



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

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## Thank you for joining us on Open MIC

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

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### **Editorial:** With Education Comes Opportunity

[http://www.theamericancollege.edu/ricp-retirement-income-survey/docs/Greenwald\\_TAC\\_RICP\\_Retirement\\_Income\\_Literacy\\_Survey.pdf](http://www.theamericancollege.edu/ricp-retirement-income-survey/docs/Greenwald_TAC_RICP_Retirement_Income_Literacy_Survey.pdf)

**We are stupid, very stupid, well maybe just poorly informed.** That is the result of key findings from a LIMRA survey recently conducted. This survey should be vitally important to us as sales people looking for our target market. The amount of poor or misunderstood information is staggering. I looked at this report as a “Golden” opportunity to position my marketing to help this target market. Who is the target market? It is us, the Baby Boomers. All we need to do is find a way to connect with them, show them our products and let nature take its course. I don’t think I have ever seen anything that makes me feel better, more confident and envious of our future, the future of FIA.

Look at some of these findings:

- Respondents have a particular lack of knowledge when it comes to understanding how to preserve their assets in retirement. This is among the most problematic areas because knowledge is low and bad decisions can impact a retiree’s ability to preserve his or her assets in retirement:
  - Only 31% know that \$4,000 is the most they can afford to “safely” withdraw per year from a \$100,000 retirement account, despite the press coverage given to this issue.
  - Only 35% know that a portfolio with 50-60% in equities will maximize the withdrawal rate over a thirty year period.
  - Only 43% know that using a portion of the portfolio to purchase a life annuity can protect against the uncertainty of life expectancy.
  - Over half underestimate the life expectancy of a 65-year-old man suggesting that they may not realize how long their assets have to last.

Just consider the last line, over **50%** have no clue about life expectancy and how long their assets might last. We know from experience that living to long creates stress and adds to poor planning and yet, 50% plus have no idea about “living” too long.

The survey also discovered an amazing fact, only 37% know that to retire at age 65 they should begin recuing their risk in asset allocation the closer they get to age 65. Most do not even adjust their 401k portfolio, why? The survey stated the exact reason, they didn’t understand and if no one was there to help, they became **passive**. There is an old saying that “*ignorance of the law is no defense*” How about ignorance of asset allocation and how to balance risk? Who is responsible?

Ignorance also exists with 401k owners, this fact shows the lack of education in the surveys answers. **73%** thought that their 401k was at risk if their employer failed or filed for bankruptcy.

It gets worse, **61%** did not know or understand the relationship between the value of bonds and general interest rates. Only 25% knew that corporate high yield bonds pay a higher rate of interest that AAA bonds. Still they had no relationship to understanding risk with lower rated bonds.

For me, this is eye opening. It also says to me that opportunity is as strong as it has ever been. Ignorance of our products by our prospects is our fault, not theirs. Education is the key and the prospect pool of those we can help is a bottomless pit.

Following are three questions. If you’ve been around the financial block a few times, you’ll probably find all of them easy to answer. Most Americans **didn’t** get them right, though, reflecting poor **financial literacy**. That’s a shame — because, unsurprisingly, the more you know about financial matters and money management, the better you can do at saving and investing, and the more comfortable your retirement will probably be.

Here are the questions — see if you know the answers.

1. Suppose you had \$100 in a savings account and the interest rate was 2% per year. After five years, how much do you think you would have in the account if you left the money to grow? (A) More than \$102. (B) Exactly \$102. (C) Less than \$102.
2. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After one year, how much would you be able to buy with the money in this account? (A) More than today. (B) Exactly the same. (C) Less than today.
3. Please tell me whether this statement is true or false: Buying a single company’s stock usually provides a safer return than a stock mutual fund.

Did you get them all right? In case you’re not sure, the answers are, respectively, **A, C, and False**.

(55.7%) didn't get all three questions right

BB

The link to the report is above, I would advise you to open it, read it and get marketing.

## Of Interest

<http://www.foxbusiness.com/personal-finance/2015/02/26/annuities-puzzle-to-most-boomers/>

### **Annuities a Puzzle to Most Boomers**

Earlier this month TIAA-CREF released their second annual “**Lifetime Income**” study which revealed that many Americans are generally interested in a guaranteed monthly income stream but are unfamiliar with annuities which could support their lifetime income options. "For many Americans, annuities are often unknown or misunderstood, which is unfortunate since they are the only way to generate retirement income that cannot be outlived," said Ed Van Dolsen, president, Retirement and Individual Financial Services at TIAA-CREF. **84 percent** of the respondents claim that receiving a monthly paycheck during retirement is important to them; yet only **14 percent** of Americans have purchased an annuity.

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### **Industry Gears Up for Bloody Fiduciary Battle**

[http://www.onwallstreet.com/news/regulatory\\_compliance/industry-gears-up-for-bloody-fiduciary-battle-2692198-1.html?](http://www.onwallstreet.com/news/regulatory_compliance/industry-gears-up-for-bloody-fiduciary-battle-2692198-1.html?)

Bloomberg) -- There's a gap between the White House and Wall Street's main regulator over a push to **tighten broker rules**. To the investment industry, it's an opening to exploit.

The SEC was missing last month when the White House unveiled the plan that **roiled the financial industry**. The proposal, crafted by the Labor Department, would require brokers to put retirement savers' interests ahead of their own in an effort to eliminate what it calls **biased advice** that costs investors billions of dollars annually.

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**Taxes:** don't you feel like sometimes you are sending money to a bottomless pit?

**LOOK AT THE RATES.....39.6%....plus SS payroll taxes**

2015 Tax Rates				
Tax bracket	Single filer	Married filing jointly (or qualifying widow/widower)	Married filing separately	Head of household
10%	Up to \$9,225	Up to \$18,450	Up to \$9,225	Up to \$13,150
15%	\$9,226 to \$37,450	\$18,451 to \$74,900	\$9,226 to \$37,450	\$13,151 to \$50,200
25%	\$37,451 to \$90,750	\$74,901 to \$151,200	\$37,451 to \$75,600	\$50,201 to \$129,600
28%	\$90,751 to \$189,300	\$151,201 to \$230,450	\$75,601 to \$115,225	\$129,601 to \$209,850
33%	\$189,301 to \$411,500	\$230,451 to \$411,500	\$115,226 to \$205,750	\$209,851 to \$411,500
35%	\$411,501 to \$413,200	\$411,501 to \$464,850	\$205,751 to \$232,425	\$411,501 to \$439,000
<b>39.6%</b>	\$413,201 or more	\$464,851 or more	\$232,426 or more	\$439,001 or more

Source: IRS

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**2 agents last week, we can do more!**

**We can help:**

Need help on case prep? Have questions about mutual funds, stocks, bonds? Need help fact finding? We can help you put you case together.

Sometime just a little adjustment is all you need; sometimes just knowing where to find specific information is all you need. We can help!

Call or email me. 360 701-6209.....bbroich@msn.com



## Sales and Marketing Topic:

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### Our guest:

## Wade Eldridge

Regional Vice President at American Equity

We will be discussing **Volatility Control Index** and how it can help you help your clients.

<https://agent.american-equity.com/documents/4949-08.07.14.pdf>

# American Equity Now Offering Volatility Control Index

## Highlights:

- Well Diversified:**  
 Based on the S&P 500® Dividend Aristocrats® Daily Risk Control 5% Index – companies that have seen 25 consecutive years of dividend increase.
- Includes Dividends:**  
 Dividends comprised more than 1/3 of monthly total return of S&P 500 Index since 1926.\*
- Transparency:**  
 Daily valuation information on S&P Dow Jones Indices website. For updates, visit [us.spindices.com](http://us.spindices.com) and search for ticker: SPXD5UN.
- Non Proprietary:**  
 Cannot be manipulated by carrier or manufacturer.

## All with the Power of Annual Reset.

American Equity's Volatility Control Index offers safety, stability and control with higher payout potential.

We are living longer and enjoying higher standards of life. As more and more individuals eye their retirement, they look for more ways to gain access to money while they build toward their financial goals. Our new Volatility Control Index affords policyholders the safety of their premium as well as peace of mind.

\* Source: S&P Dow Jones Indices LLC. Data from 12/31/1926 – 04/30/14.

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[life.american-equity.com](http://life.american-equity.com)



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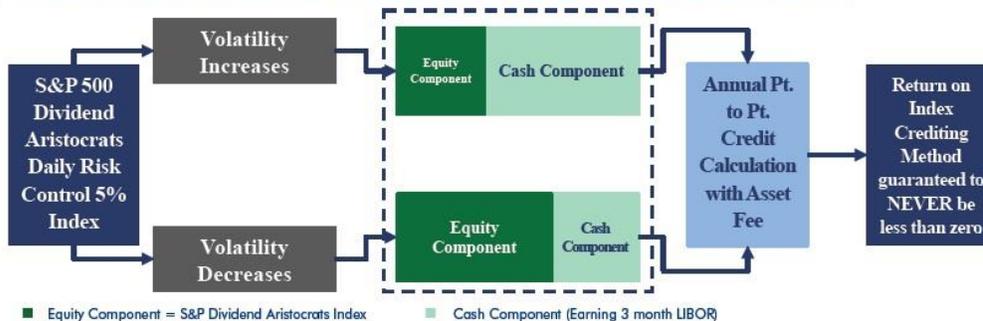
6000 Westown Pkwy West Des Moines, IA 50266

4949 08.07.14

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## Volatility Control Index How it Works:

The S&P 500® Dividend Aristocrats Daily Risk® Control 5% Index offers increased stability and control based on companies with 25 consecutive years of positive dividend returns.



The Volatility Control Index is dynamically adjusted across two components: equity and cash.

When volatility increases, the weight increases in the cash component. When volatility decreases, the weight increases in the equity component. After the credit calculation is complete and asset fee is applied, the return on this index is guaranteed to never be less than zero.

**Protection against increasing market volatility. Principal protection.**



The one who works for you.

4949 08.07.14

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## Agent Share:

**Crew!** Send me your shares and we will put them on Open MIC notes, that way we help each other in our **Agent Community!**

### Carolyn Allen asked.....

If an IUL makes no gain in a specific year, how are the charges for mortality and contract expense paid?

### From Jenny Lewis:

Most of the carriers that we offer have a minimum floor, however, with North American, for instance, the carrier guarantee a minimum 3% return. So even if their index selection credits 0 in a given year, there is still a 3% guarantee from the carrier that takes care of the policy charges. I hope this makes sense. If you have any more questions, let me know. Thanks.

Make sure you fully understand the IUL contract you are recommending, ask Jenny. **877 324-1993**

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## Beneficiary Advice

As we all know, the proceeds of an annuity can be paid to a named beneficiary without delay or probate expense. Responsibilities in naming the beneficiary can have an impact on you as a professional. Here are a few tips.

**Naming only a primary beneficiary.** Be sure and ask about naming a secondary beneficiary, our products are long term and people's lives change. By omitting a named secondary beneficiary, the funds might need to face a probate issue.

**Will.** Numerous situations have occurred where people thought their will overrode the beneficiary. Almost entirely this is not true, the beneficiary is paid via directly without regard to the will.....unless....the beneficiary is ***“the estate as directed by the will”***

**Community property states.** If the beneficiary is someone other than the spouse, the company may require a release by the spouse waiving rights to the annuity.

**Naming a minor child as a beneficiary.** Most companies will not pay the annuity value to a minor, which could mean delays and the need for a trust to manage the funds.

**Social Security numbers.** Before proceeds are paid to a beneficiary, social security numbers need to be obtained. It is far easier to do so at the time a beneficiary form is completed. Handling this small detail in advance will save time and expedite the claim.

# Big Truck Partners



Email Anthony for the TSP kit.....BB

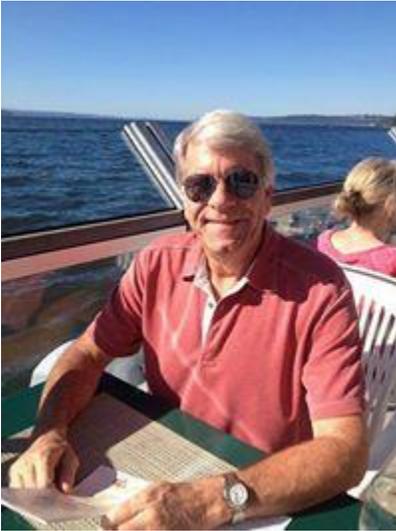
Hello Partners,

This has just been updated and put on the website but I am forwarding it to you for your convenience.

I get a lot of questions about how to transfer TSP money or what the guidelines are for TSP in service withdrawals so we have updated this training module with that information.

**Anthony R. Owen**

# Product Information:



**David Townsend**



Corporate Market Insights, Tax Season Materials, and a Game Changing Protection Product in The Weekly Reporter!

Phone: 253-381-2328

Week of March 9th, 2015

[View in Browser](#)

## Marketing Concepts

### Top 5 Trends in Corporate Markets

John Hancock is a specialist in the Corporate Insurance marketplace, with extensive experience to offer a full suite of corporate solutions. They recently published highlights of the current trends throughout the corporate market based on their experience.

[MORE](#)

### Managing Tax Rate Uncertainty

Where are tax rates going? What will it mean to clients? With myriad changes to the tax code and clients tax situations becoming more complex, this unique flyer breaks a brick-wall issue down to a manageable conversation.

[MORE](#)

### Tis the Season - Tax Season

Clients that have pulled together financial statements and tax forms in preparation of the upcoming income tax filing deadline are acutely aware of their tax burden. Reach out to these clients and share the tax advantages of life insurance.

[MORE](#)

## Product Updates

### A Game Changer in Protection

Value+ IUL is a unique and flexible new protection-focused product. It combines many of the advantages of guaranteed universal life with special features and crediting strategies that help significantly reduce costs while delivering maximum value. Better yet, it comes with Optionality, a suite of options designed to provide lifelong security through living benefits, access to cash and more.

[MORE](#)

## Underwriting Updates

### Make Sure Your Clients are "FIT"

The FIT credit program lets your clients move up to two tables. Be sure to get the best rates for your clients.

[MORE](#)

## The Short List:

### IUL Moves Into Era Of Volatility Control

Mark Peterson, senior vice president with American International Group (AIG) Life Brokerage, has noticed a change in how advisors use indexed universal life (IUL) policies. Advisors used IULs primarily as a way to supplement retirement income. More recently, advisors have used the policies as a way to control volatility in retirement portfolios, he said. “If [...] The post IUL Moves Into Era Of Volatility Control (<http://www.looktowink.com/2015/03/iul-moves-era-volatility-control/>) appeared first on Wink (<http://www.looktowink.com>) .

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### Genworth Financial struggling under the weight of long-term care costs

Insurance giant stung by cost of elder care, longer life spans of retirees and persistently low interest rates Here’s an uncomfortable question: who’s going to pay for mom or dad’s nursing home bill — or yours, for that matter? The answer, for about 1.2 million Americans, is Tom McInerney. Mr. McInerney, 58, is the chief [...] The post Genworth Financial struggling under the weight of long-term care costs (<http://www.looktowink.com/2015/03/genworth-financial-struggling-weight-long-term-care-costs/>) appeared first on Wink (<http://www.looktowink.com>) .

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### Only 20% Of Gen X And Y Likely To Buy Life Insurance

WINDSOR, Conn., March 2, 2015—A LIMRA study finds majority of Gen X and Y consumers believe they need more life insurance. At the same time, less than 20 percent said they are very likely to buy life insurance. Insurance executives will gather at the 2015 Life Insurance Conference on April 13 – 15, in Arlington, [...] The post Only 20% Of Gen X And Y Likely To Buy Life Insurance (<http://www.looktowink.com/2015/03/20-gen-x-y-likely-buy-life-insurance/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **This is where the most likely annuity buyers live**

There are more than 2.7 million households in the U.S. primed for an annuity purchase. So says a recent study from IAP Analytics, which also measured where these households were located. The takeaway: If you sell annuities, get thee to California, Texas, Florida or New York. See below for our full breakdown of where the [...] The post This is where the most likely annuity buyers live (<http://www.looktowink.com/2015/03/likely-annuity-buyers-live/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Annuities Gain Traction In DB Retirement Plans**

More than one-fifth of companies that sponsor a defined benefit (DB) retirement plan say they are considering buying annuities to fund a portion of their obligations to the plan participants. That's according to a survey by the global retirement and health benefits consulting company Aon Hewitt. The survey also found that 22 percent of companies [...] The post Annuities Gain Traction In DB Retirement Plans (<http://www.looktowink.com/2015/03/annuities-gain-traction-db-retirement-plans/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Allianz Life reports 36 percent profit growth for 2014**

Allianz Life Insurance of North America said operating profit rose 36 percent to a record \$876 million in 2014, thanks to increased demand for retirement income products and good expense management. Total premiums, which includes new sales and recurring premiums, rose 62 percent to \$15.7 billion. Walter White, CEO of the Golden Valley-based company, said [...] The post Allianz Life reports 36 percent profit growth for 2014 (<http://www.looktowink.com/2015/03/allianz-life-reports-36-percent-profit-growth-2014/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Here's why cash value life insurance is a superior product**

Whether your client has estate planning needs, business protection needs, or supplementary retirement needs, cash value life insurance offers great competitive advantages versus alternative financial assets. These advantages fall into three major categories: 1) Tax advantages 2) Financial and actuarial advantages and 3) Legal and contractual advantages. These inherent advantages make cash value life insurance [...] The post Here's why cash value life insurance is a superior product (<http://www.looktowink.com/2015/03/heres-cash-value-life-insurance-superior-product/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Why 'Future Focus' Will Attract Younger Customers**

CHAMPIONSGATE, Fla. – What should life and annuity advisors and companies do in order to become more successful in reaching the younger generation of customers? Cam Marston's suggestion is to “sell the emotional paycheck.” By that, he said he means the industry needs to approach younger adults — Generation X and Generation Y — by [...] The post Why 'Future Focus' Will Attract Younger Customers (<http://www.looktowink.com/2015/03/future-focus-will-attract-younger-customers/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Closing the sale: an app for the iPad**

If you're in the market for a turnkey mobile app that can help you sell more cash value life insurance, a recently launched product might just fit the bill: the Voya Life Journey mobile selling system. Debuted by Voya Financial (formerly ING U.S.) and designed in its first iteration for the Apple iPad, the tablet [...] The post Closing the sale: an app for the iPad (<http://www.looktowink.com/2015/03/closing-sale-app-ipad/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Forfeited life insurance benefits pegged at \$112 billion**

Americans ages 65 and older forfeit \$112 billion in benefits annually by lapsing or surrendering their life insurance policies, according to new research unveiled at the Life Insurance Settlement Association's (LISA) Fifth Annual Institutional Investor Life Settlement Conference. John Welcom, founder and chief executive officer of Welcome Funds, and Darwin Bayston, president and chief executive [...] The post Forfeited life insurance benefits pegged at \$112 billion

(<http://www.looktowink.com/2015/03/forfeited-life-insurance-benefits-pegged-112-billion/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Genworth Shares Fall After Disclosing ‘Material Weakness’**

NEW YORK (AP) — Shares of insurer Genworth Financial Inc. fell Monday after the company disclosed an issue with its accounting. The company said it failed to notice a \$44 million after-tax calculation error due to a “material weakness” in how it checks its accounting. Genworth said in a filing with the U.S. Securities and [...] The post Genworth Shares Fall After Disclosing ‘Material Weakness’ (<http://www.looktowink.com/2015/03/genworth-shares-fall-disclosing-material-weakness/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Life settlements: eye on multi-billion business**

Policyholders annually sell about \$3 billion annually through life settlements. This market is expected to show continued growth through 2014, according to new research from Conning and retirement expert and analyst William Scott Page. As shown in the infographic on the following page– Click [HERE](#) to read... The post Life settlements: eye on multi-billion business (<http://www.looktowink.com/2015/03/life-settlements-eye-multi-billion-business/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Here’s what the future of life insurance distribution might look like**

After spending several hours online researching the amount and type of life insurance that fits her needs, the prospective buyer is ready to shop. She signs into Amazon.com’s life insurance site, answers a few questions and uploads the last six months’ data from her fitness monitor, which tracks multiple health indicators. A cloud-based underwriting algorithm [...] The post Here’s what the future of life insurance distribution might look like (<http://www.looktowink.com/2015/02/heres-future-life-insurance-distribution-might-look-like/>) appeared first on Wink (<http://www.looktowink.com>) .

## **5 retirement-planning items you should take care of now**

I am amazed at how many people I meet who haven't prepared properly for their retirement, a time of life when you will go without earned income — potentially for decades. Whether you are your own financial adviser, embarking on this project alone or you have procured the help of a professional adviser, there are [...] The post 5 retirement-planning items you should take care of now (<http://www.looktowink.com/2015/02/5-retirement-planning-items-take-care-now/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **The big picture on dual licenses**

For financial planner Jillian C. Nel, earning dual licenses to offer both insurance and securities was originally little more than a career stepping stone, the means to escape from behind an administrative desk into a full-fledged advisory position at the large broker-dealer that employed her at the time. “It was a matter of me needing [...] The post The big picture on dual licenses (<http://www.looktowink.com/2015/02/big-picture-dual-licenses/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Heard in the Halls: BLOG**

[Linda Koco Interviews LIMRA Conference Attendees] Question: Will the independent agency system grow, stay where it is now, or decline in life and annuity production over the next five years? I think it will grow, but it will look different. The independent agent of yesterday came from the career companies. Some of that is still [...] The post Heard in the Halls: BLOG (<http://www.looktowink.com/2015/02/heard-halls-blog/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **NAFA Membership Elects 2015 Board of Directors**

Washington, D.C. (PRWEB) February 25, 2015 The National Association for Fixed Annuities (NAFA) elected its 2015 board of directors at the association's annual meeting. S. Christopher Johnson of National Western Life Insurance Company will assume the role of chair of the NAFA board in replacing Chip Anderson of CreativeOne, who assumes the responsibilities of past [...] The post NAFA Membership Elects 2015

Board of Directors (<http://www.looktowink.com/2015/02/nafa-membership-elects-2015-board-directors/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Boomers' unique spin on retirement housing**

Over the past 60-plus years, the baby boom generation has left its indelible mark on all aspects of the U.S. economy and culture. Now, as boomers enter retirement, a study from Merrill Lynch and Age Wave suggests they have definite views about the role their homes will play in their retirement plans. "I think we're [...] The post Boomers' unique spin on retirement housing (<http://www.looktowink.com/2015/02/boomers-unique-spin-retirement-housing/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Lessons from the Robin Williams' estate plan mess**

When Robin Williams took his own life last August, he appeared to have all his affairs in order. His estate plan was clear about what he intended to leave to each of his three children, as well as to his wife, to whom he had been married for just three years. But Susan Williams, Robin's [...] The post Lessons from the Robin Williams' estate plan mess (<http://www.looktowink.com/2015/02/lessons-robin-williams-estate-plan-mess/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Insurance industry adds 13,900 jobs in January**

Our industry may not have put hundreds of thousands of people into employment last month, but every job counts, especially since the industry is facing an aging workforce. The latest job report for January released by the U.S Bureau of Labor Statistics last February 6, 2015 says that the industry added 13,900 jobs, a 0.55 [...] The post Insurance industry adds 13,900 jobs in January (<http://www.looktowink.com/2015/02/insurance-industry-adds-13900-jobs-january/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Banks On The Hunt For RIAs**

Banks are on the prowl for RIA firms. As banks watch their interest income dwindle, they're increasingly looking to bulk up their wealth management businesses in a bid to

boost their fee-based revenue. For many, buying an RIA is the way to go, said Jeffrey Brand, a managing director at mergers and acquisitions firm Silver [...] The post Banks On The Hunt For RIAs (<http://www.looktowink.com/2015/02/banks-hunt-rias/>) appeared first on Wink (<http://www.looktowink.com>) .

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## **Carriers Tinker With Flexible Terms**

In the face of stagnant sales brought about in part by low interest rates, several big-name insurance carriers have made changes to their term life insurance portfolios in hopes of sparking sales. Call it a big refresh. In the last nine months alone, Lincoln Financial Group, John Hancock, MetLife and Phoenix Insurance Cos. have announced [...] The post Carriers Tinker With Flexible Terms (<http://www.looktowink.com/2015/02/carriers-tinker-flexible-terms/>) appeared first on Wink (<http://www.looktowink.com>) .

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**I am also NOT an economist by license, only by hobby. If you decide to make decisions based on my particular view of the world, you should get it verified by licensed professionals or get your head examined.**

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**Our competitors will copy Open MIC anyway so I might just as well give it away, saves so much mental anguish and sleepless nights.**

**More Legal Stuff...**

**Be responsible... we cannot know your individual situation, always do your own due diligence before responding to any offer or investing any money.**

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**And, although all of the articles have been selected for their content, however in the interests of balanced reporting we often publish articles we may not agree with, the publishing of such articles within Open MIC notes does NOT constitute a recommendation of the products or services mentioned or advertised within those articles. Boise State did play in the Fiesta Bowl and end 12-2...another fabulous year.**

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

**We make no compensation for the publishing (or hosting) of Open MIC Notes.....in fact it costs us for the phone "call in" system...oh well...**