



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

Open MIC is open for anyone.

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74**AGENT** (24368)

tony@annuityagentsalliance.com

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888-742-4368 or email him at tony@annuityagentsalliance.com.

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Think Community



The 36th running of the Napa Valley Marathon was this past Sunday, 2700 runners, 26.2 miles.



Our daughter in law, Melanie Rushforth at the finish line

Thank you for joining us on Open MIC

Food for thought:

“Forming macro opinions or listening to the macro or market predictions of others is a waste of time.”

Warren Buffett 2014

Q. If an annuitant dies before receiving the full amount guaranteed under a refund or period-certain life annuity, is the balance of the guaranteed amount taxable income to the refund beneficiary?

A. The beneficiary will receive any benefit of unpaid annuity “basis” from the annuity. The same taxes the annuitant was exposed to be passed on to the beneficiary. Once basis is exceeded, the balance is taxable.

As an example, a \$100,000 deposit grows to \$200,000, the original \$100,000 however it is paid out is always tax free. If a specific time period has been selected such as 10 years fixed and the annuitant dies, the balance continues to the beneficiary under the same tax liability.



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How would you like to have your own “seminar on the radio” every week?

Next week Anthony will explain how it could work for you!

BTW...how many leads per show did **Safe Money Radio** average last week?

10.5! That is 10.5 new leads who called you, who are interested in what you were saying, who are worried about their money, who are interested in Safe Money.

That is **546** new leads every year! ***Seminar on the Radio!***



Let us show you how!

Call Anthony 303 284-3582



And these guys wanted to be in charge of our industry? Thank you again Senator Harkin....BB

SEC Gets 26% Funding Boost Under Obama's 2015 Budget

SEC wants to use funds to add 316 examiners, 240 devoted solely to advisors

The Securities and Exchange Commission would receive \$1.7 billion under President Barack Obama's fiscal 2015 budget plan, released Thursday, a 26% increase over the 2014 enacted level of \$1.35 billion.

The extra funds would be used to **add 639 additional staffers**; 316 would be added to the agency's Office of Compliance Inspections and Examinations, with 240 of those examiners devoted solely to overseeing advisors.

<http://www.thinkadvisor.com/2014/03/04/sec-gets-26-funding-boost-under-obamas-2015-budget?>



And away we go.....BB (all links are active)

<http://www.bloomberg.com/news/2014-02-24/annuity-sales-jump-most-since-2002-on-interest-rates-gain.html>

Annuity Sales Jump Most Since 2002 on Interest Rates Gain

By Zachary Tracer - Feb 24, 2014

Sales of annuities jumped **17 percent** in the fourth quarter, the biggest gain in 11 years, as higher bond yields buoyed insurers that offer the savings products.

Insurers sold \$61.9 billion of annuities, compared with \$52.7 billion a year earlier, according to [estimates](#) today from industry **group Limra**. The increase was fueled by sales of fixed annuities, which jumped 45 percent to \$25.6 billion.

Annuities can guarantee returns for retirees, with the payouts typically tied to interest rates. The [10-year Treasury \(USGG10YR\)](#) yielded an average 2.73 percent in the fourth quarter of last year, up from 1.69 percent in the same period in 2012.

“Consumer demand for fixed annuities has improved,” Jay Wintrob, the chief executive officer of [American International Group Inc. \(AIG\)](#)’s life insurance unit, said on a conference call with analysts on Feb. 14.

Premiums and deposits on fixed annuities at New York-based AIG’s retail operation almost quadrupled in the fourth quarter to \$1.01 billion from \$265 million a year earlier, according to [data](#) on the company’s website. The full-year figure almost doubled to \$2.97 billion.

Rising [interest rates](#) let insurers like AIG offer higher payouts to customers while still earning a profit from the spread, or difference between the guarantee to the client and earnings from bond investments.

Variable annuity sales climbed 3.7 percent in the fourth quarter to \$36.3 billion. For the full year, variable annuity sales fell 1.4 percent. Insurers such as MetLife Inc. have scaled back from the products, which are vulnerable to stock-market swings.

Variable annuities can guarantee investors’ payouts and let them defer taxes. The proportion of the products on which consumers chose guaranteed living benefits fell to 79 percent in the fourth quarter from 81 percent in the third, Limra said.

Broker Dealers (here they come to our side...BB)

Indexed annuities, a type of fixed product with links to bonds and equity market returns, saw sales **climb 40 percent** to \$11.9 billion. Third parties including broker dealers earn commissions from insurers for selling annuities.

“Improved interest rates make the product offerings more attractive,” Joe Montminy, an assistant vice president at Limra, said in the statement. “Another reason is the organic growth in the banking and independent B-D channels.”

The last time that total fixed annuity sales were higher was in the second quarter of 2009, when the figure was \$29.2 billion, Mark Morris, a Limra spokesman, said in an e-mail.



Often I think we should pay more attention to the women's target market, here are some points, looks like way more than a niche market.....BB

Women and Retirement

http://www.transamericacenter.org/retirement-research/women-and-retirement?utm_source=media_advisory_email&utm_medium=email&utm_campaign=women_and_retirement

Since 2006 Transamerica Center for Retirement Studies has been publishing research reports and pursuing outreach campaigns regarding women as part of its annual retirement survey. TCRS aims to raise awareness of retirement risks that women face in order to affect positive change.

TCRS research has found that women around the world are concerned that future generations of retirees will be worse off than current retirees. In the United States, women can take greater control of their financial futures by taking small steps today that can ultimately lead to an improved outlook in terms of their long-term retirement readiness.

Based on select findings from the 14th Annual Transamerica Retirement Survey of Workers, Fourteen Facts highlights specific areas of opportunity for women (and offers comparisons to men). It also outlines some of the underlying reasons why women are at greater risk than men of not achieving a secure retirement, such as lower incomes, lower lifetime earnings, time out of the workforce to be a parent or caregiver, and longer life expectancies that drive a need for greater savings.

Fourteen Facts About Women's Retirement Outlook - Select Findings from the 14th Annual Transamerica Retirement Survey of Workers

Fourteen Facts Report

Fact Sheet Fourteen Facts About Women's Retirement Outlook... and Seven Steps to Improve It

Global Awareness Sheet Many women around the world are concerned that future generations of retirees will be worse off than their own.

14 Points from Fact Sheet

- Only **7 percent** of women are “very confident” in their ability to fully retire with a comfortable lifestyle.
- 43 percent of women expect to work past age 70 or do not plan to retire.
- More than half (52 percent) plan to work after they retire.
- Most (65 percent) Baby Boomer women do not have a backup plan if forced into retirement sooner than expected.
- **53 percent** expect to self-fund their retirement through 401(k) or other savings and investments.
- Of women who have or plan to take time out of the workforce to be a caregiver, 74 percent believe that it will negatively impact their ability to save for retirement.
- 45 percent of women work part-time so are less likely to have workplace retirement benefits.
- 61 percent of women are offered a 401(k) or similar plan.
- 75 percent of women who are offered an employer-funded plan participate in the plan.
- 6 percent is the median contribution of women who participate in their employer’s plan.
- 55 percent are saving for retirement outside of work in an IRA, mutual fund, bank account, etc.
- The majority (59 percent) of women who estimate their financial need guess what their retirement savings needs would be rather than using a calculator or advisor.
- Only **35 percent** of women use a professional financial advisor, most (79 percent) doing so for retirement investment recommendations.
- Many (53 percent) women want information that is easier to understand.



Dave with Updates



Product updates

FYI, on the Bankers Life MYGA there is also some production incentives/bonus money available for agents writing business. Here it is:

New Commission structure*

Street Level Base	2.25%
Monthly Production Bonus @ \$250K	0.25%
Monthly Production Bonus @ \$500K	0.25%
Monthly Production Bonus @ \$750K	0.25%

Potential Total Monthly Commission **3%**

*Bonuses are based on monthly issued business, are cumulative per month, and are paid at the end of each month to the first dollar issued.



Nice share from Dwayne Hiltner....thanks....BB

This article screams for our products.....BB

<http://www.cbsnews.com/news/will-procrastination-torpedo-your-retirement/>

By Steve Vernon MONEYWATCH February 26, 2014, 8:48 AM

Procrastinator's Creed

<http://www.procrastinationhelp.com/humor/procrastinators-creed>

1. I believe that if anything is worth doing, it would have been done already.
2. I shall never move quickly, except to avoid more work or find excuses.
3. I will never rush into a job without a lifetime of consideration.
4. I shall meet all of my deadlines directly in proportion to the amount of bodily injury I could expect from missing them.
5. I firmly believe that tomorrow holds the possibility for new technologies, astounding discoveries, and a reprieve from my obligations.
6. I truly believe that all deadlines are unreasonable regardless of the amount of time given.
7. I shall never forget that the probability of a miracle, though infinitesimally small, is not exactly zero.
8. If at first I don't succeed, there is always next year.
9. I shall always decide not to decide, unless of course I decide to change my mind.

10. I shall always begin, start, initiate, take the first step, and/or write the first word, when I get around to it.

11. I obey the law of inverse excuses which demands that the greater the task to be done, the more insignificant the work that must be done prior to beginning the greater task.

12. I know that the work cycle is not plan/start/finish, but is wait/plan/plan.

13. I will never put off tomorrow, what I can forget about forever.

14. I will become a member of the ancient Order of Two-Headed Turtles (The Procrastinator's Society) if they ever get it organized.

Will Procrastination torpedo your retirement?



If you're age 55 or older, here are two critical questions for you:

1. **Do you know how you'll use your retirement savings when you retire?**
2. **Do you have a specific strategy for using your savings to generate retirement income?**

You wouldn't be alone if you answered no to either or both of these questions. According to a recent survey conducted by the LIMRA Secure Retirement Institute (SRI), one out of four older workers answered "no" to the first question, and three out of four answered "no" to the second.

(here is the LIMRA link they referred to....BB):

http://www.limra.com/Posts/PR/News_Releases/One_in_Four_Older_Workers_Have_No_Plan_for_Their_DC_Plan_Assets_Once_Retired.aspx

"It's surprising that such a large proportion of **older workers have failed** to do this **basic level of income planning** when most are within 10 years of retirement," said Matthew Drinkwater, associate managing director, LIMRA SRI Research.

Among the three-quarters of older workers who lack a retirement income strategy, by far the most common reason cited was simple **procrastination**: 42 percent of older workers simply haven't gotten around to coming up with a plan. Nearly a quarter of older workers also said they were not close enough to retirement to create one.

Let me tell you this: If you're age 55 or older, you're old enough to need a strategy for developing income in retirement.

Another interesting finding from the LIMRA SRI study is that women are much more likely than men to avoid planning how they'll use their defined contribution assets (38 percent of women vs. 19 percent of men). But this is particularly short-sighted, since women usually live longer than men and need to make their savings last for a longer period.

Given the decline of traditional pension plans that pay you a lifetime monthly retirement income, learning how to generate retirement income from your 401(k) or other retirement accounts is one of the most critical retirement planning tasks facing older workers today. Here are two commonly used ways to generate regular retirement income from these accounts, each having their pros and cons and each having many variations:

1. Systematic withdrawals, where you invest your savings and use a method for withdrawing principal and interest over your expected lifetime
2. **Immediate annuities**, where an insurance company guarantees to pay you a monthly income no matter how long you live

As an employee, would you pay more attention if your boss offered you the chance to make decisions that could significantly affect your paycheck? Most people don't have much control over their pay, but they'd likely jump at the chance to influence their income. So why not get motivated about your retirement income? During retirement, you have the ability to significantly influence the amount of your retirement paycheck through a studied choice of your options, since each method of generating retirement income provides significantly different amounts.

The LIMRA SRI study is yet more evidence that many of our retirement planning challenges are behavioral in nature. Some people might feel capable of developing their own retirement strategies, and if that describes you, more power to you! There's plenty of good information and software that will help you plan your retirement.

But if you're not the type to develop a well-thought-out retirement plan and you don't have the willpower or discipline to stick to a plan, then it makes sense to acknowledge

that you need help. In this case, find an advisor who's skilled and trained in generating retirement income and has your best interests at heart.

There are good reasons for taking the time to learn about generating retirement income from savings. As Drinkwater noted, "Ultimately, our research has shown that people who take the steps to plan for retirement are more likely to feel more confident in their ability to be financially secure throughout their retirement."



Confusion reigns, maybe this will help....BB

Age Based, In Service Withdrawals

<https://pro.genworth.com/riiproweb/productinfo/pdf/145051.pdf>

Genworth helps with this link, go there for complete information....BB

Age-Based, In-Service Withdrawals

Using an Age-Based, In-Service Withdrawal to Your Advantage

Most workers know they can move money from their employer's qualified retirement plan to an IRA once they have separated from their employer or retired. But what they may not be aware of is they may be able to take advantage of this very same opportunity while still actively employed by the company that sponsors their retirement plan.

What is an Age-Based, In-Service Withdrawal?

Simply put, it means you can withdraw funds from your employer-sponsored qualified plan, while continuing to work and contribute to the plan. An age-based, in-service withdrawal, if completed as a direct rollover, can allow actively working employees – typically age 59½ or older – to purchase an Individual Retirement Annuity (IRA) without incurring income taxes or penalties.¹

Creating Your Own "Mini-Defined-Benefit Plan"

The potential benefits of utilizing an age-based, in-service withdrawal to fund the purchase of an IRA using a fixed deferred annuity include:

Taking Next Steps

If you and your financial professional agree that taking an age-based, in-service withdrawal is worthwhile to fund an individual retirement annuity, contact your plan administrator to determine eligibility requirements. If an age-based, in-service withdrawal is allowed, your plan administrator will be able to tell you what, if any, restrictions are placed on the funds that can be moved to an IRA (such as withdrawal limits, types of funds, and timing of transfers).

Getting the paperwork right is critically important. Most qualified plans have specific forms related to direct rollovers. Additionally, each insurance carrier usually has transfer paperwork that can hold your rate in place while the transaction proceeds.

Further, once you have determined that an age-based, in-service withdrawal is possible, it's important to ensure your financial professional and plan administrator handle the withdrawal properly – via a direct rollover.

¹ If the withdrawal is not rolled-over to a qualified plan or an IRA the withdrawn amount would be considered taxable income, and may be subject to a 10% federal penalty if less than age 59 1/2.

Learn more. Contact

Here is an important note on rollovers from a qualified plan:

Direct Rollover

For federal income tax purposes, qualified plan administrators usually are required to withhold 20 percent of any distributions made directly to the plan participant, even if that participant intends to roll it over within the 60-day time limit. With a direct rollover, however, the funds are transferred from the plan trustee directly to another qualified retirement plan or IRA, and are not subject to this withholding.

The **IRS** is tightening up many any possibility of tax not being paid, problem solved with a custodial to custodial transfer....BB

You now can customize our book, The
“Safe Money” Guide for you.

This is for “crew members”..... marketing power!



The
‘Safe Money’
Guide



retirement
security
investment
growth

An Insider's Guide to
Annuities



Presented by Chuck Bartman
Senior Financial Center
<http://chuckbartman.retirevillage.com/>

An Insider's Guide to Annuities

Plus Secrets... the Insurance Companies don't want you to know!

Whatever your picture of retirement, the best way to get there – and enjoy it once you've arrived – is with a focused, thoughtful plan.



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Find out more at <http://chuckbartman.retirevillage.com/>
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ANNUITIES 101



A Comprehensive Guide to Annuities and Annuity Investing
Learn the basics to annuity investing and get the experts tips & tools to optimize your retirement planning

Top 10 Annuity Myths Exposed
Debunking common misconceptions about annuities.

Split-Funded Annuities
How this innovative product funds retirements.

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Advice to prevent you from outliving your retirement assets



The Top 7 Common Financial Mistake Made By Most People

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ABOUT THE EXPERT



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About Us

Chuck is also a guest blogger; here is his Retire Village website.

Go to the about us on Chuck's Retire Village site: <http://chuckbartman.retirevillage.com/aboutus>

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Chuck Bartman is the owner and founder of **Senior Financial Center**. As advertised on TV and the host of "Safe Retirement Planning Radio", he's recognized as one of the nations leading experts on **Safe Retirement Strategies** and **Social Security Timing**. Frequently speaking at corporate events, professional associations, and support groups. He also Presents **FREE** community educational seminars on a regular basis.

His passion is to assist his clients in or near retirement understand their money and safely protect their assets. **Chuck** understands the unique challenges his clients face in all aspects of their lives and is specifically trained to assist them through these many facets. **Senior Financial Center's** clients are given the information they need to protect their hard earned money and to make truly informed decisions. **Chuck** takes his clients from the **accumulation stage** of their assets to the **preservation stage** to the **distribution stage**.

He knows with longer life expectancies, outliving ones money is a very real concern or risk for many people. **Senior Financial Center** has counseled hundreds of clients in **tax reduction, estate, income, retirement planning** throughout **Michigan**, and **around the country** for many years. **Chuck** has preserved **millions** of dollars in retirement assets by assisting his clients in **flexible investment strategies** that



Looking for Answers?
Find out more about Safe Money. [Download my Safe Money Guide Now.](#)

Please contact us with any questions about your retirement needs. We look forward to helping you.

Tune into My Safe Money & Income Radio Show and listen to more information about protecting your retirement.

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See the link under **“looking for answers?”** His customized book always available. Automatic download...and we track it for him. See the repeated page for **“guest blogger”**? See the radio reference?

He knows with longer life expectancies, outliving ones money is a very real concern or risk for many people. **Senior Financial Center** has counseled hundreds of clients in **tax reduction, estate, income, retirement planning** throughout **Michigan**, and **around the country** for many years. **Chuck** has preserved **millions** of dollars in retirement assets by assisting his clients in **flexible investment strategies** that are **guaranteed, insured with no loss of principal, and can generate a lifetime income you and your spouse cannot outlive**. The foundation of these principles is what he has based his business on. **Chuck's** clients rely on his advice to sustain their life style, build, and preserve their wealth. He listens to each client he meets with to determine what's important to them. People feel comfortable working with him because of the level of integrity he demonstrates when dealing with such delicate issues as one's personal finances. He works tirelessly to achieve their goals. **Senior Financial Center** understands that our clients always come first and our commitment to you is to work together based on your needs and values. We build financial futures because of what we do and create relationships because of who we are.



Our e-newsletter is sent out 2 or 3 times a month on timely and pertinent financial topics. Your email is 100% confidential and will never be shared with anyone.

First name

Last name

Email

Phone

Question / Comments:

Submit



Another opportunity to fill out the form to join Chuck's database....relentless marketing all based on asking for information....the cornerstone of Retire Village





Don't be invisible to your clients!

Are your messages actually getting to your clients!

Keeping your messages out of “filtered void” doesn’t come without work on your part.

Even when your customers would welcome your message, spam filters can make getting into the "inbox" a struggle. Your message can end up in spam without your customers even knowing it.

To make the most of your marketing efforts one must test measure, and optimize your messages. Your “daily lead report” is your barometer. Customers who interact and engage with your message will typically continue to do so.

Retire Village’s “lead report” gives you the opportunity to see who is opening and reading your messages.

Your “daily lead report” is your chance to reciprocate and engage your clients. Call and ask if they are enjoying the topics you send.

Keeping your messages engaging and relevant will increase your “open ratios” well within industry standards.

How to send a drip to your database from your RetireVillage.com website

1) Log into your site and go to your "Home" page....then....

Welcome Joe [LOGOUT](#)

Home My Contacts My Groups The Drip System Lead Reports Billing My Account

Welcome To Retire Village

Go To My Leads Account

DASHBOARD

- My Contacts**
View and manage the contacts you create.
- My Groups**
View and manage the groups you create.
- The Drip System**
View and manage the drip system.
- Leads Reports**
View and manage the lead reports.
- Billing**
View and manage your billing.

January 2013

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Welcome Joe [LOGOUT](#)

Home My Contacts My Groups The Drip System Lead Reports Billing My Account

The Drip System

CREATE A NEW EMAIL >

EMAIL MANAGEMENT >

January 2013

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Auto Drip Status: Active [Edit](#)
Group: Auto (All)

Drip Emails are sent out twice a month. You will be alerted by email when the drip has been sent to your contacts.
[Contact Us](#) / [Ask a Question](#)

Email & Auto Drip History Your monthly remaining emails count is 1462.

Sent	Type	Contacts	Group	View
01-18-2013	Auto Drip	34	All	Sleep Tight Knowing Your Investments Are Safe

Create A Group Email (view sample)

Name of Email	<input type="text"/>	For your records - (Example: Fixed Annuity Article from CNN Money)
From Name	<input type="text" value="Joe Rych"/>	
Reply-to Email	<input type="text" value="joe@annuity.com"/>	
Subject Line	<input type="text"/>	example: Check out this article on fixed annuities!
Email Body	<div style="border: 1px solid #ccc; height: 100px;"></div>	

ADDING A LINK or ARTICLE

To add a link or article, type or paste the URL into the body of the email. Highlight the entire URL in the grey toolbar, and click Insert.

Create and Save Your Email Template

Font Family	Font Size	B	I	U	ABC
<input type="button" value="Browse..."/>					
<input type="button" value="PREVIEW"/> <input type="button" value="SAVE"/>					

Note: The attachment must be a graphic file or PDF document.

.15 drip system info:

Auto drips are sent out every other week through the Retire Village system and do not require any effort on your part. When you are planning your custom drip schedule, expect to send out on one of the "off weeks" to keep your communications regular once-a-week effort.

Our drip system is designed to drive traffic back to your retire village site, in order to track interest from your contacts so that you know who to follow up with. For this reason, we recommend creating an informative message on timely and relevant financial strategies and finish with a call to action linking your contacts back to your site. We are creating customized Safe Money guides with your name and web address in the table of contents of the book as well as a link at the bottom of each page. Some agents have requested the ability to include outside links in the body of their email, but all links direct to Retire Village because our tracking system requires it. If you are looking to promote a video or other outside content to your contacts list, please send us the details and we will work with you to get a tractable, effective message created for you.

The Drip System

[CREATE A NEW EMAIL >](#)

[EMAIL MANAGEMENT >](#)

After you have created your email click on "Email Management"



Auto Drip Status: Active Edit
Group: Auto (All)

Drip Emails are sent out twice a month. You will be alerted by email when the drip has been sent to your contacts.
[Contact Us / Ask a Question](#)

Email & Auto Drip History

Your monthly remaining emails count is 1462.

Sent	Type	Contacts	Group	View
01-18-2013	Auto Drip	34	All	Sleep Tight Knowing Your Investments Are Safe

Email Management

[CREATE A NEW EMAIL >](#)

Select the email you want to send and "Click on Send".

You have a monthly maximum of 1500 email a month.

Last Update	Name	Subject	Action
01/25/2013	test	test	Edit Copy Delete Send Email
01/11/2013	Test Email Tracking	Test Email Tracking	Edit Copy Delete Send Email
01/03/2013	Dev	Dev Server	Edit Copy Delete Send Email
12/17/2012	Joe Rych	test	Edit Copy Delete Send Email
12/17/2012	Meeting	Subject1	Edit Copy Delete Send Email
12/27/2012	Annuity Secrets	Annuity Secret #1	Edit Copy Delete Send Email
07/10/2012	Joe Rych	test	Edit Copy Delete Send Email

Send Email

Step 1. Select Group To Receive Email

Default Group

All Contacts (5 total contacts)

Your Contact Groups

- all (0 members)
- My Groups (0 members)
- Single Group (0 members)

Step 2. Compose and/or Verify Your Email

Name of Email:
From Name:
Reply-to Email:
Subject Line:
Email Body:

Before you send your email select "send test email to this address". When you are satisfied with your results select your group that you want to send to and select "send email".

Upload New Attachment

Send Test Email To This Address

[PREVIEW](#) [SEND EMAIL](#)

Note: The attachment must be a graphic file or PDF document.



Big Truck Partners

Nice article, mainstream media, some notes in **red**....BB

<http://www.usatoday.com/story/money/columnist/brooks/2014/02/25/retirement-retire-pension-401k-financial-planner/5584791/>

Creating a plan for the right retirement income

People spend a lot time and thought into saving for retirement.(Photo: Thinkstock)

It's pretty well established that we can live another **30 years after** a "traditional" retirement at 65 — just about as long as we did in our working years.

While that's good news in one sense, it presents a whole set of new problems, many of them money-related — like just about everything else in life.

Let's tackle one of people's biggest concerns about retiring: How do you know exactly how much money you need every week, or every month, or, for that matter, every year? Once you figure that out, how does that compare with how much you've saved?

For example, you're living on income of \$5,000 a month now. That's what you think you'll need when you retire. How can you make sure that you'll have enough between your savings, pension (if you have one) and Social Security?

James Nichols, head of advice for ING Retirement Solutions, says people spend a lot of time focused on building a big pile of money for retirement. "But the reality is when you're moving into retirement, a big pile of money doesn't do you much good unless you know how to turn that into income," he says.

"It takes 17 of us easily 40 hours of work — MBAs, CFPs, CPAs, lawyers — to create a business plan for the rest of your life," says Ron Weiner, president of RDM Financial Group in Westport, Conn. "It is incredibly complicated." When you retire, you're not making more money to make up for mistakes, he says.

An adviser can help you sort out some of the challenges you face, says Nichols. "There are so many risks and challenges, it's very hard to be an expert on your own," he says. "Building a plan ... is key. And understanding what sort of compromises you may or may not need to make to make sure you income lasts a lifetime. We talk about individuals' needs, wants and wishes."

As every financial planner will tell you, the first thing you and your adviser have to do is create a budget.

Understanding that budget is the first step in the process, says Lena Haas, senior vice president and head of investing product management and retirement at E-Trade Financial. Start with your real needs. "What are your fundamental needs to survive each month — mortgage, rent, utilities, food, medical expenses," she says.

You also need to figure out your wants, geared toward the lifestyle you're seeking. "Do you want to travel? Are your children far away?" Haas says. "Start thinking about special buckets, like health care, college expense if you still have children, or maybe taking care

of older parent or relative." Then, she says, figure out how those expenses jibe with your retirement income.

Once you have your reserves, start looking at your cash flow in retirement — the actual cash that ends up in your pocket, not your current salary. Say your annual salary while you're working is \$150,000. "What you need to realize is, after taxes, after deductions, after your 401(k) contributions, you may be living on only \$80,000. What is that actual cash flow coming into the house? That's where we start," Fried says.

Andrew Rafal, founding partner of Strategy Financial Group, a Phoenix-based financial advisory firm, says that the next step is to look at Social Security, and when the client should take it. If they make the wrong choice, there they can miss out on hundreds of thousands of dollars.

Haas says you need to look at all your sources of income. "Many people have, in addition to Social Security, a 401(k) from various employers, or pensions or annuities. It is helpful to understand all those streams of income. You can manage all of those and simulate that paycheck."

Then you must look at how much money is coming in, and how much is going out. If you have a monthly shortfall, you can look at your investment portfolio to make up the difference. "The traditional way of looking is no longer true — invest in a conservative portfolio, so we don't lose principal. People live longer, and interest rates are quite low and will probably stay low for some time. Instead of keeping money in cash, it is important that they have a diverse portfolio, but not overly aggressive."

"What a financial plan really does is take all your hopes and dreams, figure out what that costs, apply some tax and inflation assumptions, look at what you have, and it's not that hard to figure what rate of return you need to achieve all that," says Weiner. "If it turns out that 2% is all you need, you can be in bonds. If you need 26%, people's feelings about markets and money have to be considered. You can't just say, 'I don't want to take risks.'"

Finally, Fried adds, you can't just write a plan, and set it on the shelf. "You will have to make corrections," he says. "If you don't do it enough, you may have to make dramatic changes later."



Bret Roby found this article, Good Share Brett! Good article on Pension Solvency. When considering a lump sum payment on a pension or a pension payout it the pension payout vs. annuity payout is not the only consideration. Considering what happened in Detroit solvency is also a major concern.

Thanks for the biz!

Anthony R. Owen

Annuity Agents Alliance, Co-Founder

Tony

Buffett and public pensions

<http://money.msn.com/business-news/article.aspx?feed=BLOOM&date=20140303&id=17399100>

Buffett Says Pension Tapeworm Means Decade of Bad News

Public pension plans threaten the financial health of U.S. cities and states more than taxpayers realize, billionaire investor Warren Buffett said.

“Citizens and public officials typically under-appreciated the gigantic financial tapeworm that was born when promises were made,” Buffett wrote in his annual report to shareholders of Berkshire Hathaway Inc. (BRK/A) released on March 1. “During the next decade, you will read a lot of news -- bad news -- about public pension plans.”

Obligations to retirees have weighed on governments from Puerto Rico to the bankrupt city of Detroit. Illinois lawmakers passed a bill last year to bolster the worst-funded U.S. state pension system. New Jersey Governor Chris Christie said last week that Detroit shows what could happen if his state doesn't limit obligations to workers.

“Local and state financial problems are accelerating, in large part because public entities promised pensions they couldn’t afford,” Buffett said. “Unfortunately, pension mathematics today remain a mystery to most Americans.”

The municipal bond market has defied prior warnings of disaster. Meredith Whitney, a former Wall Street bank analyst, in 2010 incorrectly **predicted defaults totaling hundreds of billions of dollars**. Buffett said that year that cities and states battered by the recession faced a “terrible problem” and might require a federal rescue.

Berkshire cut holdings of state and local obligations by half in a five-year period to about \$2.3 billion as of Dec. 31. **The company also scaled back insuring municipal bonds**, after setting up a firm to back the debt in late 2007.

Buffett’s Indecision

“I don’t know how I would rate them myself,” Buffett said at a June 2010 Financial Crisis Inquiry Commission hearing. “It’s a bet on how the federal government will act over time.”

Apart from Detroit, communities including Stockton, California, and Jefferson County, Alabama, have sought the protection of bankruptcy court to sort out their debts.

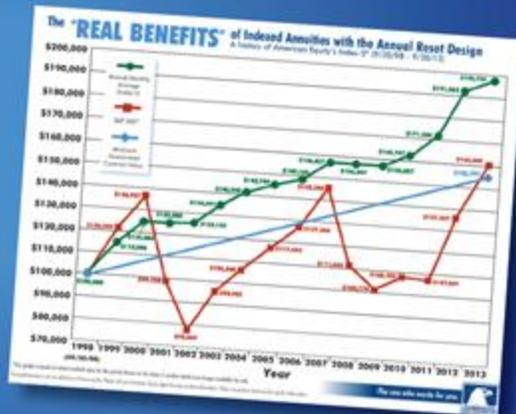
Moody’s Investors Service said a measure of retirement obligations for U.S. states deteriorated in the 2012 fiscal year. The median ratio of pension liabilities to revenue was 64 percent, compared with 45 percent a year earlier, Moody’s said in a Jan. 30 statement. The net liability for all U.S. states stood at \$1.2 trillion, though investment gains have probably helped since then, the ratings firm said.

‘Manageable Debt’

“Warren Buffett is a reasonable man, and he’s pointing out there are still some very visible pension issues among states and cities,” said Richard Ciccarone, chief executive officer of Hiawatha, Iowa-based Merritt Research Services, which analyzes municipal finance. “But the message shouldn’t be distorted into a panic about municipal bonds. The vast majority of credits in the muni market have manageable debt loads.”



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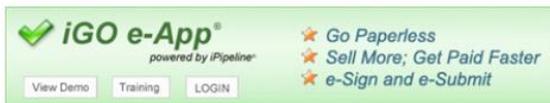
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