



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

Open MIC is open for anyone.

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74**AGENT** (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



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

Top Twenty Fixed Indexed Annuity Sellers, 2015 (U.S. sales, in \$millions)	
Issuer	Sales
Allianz Life of North America	\$8,745.7
Amer. Equity Investment Life	6,791.7
Great American	3,691.1
ALG Companies	3,297.0
Nationwide	2,481.1
Athene Annuity & Life	2,444.7
Symetra Financial	2,391.3
Midland National	2,355.7
Fidelity & Guaranty Life	1,974.3
Security Benefit Life	1,807.5
EquiTrust Life	1,688.2
Voya Financial	1,671.5
Forethought Annuity	1,532.0
North American Company for Life and Health	1,470.6
Pacific Life	1,365.7
Lincoln Financial Group	1,341.3
MetLife	1,032.3
National Life Group	967.8
Western Southern Group	742.8
Bankers Life & Casualty	706.8
Top 20	\$48,499.0
Industry total	\$54,500.0
Source: LIMRA Secure Retirement Institute, March 16, 2016.	

I don't have an **editorial** this week, instead just open this link from last week, it is enough info for a month....BB

<http://www.bloomberg.com/news/articles/2016-03-14/there-s-only-one-buyer-keeping-the-s-p-500-s-bull-market-alive>

(Click here and watch the video)

Chad gave us a great tip last week on Open MIC, he is back to expand on it...

Reminder: MYGA Special to End

3.15% ENDS SOON!
FG GUARANTEE-PLATINUM® 5
*ENDS AT 8:00 PM ET, MARCH 24, 2016

Special 3.15%* MYGA Interest Rate to End Thursday, March 24

The special 3.15%* **FG Guarantee-Platinum® 5** single premium fixed deferred traditional annuity interest rate will end on **Thursday, March 24, 2016**. Applications received through **March 24, 2016 by 8:00 p.m. ET** will receive the special 3.15%* interest rate if the policy is issued within 60 days. After 60 days, the policy will be issued at a 2.30% interest rate.

Ends today

More:

AIG units fined by SEC for steering clients to high-fee products

<http://www.lifehealthpro.com/2016/03/14/aig-units-fined-by-sec-for-steering-clients-to-hig?>

Bloomberg) -- [American International Group Inc.](#) affiliates were fined by a U.S. regulator for charging customers higher fees in mutual fund sales, two months after AIG Chief Executive Officer Peter Hancock said he would divest the insurance company's brokerage amid stricter rules.

Royal Alliance Associates, **SagePoint** Financial and **FSC Securities** steered clients into more expensive classes of mutual funds, earning an extra \$2 million in fees, according to a statement Monday from the U.S. Securities and Exchange Commission.

AIG agreed to pay \$9.5 million to settle the regulator's claims and didn't admit or deny the regulator's findings.



USAA Accounts Can Now Track Bitcoin

The bank's more than 11 million members can now see how much cyber currency they own via the website, and soon the phone

<http://www.thinkadvisor.com/2016/03/18/usaa-accounts-can-now-track-bitcoin?>

USAA, one of the 25 largest financial-services companies in the U.S., has over 11 million clients, or members, and you must have a military-family connection in order to join. This means its members, many of whom are stationed overseas, have a keen interest in the security of both their financial holdings and that of the U.S. military.

And they are trendsetters.

As of this week, the bank's online system is now capable of showing Coinbase account information to members online. Soon, this access will be available via the USAA mobile app. USAA's embrace of cyber currency information is a first for a U.S. bank.

According to USAA, each bitcoin currently is worth over \$400, down from a high of \$1,242 in 2013.

.



Questions this week regarding leads. BTW...**Thanks for the questions**, they help all of us!



Q: Bill, can you give me an easy way to explain why putting money in an annuity and tying it up for a longer time period than a bank CD would make sense? My prospect says it doesn't make much difference these days between long term and short term, all interest rates are low?

A: I think the important issue here is time horizons, in other words when will the money be needed?

Use an example to show longer horizons

Use Time Horizons to Position Thinking About Annuities.

Probably the very biggest error that is made with choosing the time to invest money is the mistake regarding **"time horizons."**

Let's look at the definition first: By definition a time horizon when speaking of financial uses is the length of time a sum of money is expected to be invested. If our time horizon is next year then options are less and if our time horizons are further, options increase.

It is partially human nature because the older we get the shorter we think. As an example if I were to say to a 75 year old female that she should buy a 15 year bond she wouldn't agree, but based on life expectancy tables it is about right.

So in discussing time horizons I use the example of **US Treasuries**. I point out to the prospect that by looking longer they have more options.

“Mrs. Jones, the very safest place to keep your money is in US Treasuries. But if you don't look longer you will not receive the higher rates. As an example a one-year Treasury may only pay 1% but a ten-year Treasury may pay 3-4%. By looking longer, we have so many more options.”

Annuity.com Insurance Products & Sales Tools

Home » Annuity.com Insurance Products & Sales Tools



You can also use bank CDs. Today at www.bankrate.com a 1 year CD earns about 1.27% **BUT** a 5 year CD earns 2.15%. It really isn't about today's low interest rates; it is about investing to your time horizons.

If you go to www.annuity.com/agenttools you can easily compare fixed interest rate annuities. A 5 year MYGA earns 3.15% and a 2 year earns 2%. It is easy to segue into an annuity by comparing the 3 types of market risk fixed interest products (banks, treasuries and annuities).

The illustration I used above is easily understood. Once a prospect understands their option in relationship to their goals, selling the right product makes great sense.

Positioning our products in the same category of other safe and secure products allows our prospects a great level of confidence.

Try it; "looking longer" has many more options for your prospect.

“Top sales opportunities during tax season”



30 Years of Income Tax Experience

After completing an accounting course of study at Simpson College in Indianola, Iowa in 1975; Mark worked with several companies in Retail Management before entering into the Sales and Marketing profession.

In 1980, Mark started the Mark Courtney Agency which focused on life, health and annuity sales. In 1985 he expanded his company's business realm by becoming the owner and operator of an H&R Block Tax Office. In 1995 he purchased his 2nd H&R Block Tax Office. His experience in tax preparation is “hands on” and extensive. His H&R Block offices, over the 16 years he owned them, did thousands of tax returns for the people of Central Iowa.

In 2001, Mark moved his tax practice to his home and accepted a position with one of the nation's largest insurance wholesalers. In that position, Mark supported insurance professionals nationally by advising them of the different tax implications regarding annuities and qualified plan distributions. Mark also conducted a monthly seminar educating insurance professionals on how to properly help their clients reduce their income tax liability. Mark also helped conduct seminars for CPA's educating them on tax planning and its implications.

In 2005, Mark started Senior Tax Solutions, to work with insurance and financial professionals, and their pre-retired or retired clients. With this service, Mark provides tax consulting and support services for financial and insurance professionals nationwide to help identify possible areas on the clients' tax return where overall tax liability may be reduced or managed more effectively.

Mark can be contacted at: [515.729.7102](tel:515-729-7102) or mark@seniortaxsolutions.com

Big Truck Brothers



Hello Partners,

When you log into American Equity's website, <https://agent.american-equity.com/login.asp>, you will now see a “**Calculators**” button on the left side of the screen.

Once you click on that button you will see:

Web-Based Version

- *Use with mobile devices, iPads and tablets and all PCs*
- *Compatible with Safari, Google Chrome, Internet Explorer and Firefox web browsers*
- *Requires constant internet connection to perform illustrations*

[Click Here](#) to launch this software.

Click on the “Click Here” and it will open up the new software that will allow you to illustrate hypotheticals. **This software is way better than PIVOT!!!**

Enhancements yet to be added are variable withdrawals prior to income rider activation (currently only available is flat amount, penalty free, and RMDs) and the risk controlled index strategy.

Other than that the software should be fully functional.

Thanks,

Anthony R. Owen



Product Information:



David Townsend...

[View in Web Browser](#)

ISSUE DATE:
March 21, 2016

[Annuity.com](#)

David Townsend

[253-381-2328](#)

[Email Me](#)

[View Website](#)

Videos: An \$11 Trillion Producer Opportunity

Last week we talked about the Female market and why it should be a mainstay in your marketing, watch this video.....BB

American women control \$11 trillion in investable assets, but the majority of those women don't feel confident making long-term financial decisions. This Women's History Month, consider how you as financial professionals are uniquely poised to help women strengthen their financial futures. Then share Prudential's suite of short brainshark presentations for insights on how they can successfully tap into the women's market and grow their business. [View video library.](#)

Got an e"X"it plan?

The alarm has sounded for generation X'ers... retirement is coming quicker than they think! Use this [infographic](#) to catch them up on the impact of planned & unplanned expenses. In it you'll gain strong insight into the financial planning needs of generation X. For example, you'll learn how many don't expect to receive Social Security and how many are confident they'll have enough money for retirement.

LTC Infographic Informs Clients

Your clients have choices when it comes to long-term care (LTC). That's why we created a client-approved [infographic](#) to help you help your clients make the right choice. It not only shares the need and the costs of LTC, but also the different way benefits are paid.

Sales Strategy for Clients with Idle Assets

Idle assets can be used to provide your clients with a cost-effective life insurance and long-term care solution. Learn how you can get clients' idle assets working for them using our [newest sales strategy](#).

Get a Head Start on Tax Season

Start important client conversations and navigate complicated tax topics with our online tax resources. Visit <http://www.nationwide.com/taxcenter> to order your client tax kits today.

New Protection UL '16 with Vitality



Now, for the first time, Protection UL with Vitality is available to clients up to age 90. This innovative life insurance solution rewards people for living a healthy life, at just about any age. And with our new lower rates, Protection UL is [more competitive than ever](#). That means, new sales opportunities for you and a lifetime of rewards and savings for your clients.

Annuity.com
David Townsend

[253-381-2328](tel:253-381-2328)

[Email Me](#)

[View Website](#)

Connect with Us!

[Forward](#)

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 UPDATES

F&G

F&G has extended their 5 year MYGA rate of 3.15% until March 24th.

Great American

The following changes are effective March 21, 2016. For the new rollup credit rates, click [here](#).

- IncomeSecure: Income Rider- The rollup credit is changing to 7%.
- IncomeSustainer Plus: Income and Death Benefit Rider- The rollup credit is changing to 6%.
- Inheritance Enhancer: Death Benefit Rider- The rollup credit is changing to 7%.
- Simple Income Option: Income Rider available with the American Custom 10- The rollup credit is changing to 7%.

Income percentages for the IncomeSecure, IncomeSustainer Plus and Income Option will remain the same.

National Western

National Western is lowering their roll-up on their income rider from 4% to 3% on April 11th. They will also be increasing their income rider fee. Applications need to be received by National Western no later than April 10th or the client will receive the lower roll-up and the higher fee.

April 15th is the last day to get applications in as well to receive the additional 1% commission bonus.

ONGOING ANNUITY CARRIER NEWS

Athene

Effective immediately, Athene Annuity is running a commission special on the industry's #1 accumulation annuity, the Performance Elite Series. From now until April 8th, 2016 earn up to an additional 1% on all qualifying Athene Performance Elite production. Please see [here](#) for additional details.

Also,

Effective March 19, 2016 Athene Annuity will be making significant product enhancements to the Benefit 10. First, the penalty free withdrawal amount will be increased to 10% in all years, including the first year! Athene will also be increasing the Enhanced Benefits Rider True-Up Period from 5 to 10 years. And lastly interest rates and caps will be adjusted. Please click [here](#) for additional details.

The Short List:

Why fixed indexed annuities are continuing to increase in popularity: Opinion

Their features require careful explanation, but today's fixed indexed annuities can offer upside for clients. A lot has changed in recent years in the world of indexed annuities. Much like the evolution of variable annuities in the 1990s, today's [...]

World-Class Investors Back Kuvare to Bring Life Insurance & Annuities to the Middle Market

CHICAGO—(BUSINESS WIRE)—Kuvare Holdings, a growth-oriented insurance platform, is proud to announce the backing of investors Altamont Capital Partners, Makena Capital Management and Access Holdings, a group that collectively manages more than \$20 billion of capital on behalf of stable, long-term [...]

NAIC ranks top life insurers for 2015

What happens with the tech giant could have ripple effects for financial services. Apple's standoff with the FBI, which is trying to force the technology giant to provide access to a locked iPhone at the heart of the mass shooting [...]

AIG units fined by SEC for steering clients to high-fee products

(Bloomberg) — American International Group Inc. affiliates were fined by a U.S. regulator for charging customers higher fees in mutual fund sales, two months after AIG Chief Executive Officer Peter Hancock said he would divest the insurance company's brokerage amid stricter [...]

MIB: Individual Life Insurance Applications Grew 4.6% in February

BRAINTREE, Mass. — February 2016 was the 19th month out of the past 20 that individual life insurance application activity rose from the prior year,

according to the newest research from MIB Group. Last month's rise was 4.6% over February [...]

NAIC ranks top life insurers for 2015

Metropolitan Group continues to hold the top spot in a National Association of Insurance Commissioners (NAIC) ranking of life insurers, which lists the top 25 carriers by market share based on direct premiums written in 2015. The top 10 insurers listed in [...]

A.M. Best Affirms Ratings of The Penn Mutual Life Insurance Company and Its Subsidiary

Oldwick – A.M. Best has affirmed the financial strength rating of A+ (Superior) and the issuer credit ratings of “aa-” of The Penn Mutual Life Insurance Company (Penn Mutual Life) (Horsham, PA) and its wholly owned subsidiary, The Penn Insurance and [...]

World-Class Investors Back Kuvare to Bring Life Insurance & Annuities to the Middle Market

CHICAGO – (BUSINESS WIRE) – Kuvare Holdings, a growth-oriented insurance platform, is proud to announce the backing of investors Altamont Capital Partners, Makena Capital Management and Access Holdings, a group that collectively manages more than \$20 billion of capital on behalf of stable, long-term [...]

Fiduciary Rule: What Advisors Want to Know

There's an insatiable appetite among advisors for concrete information on Labor Department's proposed fiduciary rule. Many are asking: How will it impact me? We knew this going into a recent webinar we hosted on the potential impacts of the rule. [...]

Advisors Yet to Realize the Power of Technology

Eighty percent of insurance and financial advisors have a website, but fewer than half of advisors surveyed said they use additional data storage and analytics technologies, a recent survey found. The National Association of Insurance and Financial Advisors (NAIFA) survey [...]

We Recommend:

www.annuity.com/agenttools

If you are not using this "Free" resource you are missing out....did I mention it is free?

There is a ton of info here, it requires no password and it is up to date information.



Annuity.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons



iGO e-App[®]
powered by iPipeline[™]

[View Demo](#) [Training](#) [LOGIN](#)

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



Forms Search for Life Insurance



Product Information for Life Insurance



Disclaimer:

David Townsend and I own Annuity.com, but we have a lot of marketing friends, friends that you might be better off if you knew them. Sherilyn Orr at *Retire Village* and *Infofuel*, Anthony Owen at *Annuity Agents Alliance*, Kevin and Allison at *FinAuction*, Carl, Darin Tom and all the crew at *First Annuity*....and many more.

My opinion and/or numerous sources compiled by me are used in preparing Open MIC.

I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

Much of the content on Open MIC is written by me and is my personal opinion. You should never consider that I am an authority or expert on anything. Always consult professionals who are licensed to give correct advice regarding taxes and securities and other topics of great importance. I probably know more than the average agent when it comes to marketing annuities and am fully licensed as an insurance salesman. I sell state approved annuity products provided by licensed insurance companies. 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 have the information verified by licensed professionals or get your head examined.

Open MIC is and was created for the entertainment of our agents, family, friends, guests, industry spies and me. Be careful with the information contained in Open MIC and always get advice from licensed professionals. You never know, sometimes I might make something up....so always verify! Also, the information I create myself and used in Open MIC is free; I assert no copyright or literary rights. Copy away.

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

Although we may promote and/or recommend the services offered by third party vendors, agents are ultimately responsible for the use of any material or services and agree to comply with the compliance requirements of their broker/dealer or registered investment advisor, (if applicable), and the insurance carriers they represent.

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.

I can't accept responsibility for the profitability or legality of any published articles or opinions published in Open MIC. Nothing in these Open MIC notes should be considered personalized advice. Although I may answer your general questions, I am not licensed under securities laws to address your particular situation. No communication by me to you should be deemed as personalized advice.

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.

Did you know that since 2000, Boise State is 97-6 at home? In the past 10 years, Boise State is the winningest football team in division 1. 124 wins.

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...