho and what it offered; clean air, wonderful people, golf, hunting and fishing. This picture was taken after a goose hunt.

As soon as the war broke out, off he went to Burma. He was a wonderful man, a coach, a teacher, a friend and a man of his word.



There is no other way to say it: We are in the cat's bird seat. There has never been anything like it, the FIA (with income rider) will be the all-time greatest product ever offered to the public.

Does that sound like a boast?

Maybe a little, but the force is lining up, the **BIG Boys** are reshuffling their agenda with the FIA in the cross hairs.

Why do I continue to say this? Simply, the largest insurance company in the world has repositioned its target market in the US to FIA.

<https://successstory.com/companies/allianz>

Allianz: FIAs to Remain a Growth Engine

By [Cyril Tuohy](#) *InsuranceNewsNet*

Allianz will continue to **focus** on fixed indexed annuity sales in the U.S. in the face of **declining variable annuity sales**, a top executive said Friday.

With U.S. variable annuity sales flat, "that means our focus to grow the business is clearly the fixed indexed annuity business," said Dieter Wemmer, chief financial officer of the global insurance giant in a conference call with analysts.

New business premium in the U.S. for **FIA**s rose **15 percent in 2016** compared to 2015, the company said. Year-over-year new business premium for a hybrid variable annuity product jumped 117 percent.

Premium from the two product lines rose as management shifted its business mix in the life and health segment toward “capital-efficient” products and away from guaranteed savings products, the company said.

Allianz Life Insurance, Allianz SE’s U.S. subsidiary, was the top seller of FIAs through the first three quarters of last year with **\$8.2 billion** sold, according to LIMRA Secure Retirement Institute data.

Allianz Life sold only **\$1.5 billion** worth of variable annuities over the first three quarters of 2016, LIMRA data show.

FIAs are expected to finish the year with about \$60 billion in sales, an increase of **11 percent** from 2015, according to Wink’s Sales & Market Report.

By contrast, variable annuity sales, which reached \$133 billion at the end of 2015, appear to be heading for a **25 percent drop** in 2016.

Investors are drawn to FIAs because **they offer higher returns** than bank products in an era of low interest rates and robust equity markets.

Look at this report, sales for 2016....

In 2016, total fixed annuity sales hit a record-breaking **\$117.4 billion**, 14 percent higher than 2015 levels and nearly \$7 billion higher than 2009 (when sales were last at their highest), according to [LIMRA Secure Retirement Institute’s Fourth Quarter U.S. Annuity Sales](#) survey.....

WOW....BB



I recently read a report from the *American Association for Long Term Care Insurance*. I was amazed that the industry paid out **\$8.6 BILLION** in 2016 to a total of 280,000 recipients. Doesn't that sound very high?

Here are a few high points and the link to the report.

The AALTCI study found that 14% of new claims began with the claimant in an assisted living community. Just under one-third (32%) of new claims began in a nursing home. In 2012, the Association found that 30.5% of new claims were started while the claimant was in a nursing home.

"Most long-term care insurance claims begin and end in the home. The AALTCI analysis of claims found that nearly 56% of claims also ended in the home. "People want to be in their home with family and loved ones and having some long-term care insurance in place can help pay for the cost of home care services."

<http://www.aaltci.org/>

TRUE STORY

I sooooo wish this next part was not true, but it is a **TRUE** story. A good friend of mine in California recently had a medical procedure involving a heart issue.

This procedure was complicated but it was done as an **OUT PATIENT**. His total time in the hospital for the procedure and recovery was 9 1/2 hours. The following bill was received by him.

This bill does **NOT** include any cardiologist or anesthesiologist charges.

<u>Summary of Charges</u>	<u>Charges</u>
Pharmacy General	\$7,826.01
M/S Supply Sterile Supply	\$25,987.26
M/S Other Implants	\$57,585.01
Laboratory General	\$813.00
Lab Hematology	\$218.60
Cardiology Cardiac Cath	\$66,515.00
Drug Spec ID Detail Coding	\$3,203.62
Drugs Self Administrable	\$9.75
Recovery Room General	\$18,179.00
EKG ECG General	\$110.00
Total Charges	\$180,447.25

How can this be? How could an outpatient service ever cost this much?

Medical reform seems to be on everyone's mind, in looking at this bill, it is easy to see why....BB

“Industry and Marketing news you can use to make more sales!”

Bill Broich bbroich@msn.com David Townsend david@annuity.com

Read and study this interview, it will provide insight.

Robert Rodriguez is a giant in American Investment. His interview is well worth your time and attention. It is funny that Wall Street just keeps going when you consider his views. **No wonder our product is so popular.**

The link below is a terrific insight into his view of the future. Truly worth a couple of reads and re-reads. His thoughts on regulations and the national debt are very interesting.

This quote is very interesting.....BB

What do you see when it comes to securities industry regulation?

This is a battle that’s going to take place over the course of the next year. One reason I’m no longer in the investment industry is that I got completely and totally fed up with the **out-of-control regulatory environment**. I said, “I’ve had enough of this crap!” Dodd-Frank is the epitome of regulatory insanity. The [Securities and Exchange Commission] doctrine of “broken windows” is anathema.

We’re at a **25-year low** in new business startups – and that’s in the face of an economic recovery!

<http://www.thinkadvisor.com/2017/02/13/bob-rodriguez-trump-might-be-acting-huge-financial?>

Want to join our email list? Email me at bbroich@msn.com



Hello Partners,

This does not mean the rule is delayed as far as I can tell but rather a categorical change from “not economically significant” to “economically significant” which increases the burden of the DOL to prove that the Fiduciary Rule is worth the cost imposed on industry.

This is a nudge in the right direction towards a 180-day delay and the potential re-write of the rule. I personally don't believe there is the political fortitude to repeal the rule entirely.

<http://www.investmentnews.com/article/20170228/FREE/170229929/omb-concludes-review-of-measure-delaying-dol-fiduciary-rule?>

Anthony R. Owen

Breaking News 3-1-17

DOL moves to delay fiduciary rule by 60 days

<https://www.financial-planning.com/news/dol-proposes-60-day-delay-for-fiduciary-rule>

The Department of Labor will propose delaying the applicability date of the fiduciary rule by 60 days in order to complete a review of the regulation ordered by President Trump, according to a document on the website of the Federal Register.

The move comes as many firms have been plowing ahead with [plans to comply with the regulation](#), originally set to take effect on April 10.

Delaying and ultimately reversing the rule would have enormous implications for the industry. [Merrill Lynch, for example](#), recently indicated that it could walk back aspects of its implementation strategy, including a pledge to cease offering commission-based retirement accounts.

Fiduciary opponents hope that the proposed delay will be followed by further moves to rescind or rewrite the rule. Trump issued a memo earlier this month asking the Labor Department to review the regulation and reverse it if the department concluded that it would adversely affect investors.

SIFMA called for the delay to be implemented "without haste," saying that the regulation is causing firms to cease offering products as well as serving certain client accounts.

"Delaying the rule is imperative to avoid further client confusion and market disruption, as firms approach the drop-dead date to notify tens of millions of customers of service changes to their accounts because of the rule, ultimately making retirement savings more difficult for many investors," the trade group said in a statement.

Advocates for a fiduciary standard have been pressing to keep the rule in the place.

Ron Rhoades, professor and director of the Financial Planning Program at Western Kentucky University, criticizes the Trump administration's economic analysis of a potential delay, saying that individual investors stand to lose millions.

"Additionally, the Department of Labor took six years, and employed numerous economists, in demonstrating the tremendous benefits of the rule to individual investors, plan sponsors, and to the U.S. economy in general. The grant of 60 days will only result in the Department of Labor struggling to undo the fiduciary rulemaking which it has already clearly expressed is beneficial to Americans, and to America itself," Rhoades says.

I have always felt the best way to stop being included in the DOL fiduciary rule was this lawsuit, time will tell...BB

<http://www.looktowink.com/2017/02/dol-asks-for-stay-of-thrivents-challenge-to-fiduciary-rule/>

DOL ASKS FOR STAY OF THRIVENT'S CHALLENGE TO FIDUCIARY RULE

February 21, 2017 by Carmen Castro-Pagan

The Labor Department Feb. 15 asked a federal judge in Minnesota to stay Thrivent Financial for Lutherans' challenge to the fiduciary rule (Thrivent Financial for Lutherans v. Hugler , D. Minn., No. 0:16-cv-03289, letter to request stay 2/15/17).

Thrivent's challenge stands out from other cases brought by industry groups because the company doesn't oppose the whole rule—it just opposes those parts that limit the use of alternative dispute resolution methods, including arbitration. The DOL and Thrivent had filed motions for summary judgment and an oral argument hearing is scheduled for March 3.

Thrivent's lawsuit concerns one condition of an administrative exemption that isn't scheduled to become applicable until January 2018, the DOL said in its request. "In light of the potential for change to the rulemaking, there is good cause" to stay proceedings pending the outcome of the department's review, the DOL said.

In its request, the DOL argued that as part of the department's review process, Thrivent "may be afforded another opportunity to seek an administrative change to the provision to which it objects." The department went further and said that it "could act to revise or rescind the challenged provision."

Thrivent intends to oppose the DOL's request, a company spokesman told Bloomberg BNA Feb. 16.

I have about 30 copies left.

KEY FINANCIAL DATA 2017

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Taxable income (\$)	Base amount of tax (\$)	Plus	Marginal tax rate	Of the amount over (\$)
0 to 9,325		+	10.0	
9,326 to 37,950	932.50	+	15.0	9,325.00
37,951 to 91,900	5,226.25	+	25.0	37,950.00
91,901 to 191,650	18,713.75	+	28.0	91,900.00
191,651 to 416,700	46,643.75	+	33.0	191,650.00
416,701 to 418,400	120,910.25	+	35.0	416,700.00
Over 418,400	121,505.25	+	39.6	418,400.00

Taxable income (\$)	Base amount of tax (\$)	Plus	Marginal tax rate	Of the amount over (\$)
0 to 18,650		+	10.0	
18,651 to 75,900	1,865.00	+	15.0	18,650.00
75,901 to 153,100	10,452.50	+	25.0	75,900.00
153,101 to 233,350	29,752.50	+	28.0	153,100.00
233,351 to 416,700	52,222.50	+	33.0	233,350.00
416,701 to 470,700	112,728.00	+	35.0	416,700.00
Over 470,700	131,628.00	+	39.6	470,700.00

Taxable income (\$)	Base amount of tax (\$)	Plus	Marginal tax rate	Of the amount over (\$)
0 to 13,350		+	10.0	
13,351 to 50,800	1,335.00	+	15.0	13,350.00
50,801 to 131,200	6,952.50	+	25.0	50,800.00
131,201 to 212,500	27,052.50	+	28.0	131,200.00
212,501 to 416,700	49,816.50	+	33.0	212,500.00
416,701 to 444,550	117,202.50	+	35.0	416,700.00
Over 444,550	126,950.00	+	39.6	444,550.00

Taxable income (\$)	Base amount of tax (\$)	Plus	Marginal tax rate	Of the amount over (\$)
0 to 9,325		+	10.0	
9,326 to 37,950	932.50	+	15.0	9,325.00
37,951 to 76,550	5,226.25	+	25.0	37,950.00
76,551 to 116,675	14,876.25	+	28.0	76,550.00
116,676 to 208,350	26,111.25	+	33.0	116,675.00
208,351 to 235,350	56,364.00	+	35.0	208,350.00
Over 235,350	65,814.00	+	39.6	235,350.00

Taxable income (\$)	Base amount of tax (\$)	Plus	Marginal tax rate	Of the amount over (\$)
0 to 2,550		+	15.0	
2,551 to 6,000	382.50	+	25.0	2,550.00
6,001 to 9,150	1,245.00	+	28.0	6,000.00
9,151 to 12,500	2,127.00	+	33.0	9,150.00
Over 12,500	3,232.50	+	39.6	12,500.00

Filing status	Standard deduction	Personal exemption	Phaseouts begin at AGI of:
Married, filing jointly and qualifying widow(er)s	\$12,700	\$4,050	\$313,800
Single	\$6,350	\$4,050	\$261,500
Married, filing separately	\$6,350	\$4,050	\$156,900
Head of household	\$9,350	\$4,050	\$287,650
Dependent filing own tax return	\$1,050**	None	

Additional deductions for non-itemizers	Amount
Blind or over 65	Add \$1,250
Blind or over 65 and unmarried and not a surviving spouse	Add \$1,550

Tax Rates on Long-Term Capital Gains and Qualified Dividends	Rate
If taxable income falls below the 25% tax bracket	0%
If taxable income falls at or above the 25% tax bracket but below the 39.6% rate	15%
If income falls in the 39.6% tax bracket	20%

3.8% Tax on Lesser of Net Investment Income or Excess of MAGI Over	Amount
Married, filing jointly	\$250,000
Single	\$200,000
Married, filing separately	\$125,000

Exemption Amounts for Alternative Minimum Tax	Amount
Married, filing jointly or surviving spouses	\$84,500
Single	\$54,300
Married, filing separately	\$42,250
Estates and trusts	\$34,100

28% tax rate applies to income over:	Amount
Married, filing separately	\$93,900
All others	\$187,800

Exemption amounts phase out at:	Amount
Married, filing jointly or surviving spouses	\$160,900
Single	\$120,700
Married, filing separately and estates and trusts	\$80,450

Gift and Estate Tax Exclusions and Credits	Amount
Maximum estate, gift & GST rates	40%
Estate, gift & GST exclusions	\$5,490,000
Gift tax annual exclusion	\$14,000
Exclusion on gifts to non-citizen spouse	\$149,000

Education Credits & Deductions	Amount	
Credit/Deduction/Account	Maximum credit/ deduction	Income phaseouts begin at AGI of:
American Opportunity Tax Credit/Hope	\$2,500 credit	\$160,000 joint \$80,000 all others
Lifetime learning credit	\$2,000 credit	\$112,000 joint \$56,000 all others
Savings bond interest tax-free if used for education	Deduction - limited to amount of qualified expenses	\$117,250 joint \$78,150 all others
Coverdell	\$2,000 maximum; not deductible	\$190,000 joint \$95,000 all others

Tax Deadlines	Deadline
January 17 - 4th installment of the previous year's estimated taxes due	\$250,000
April 18 - Tax filing deadline, or request extension to Oct. 16. First installment of 2017 taxes due. Last day to file amended return for 2016. Last day to contribute to: Roth or traditional IRA for 2016; HSA for 2016; Keogh or SEP for 2016 (unless tax filing deadline has been extended).	\$200,000
June 15 - 2nd installment of estimated taxes due	\$250,000
September 15 - 3rd installment of estimated taxes due	\$250,000
October 16 - Tax returns due for those who requested an extension. Last day to recharacterize a converted IRA from 2016 if extension was filed or tax return was filed by April 17. Last day to contribute to SEP or Keogh for 2016 if extension was filed.	\$250,000
December 31 - Last day to: 1) pay expenses for itemized deductions; 2) complete transactions for capital gains or losses; 3) establish a Keogh plan for 2017; 4) establish and fund a solo 401(k) for 2017; 5) complete 2017 contributions to employer-sponsored 401(k) plans; 6) correct excess contributions to IRAs and qualified plans to avoid penalty.	\$250,000

** Cannot exceed greater of \$1,050 or \$350 plus the individual's earned income



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Check with your financial advisor for updates.

Here is a terrific choice for easy to understand and easy to find information about **Key Financial Data: 2017**. All Retire Village members will be sent a copy, if you would like one, email me directly. bbroich@msn.com



QUESTIONS?



Questions, we get lots and lots of questions! Ask a question and we will do our best to answer.

Q: Bill, recently you said on Open MIC that you tell your prospects 2 things, can you repeat?

A: I tell my prospects that there are two things that they should be concerned about:

1: Living too long and outliving their money

2. Inflation

My solution is a simple approach, make sure their lifetime income is safe and secure by using an annuity and to have some funds in an asset that will reflect inflation (real estate, the S&P 500 Stock Index). I **NEVER** become involved with selling or recommending securities, I simply provide that information.

Right now, inflation is becoming more and more a menace. The article below has live links and will provide you with a depth of information.

Inflation Skyrockets to 2.5% In January

FEBRUARY 15, 2017 BY [TIM MCMAHON](#)

Annual Inflation is up from **2.07% in December to**

2.5% in January. January itself racked up a whopping 0.58% monthly inflation rate. The Bureau of Labor Statistics released the newest inflation numbers on for January on February 15th 2017. Their Consumer Price Index (CPI-U) for all Urban Consumers was 242.839 up from 241.432 in December.

Annual Inflation Chart

Annual inflation is up from the annual cyclical low of 0.84% in July 2016, August was 1.06%, September rose to 1.46% and October was 1.64%. This is also up from the longer term cyclical low of **-0.20%** in April of 2015.

Although this may look like the beginning of a longer upward trend it is still possible that it is simply a function of the cyclical rise since inflation is still below the upper limit of the downward trend line. For more information see: [Annual Inflation Chart](#).

I suggest they call Vanguard and inquire about the S&P 500 Stock Index fund, they must do it themselves.

<https://personal.vanguard.com/us/funds/snapshot?FundId=0040&FundIntExt=INT>



Q: Bill, is investing Wine a good idea? My prospect is sure it will a good alternative to annuities. Your thoughts.

A: Buyer Beware

Investing in wine indexes and interests can (ironically) be difficult due to **limited liquidity** in these investments.

The *Vintage Wine Fund*, for instance, had under \$120 million in assets when it shut down in 2013 after weak results.

This was followed in 2014 by the closure of the *Noble Crus Wine Fund* and later *Bordeaux Fine Wines*.

While these investments were based outside the U.S., *Premier Cru* — a California-based wine investment operation — shut down in 2016 after some 4,000 investors **lost as much as \$70 million**.

That being said

Wine prices have been on a tear for 14 months, as measured by the Liv-ex 100 Fine Wine Index.

In fact, they are at their highest levels since October 2011, and the **Live-ex index** rose about 25% in 2016.

How much higher could the index go? Possibly another 18%, which would put the benchmark at its mid-2011 peak, according to Chris Smith, an investment manager, who recently spoke with Bloomberg News about wine prices.

NEVER expect this asset class to be a serious category, especially for important money..... BB



Hello Partners,

Athene raised its bonus percentages on the income riders for the Athene Ascent products. This has brought them back into the competitive fold for joint payouts.

Oxford recently increased their roll-up rate from 6.5% to 6.75% for 10 years. As I anticipated they are still not competitive due to their low payout percentages. Also, their website has still not been updated with the higher roll-up rates.

The attached illustrations (email Anthony) are for guaranteed results in the state of Colorado. If you are illustrating in a 10/10 state, you may find very different results so make sure you are utilizing the Annuity Income Illustrator for case design.

Also, the Allianz 222 and Guggenheim are used in ways that cannot be illustrated with our software and may be a better choice in many circumstances due to their increasing income even after income rider activation.

Thanks for the biz!

Anthony R. Owen



Hello from David Townsend



[View in Web Browser](#)

ISSUE DATE:
February 27, 2017

Annuity.com

David Townsend

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Email Me

View Website

Remain Agile and Vigilant in Light of Tax Reform

In a profession where patience is often a virtue, it's important for you to remain vigilant and proactive during the tax reform process. To help you navigate new changes in the tax code as they occur, Lincoln's Tom Commito, our resident estate and tax planning expert, provides his perspective on the reforms and equip you with the insights you'll need to help your clients stay on track toward their goals. [Read more.](#)



AgeLess: A Prescription for Healthy Aging

Dr. Bob Pokorski, Vice President & Medical Director, Individual Life Insurance, has given over 1,000 presentations worldwide and has spoken at some of the industry's biggest events. His newest presentation, an uplifting message created specifically for consumer events, is *AgeLess: A Prescription for Healthy Aging*.

Dr. Bob shares [7 steps](#) that may help increase our chances of living a longer, healthier life, plus tips for maintaining a solid financial foundation as we age. He encourages consumers to work with their financial professionals to better plan for the possibility of a longer and more fruitful life.



Sequence of Returns Matter

pg. 16 Open MIC: 24 years and still rolling along.....

The order of returns has an impact on how long a portfolio will last if the portfolio is in the distribution stage and if a fixed amount is being withdrawn from the portfolio. [See sample scenarios.](#)



Video: Elevate Your Retirement Income with Nationwide Life Insurance

Using Nationwide life insurance as the foundation, you can reduce the impact of taxes while providing the protection of a death benefit. Elevate your retirement income to live the retirement lifestyle you desire. [Watch video.](#)



Economic Outlook Better, Uncertainty High

[Attached](#) is the February 2017 Monthly Economic Dashboard from Nationwide Economics and the Nationwide Retirement Institute. We present this quick reference guide as a simplified view of the key factors affecting the economy and financial markets placed in some historical context.



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WEEKLY Carrier Updates

February 27th, 2017

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 UPDATE

Athene

Athene Annuity- Effective February 24th, 2017 the Athene will increase the premium bonus, benefit base up and lifetime income withdrawal percentages (for all options) on the Benefit 10. Please click [here](#) for additional details.

Benefit Base Guaranteed Simple Interest Rate ²	Athene Benefit 10 Athene Benefit 10 Select Athene Benefit 10 Pro	
		Current New
Year 1-10	7%	8%
Year 11+	5%	No Change

Premium Bonus		
	Current	New
Benefit 10	6% (1% in CA)	No Change

Benefit 10 Select	1%3	4%3
Benefit 10 Pro	6%	No Change

Single Life: Lifetime Income Withdrawal Percentages	Athene Benefit 10 Athene Benefit 10 Select Athene Benefit 10 Pro		
	Attained Age:	Current	New
Level (Current & Guaranteed)	50-54	2.75%	2.85%
55-59	3.00%	3.10%	
60-64	3.50%	3.60%	
65-69	4.00%	4.10%	
70-74	4.50%	4.60%	
75-79	4.75%	4.85%	
80-84	5.25%	5.35%	
85-89	5.50%	5.60%	
90+	5.75%	5.85%	
	Attained Age:	Current	New
Increasing (Current)	50-54	1.25%	1.35%
55-59	1.50%	1.60%	
60-64	2.00%	2.10%	
65-69	2.50%	2.60%	
70-74	3.00%	3.10%	
75-79	3.25%	3.35%	
80-84	3.75%	3.85%	
85-89	4.00%	4.10%	
90+	4.00%	4.10%	
	Attained Age:	Current	New
Inflation (Current)	50-54	1.75%	1.85%
55-59	2.00%	2.10%	
60-64	2.50%	2.60%	
65-69	3.00%	3.10%	
70-74	3.50%	3.60%	

75-79	3.75%	3.85%	
80-84	4.25%	4.35%	
85-89	4.50%	4.60%	
90+	4.50%	4.60%	

Joint Life: Lifetime Income Withdrawal Percentages	Athene Benefit 10 Athene Benefit 10 Select Athene Benefit 10 Pro		
	Attained Age:	Current	New
Level (Current & Guaranteed)	50-54	2.25%	2.35%
55-59	2.50%	2.60%	
60-64	3.00%	3.10%	
65-69	3.50%	3.60%	
70-74	4.00%	4.10%	
75-79	4.25%	4.35%	
80-84	4.75%	4.85%	
85-89	5.00%	5.10%	
90+	5.25%	5.35%	
	Attained Age:	Current	New
Increasing (Current)	50-54	0.75%	0.85%
55-59	1.00%	1.10%	
60-64	1.50%	1.60%	
65-69	2.00%	2.10%	
70-74	2.50%	2.60%	
75-79	2.75%	2.85%	
80-84	3.25%	3.35%	
85-89	3.50%	3.60%	
90+	3.50%	3.60%	
	Attained Age:	Current	New
Inflation (Current)	50-54	1.25%	1.35%
55-59	1.50%	1.60%	
60-64	2.00%	2.10%	

65-69	2.50%	2.60%	
70-74	3.00%	3.10%	
75-79	3.25%	3.35%	
80-84	3.75%	3.85%	
85-89	4.00%	4.10%	
90+	4.00%	4.10%	

Global Atlantic

Global Atlantic giving a 1% commission bonus Feb 21 - Mar 31 on sales of:

- Choice Income fixed index annuity
- Income 150+ fixed index annuity
- Income 125+ fixed index annuity
- Index Bonus 115 fixed index annuity
- ForeSpending Select fixed index annuity

Guggenheim

Guggenheim- Raises rates on TriVysta. Please click [here](#) for more information on the rate changes.

Voya

Rate increase on a number of Voya's products effective 3/1/2017. Click [here](#) for more information.

ONGOING ANNUITY CARRIER NEWS

Allianz

Allianz Life- Effective March 31, 2017 **Allianz Life will discontinue the sale of the MasterDex X and Endurance Plus annuities.** Please click [here](#) for additional details.

Legacy

Legacy Americo

Legacy has recently **increased the rates** for the LibertyMark and LibertyMark SE product lines. [Here are the current rates](#), if you have any questions or would like to see how these new rates stacks up give your advisor consultant a call.

North American

North American is glad to reintroduce the following products back into the California market. They will become available effective Tuesday the 14th and are listed below with a link for product information on each:

RetireChoice 10 and 14:

<https://www.agentcertification.com/hostedimages/25198Y99ZHTML/RC.pdf>

Income Choice 10:

<https://www.agentcertification.com/hostedimages/25198Y99ZHTML/IC10.pdf>

Charter Plus 10:

<https://www.agentcertification.com/hostedimages/25198Y99ZHTML/CP10.pdf>

Guarantee 3 and 5 year MYGA's:

<https://www.agentcertification.com/hostedimages/25198Y99ZHTML/GC.pdf>

Also, more good news! The Rates for the North American Benefit solutions are increasing and the payout factors on the Income Choice products are reverting back to annual increases of 10 basis points instead of being banded in 5 year increments. These changes are also effective Tuesday the 14th.

Contact your advisor consultant for more information.

Phoenix

Phoenix is **raising rates** on all products Effective February 1st. Click [here](#) for more info.



The Short List: Articles of interest for the working agent

IMOs Defend FIA Product Flexibility to Regulators

Retaining the ability to change terms embedded in fixed indexed annuity contracts is critical to insurance companies to adjust to market changes, said a top executive of a major FIA seller. Insurers and insurance marketing organizations (IMOs) have responded to regulators' questions about why [...]

Regulators tackle life buyer guide update

A team at the National Association of Insurance Commissioners is working on an update of the standard Life Insurance Buyer's Guide. The NAIC's Life Insurance Buyer's Guide Working Group held one conference call meeting on the topic earlier this month [...]

Some Merrill Lynch advisers upset with move away from commissions

Advisers say commissions serve certain clients better and investors who prefer them are pushing back. Some advisers at Merrill Lynch are not happy with the wirehouse's newly minted policy of embracing advisory over commission relationships in retirement accounts. Click [HERE](#) [...]

DOL rule, Dodd-Frank up in the air: What now for advisors?

President Trump's flurry of executive actions since taking office is upending the established order in the nation's capital. Financial services professionals have a huge stake in the outcome for two of them. Those executive orders — one calling for an “updated [...]

New Labor Secretary Nominee Brings Legal Mind to Fiduciary Debate

Alexander Acosta, nominated Thursday to lead the Department of Labor, drew praise today as a thoughtful, experienced candidate likely to express mainstream conservative views on regulations. In other words, the perfect labor secretary to provide swift clarity to the financial [...]

VA Product Lines See A Wave Of Changes

The past several months have seen a flurry of developments, enhancements, and changes to variable annuity product lines. Before delving into product details, it's helpful to keep in mind the broader context in which the changes are being made. Interest [...]

Insurers uncertain about impact of Trump directive on fiduciary rule

NEW YORK (Thomson Reuters Regulatory Intelligence) – U.S. President Donald Trump's memorandum to the Department of Labor to review its “fiduciary rule” without ordering an explicit delay to its compliance deadline of April 10, has fueled uncertainty over its impact [...]

DOL fiduciary rule developments give both sides something to cheer

Opponents are almost certain to get a six-month delay in the rule's implementation date, but proponents can take solace in the fact that rescinding or revising the rule won't be easy. Both opponents and proponents of the Department of Labor's [...]

Entering a Very Different Decade

What a difference a decade makes. At the beginning of 2007, after a healthy climb, the yield on the benchmark 10-year Treasury note stood at 4.68 percent. For insurers that held the super safe 10-year T-note investment until maturity, the [...]

Awaiting new Labor secretary, staff takes on larger role in fiduciary rule's fate

Putting together a new cost-benefit analysis could be tricky for DOL staff, who spent the last six years working on a regulation that already was assessed and has been upheld by three court decisions so far. In Washington, it is [...]

Who Likes Immediate Annuities?

WASHINGTON, February 14, 2017 — Which groups of people prefer immediate annuities? A new analysis by the nonpartisan Employee Benefit Research Institute (EBRI) finds that it's those at the lowest and highest ends of the wealth spectrum. Why? because those [...]

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Annuity.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons

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powered by iPipeline[™]

- ★ Go Paperless
- ★ Sell More; Get Paid Faster
- ★ e-Sign and e-Submit



Forms Search for Life Insurance



Product Information for Life Insurance



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