



.....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



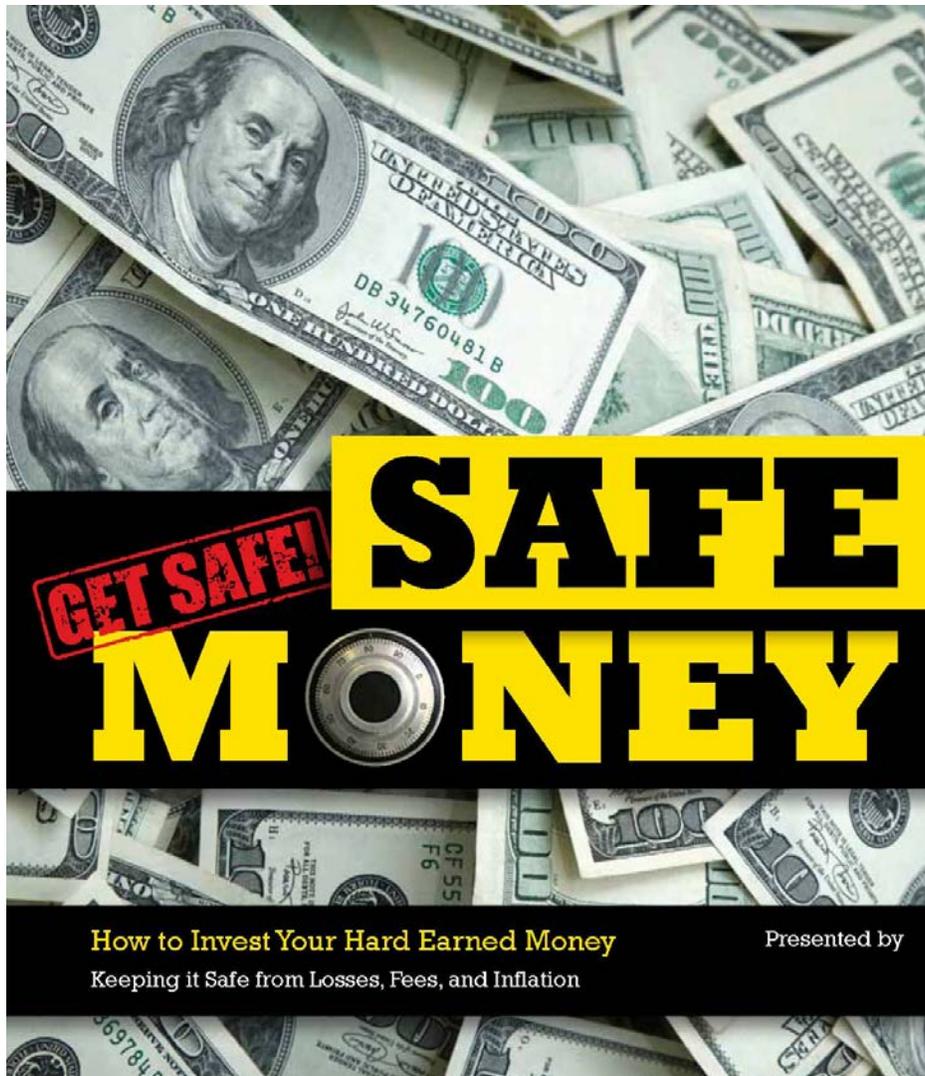
Annuity | **Agent's Alliance**
Real Help From Real Agents.

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We are agents too!



“I’ve crunched the numbers in your retirement account. It’s time to figure out who will be wearing the mask and who will be driving the getaway car.”



60,000 copies now in print. Consider the books as your business card, I do. More info: www.safemoneybookprinting.com

Please welcome our guest today from our marketing partner,
Michael Ladd



Michael Ladd

Advisor Consultant | Team Aspen

Michael joins First Annuity with more than 15 years of experience in the customer service industry. He attended Colorado State University with a focus of Business Administration (B.B.A.), Finance, and Marketing. He brings a fresh new customer service approach to supporting his advisors that is unmatched by others in the industry. Michael believes in building long-term relationships through his customer service model and is excited to assist you with your case design and putting your clients first. In his spare time, Michael enjoys watching sports and spending time with friends and family in the beautiful outdoors of Colorado.

I will be having our life sales trainer Michael Blaker join me on open mic. We will be talking about how agents can add additional revenue to their book without compromising annuity sales. I wanted to confirm the amount of time I have to fill with having Michael Blaker talk? Please let me know if you have any questions.

INTRODUCING FIRST ANNUITY'S EXCLUSIVE PARTNERSHIP WITH THE INDUSTRY'S TOP LIFE INSURANCE SALES TRAINER

Learn about a sales system using life insurance to create a client-centered practice that adds a powerful and profitable new dimension to your business!

1. The solution to a better, well rounded practice.

- *Create even more value for your clients and get paid again! It's a no-brainer and so simple using this approach.*

2. Mentorship is key

- *Like anything, as you adopt a new concept, program or philosophy into your practice, having someone to work side by side with you in the field is critical. Michael discusses a typical working relationship and why you don't need to become a life insurance expert to be successful.*

3. Seniors need life insurance, too!

- *Dispel the myth that life insurance is only for younger people. Seniors need life insurance as much as anyone, perhaps even more so! They just need it for different reasons. Michael explains why.*

4. Does this sound familiar?

- *Michael talks about an experience working with a \$7 Million annuity producer and how he helped him create an additional \$600,000 in life insurance commissions in the first year! AND, he still wrote \$7 Million in annuities that year, as well!*

Thank you for your business,

Michael Ladd

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

NEW ANNUITY CARRIER UPDATE

F&G

F&G will be adjusting their payout factors for their Safe Income Plus. Applications need to be in good order and money needs to be in house by 4/12 to hit the last buy date of 4/15. Click [here](#) for more info.

Global Atlantic

Global Atlantic extending 1% commission bonus through April 30th 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

North American

North American has announced rate increases effective March 28, 2017. The increases are on the Performance Choice and NAC Income Choice (Threshold Participation rates only) products.

Also, North American has announced that the Guarantee Choice MYGA will be replaced by the Guarantee Choice II effective April 10. The change will include updated surrender schedules for the state of CA, CT and FL.

ONGOING ANNUITY CARRIER NEWS

American Equity

American Equity now has an MVA option on the Choice Series 6, 8 and 10 which slightly increases the rates.

The great news is that now the par rate on the 10 year is 50% with the MVA option, however, it's not approved in CA, CT, DC, DE, FL, ND, NY, and SD. Click [here](#) for more info.

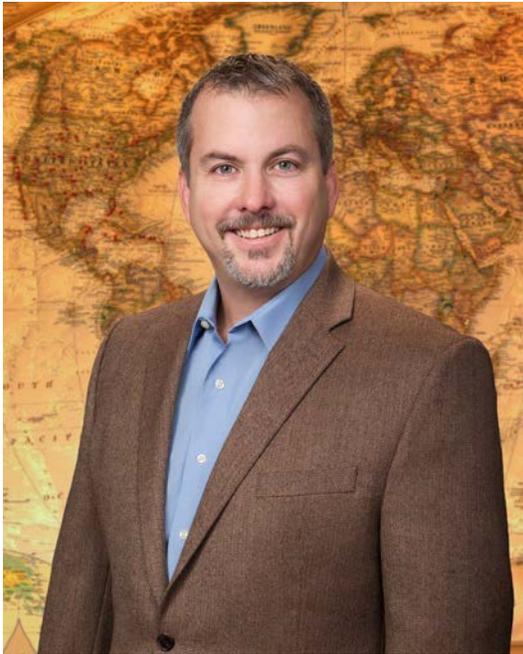
Chad Owen stands for what our organizations are all about: sharing, helping and openness. He gives his time, his talent and ideas with all who ask. Click on the link in the Open MIC News and see his 7 Video Blogs (VLOG)

Thanks for all you do Chad....BB

A red stamp with the words "LATEST NEWS" in a bold, sans-serif font, tilted slightly to the right.

Open MIC

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Planning. Safety. Retirement.



Is 2017 going to be your big year?

Are you planning to hit your first million in annuity production? How about **\$3M?** Maybe you're already at that level and are gunning for **\$10 million?**

The real question is - **how are you going to get there?**

Super Star Chad Owen and [Annuity Agents Academy](#) is announcing a new schedule for 2017. Chad has had back-to-back \$16 million dollar years.

Dates:

April 20th - 21st



If you do not use Retire Village, we will be shocked!



Ever wonder why I talk so much about Retire Village? One simple reason, it works!



Member Support

Agents: If you are not using Retire Village a mistake is being made. Tons of new features are now added to RV.... **AND** Many more planed.

pg. 8 Open MIC: 24 years and still rolling along....

Are You Making The Most Of Your Retire Village Service?

All Retire Village Accounts include the following Basic Service features:

- Up to **3000 valid contacts allowed** in each account's Retire Village auto-drip list, and up to 3000 custom emails sent per month.
- Members can **specify the video to be displayed** to their site's front page, selected from the videos list on their site.
- **Members can include outside embedded videos in their Videos library** – these videos must be hosted on services that allow embedding, like Vimeo or YouTube. If outside videos are used, we recommend that members monitor the video and make sure it stays up, otherwise you will have broken videos on your site.
- **Optional Federal Benefits section** for members that work with TSP and other federal benefits – simply request that we include the section for you and it will appear with the other icons above your top menu.
- **Multiple images, links to outside sites, and additional information can be loaded into Member's Profile page.** This display more flexible than our pre-2016 layout, so let us know what you want to change and if it's possible, we will work with you to make that happen.
- Members can send us **up to 12 custom pdf files** that can be loaded in their Downloads Library and/or link to their profile page, or set up in a custom drip, if desired. Copyright compliance is a requirement of all documents you load for public display on your site.
- Safe Money Radio agents can send us **up to 5 Safe Money Radio broadcasts** in their Downloads Library and on their Profile page
- Members can include **Facebook and LinkedIn icons and links** on their site – just send us your Facebook page and/or LinkedIn profile URL and we will load them on your site.
- Members can include **BBB and National Ethics** trust seals.
- Member Dashboard includes **read reports for custom emails.**
- Members now have the ability to **send custom drips to a single email in their contacts list**, which is useful for sending out pre-meeting information or followups, or new client welcome packets.
- We offer **one-on-one support** for custom drips troubleshooting and setup. Send us the information you want to get out to your full list, group, or individual, and we will create a test message and send to you, and we can also help you set up groups if needed.
- Our new **RetireVillage.com email aliases** now allow us to send notices to more than one email address. If you have a team member or assistant that needs to be included in your Retire Village communications, let us know and we will add them.

We also offer a **Premium level of service** at \$199/mo plus a setup fee with more customized content including customized downloads, videos, and monthly newsletters which will be loaded in a newsletter section and available to send out in a custom drip starting in May of 2017.

Contact us for questions about how you can use Retire Village to improve your business. We look forward to building your connection to prospects, clients, and referrals through regular informative email outreach and quality articles, videos, and PDF downloads.



Infofuel Production Company provides Retire Village content, maintenance, member services, and support.

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retirevillage@infofuel.com

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ph [\(800\) 910-2246](tel:8009102246) | fx [\(855\) 448-2467](tel:8554482467)



From the desk of David Townsend



Video: Life Insurance is an Asset

Help your clients achieve new levels of financial freedom. Watch this video and consider your client's Financial Life Spectrum. Help clients build, protect and extend their assets with Life Insurance and the innovative Asset Protector.

[Watch video.](#) [View Consumer Flyer.](#)



Nationwide March Economic Dashboard

It is increasingly likely that first quarter real GDP growth will be weak again (around 1.0 percent). But other data suggest that activity is strengthening. The Fed made its first non-December tightening move since 2005, as inflation has edged up and unemployment declined to full-employment levels. Surprisingly, long-term rates responded by slipping modestly. [Find more perspectives inside.](#)



Client Video: The Journey To and Through Retirement

Is there a gap between your clients' retirement strategy and their desired retirement destination? This new video can help your clients better understand some challenges that they may face in retirement – and show you how a fixed index universal life (FIUL) insurance policy can help address these concerns. [View video.](#)



Women and LTC

Did you know? According to a recent survey, two in three women would prefer to receive care at home, rather than in a nursing facility. However, only 12 percent of women over the age of 50 have discussed long term care with their financial advisor. [Read more](#) from Nationwide Insurance, and encourage your clients to explore their LTC options.



Consumer Protection Tips

We all want to make sure your clients are protected and feel good about the financial decision they are about to make. Help them be more prepared by using our consumer protection tips with your clients, so that they can safeguard their financial transaction before they buy, while making a purchase and after. [Learn more.](#)





The Short List: Articles of interest for the working agent

Two More Insurers Jump Into Expanding IUL Pool

The addition of new indexed universal life products from two carriers is helping fuel a strong IUL market after an 18-month pause in sales as companies revamped their lineups. IUL sales, measured by premium revenue, rose to a record \$1.86 billion in 2016, according to Wink's Sales & Market report which tracks the industry. But [...] The post [Two More Insurers Jump Into Expanding IUL Pool](https://www.looktowink.com/2017/03/two-insurers-jump-expanding-iul-pool/) appeared first on Wink (<https://www.looktowink.com>) .

Rules governing indexed universal life insurance may not go far enough

New rules designed to curb overly rosy policy return illustrations, the primary sales tool used to sell indexed universal life insurance, seem to be having their desired effect, but they may not go far enough. Click [HERE](#) to read the full story via InvestmentNews; registration required Indexed universal life insurance has been a hot-selling [...] The post [Rules governing indexed universal life insurance may not go far enough](https://www.looktowink.com/2017/03/rules-governing-indexed-universal-life-)

insurance-may-not-go-far-enough/) appeared first on Wink (<https://www.looktowink.com>) .

Did Warren Overreach in Blasting Annuity Sales Perks?

A blistering report from Sen. Elizabeth Warren, D-Mass., that takes certain life insurance and annuity providers to task over performance incentives they offer producers has mostly been met by silence from companies identified in the document. Contacted by our partner site, LifeHealthPro to respond to Warren's central charge — that all-expense-paid trips and other sales incentives create [...] The post Did Warren Overreach in Blasting Annuity Sales Perks?

(<https://www.looktowink.com/2017/03/warren-overreach-blasting-annuity-sales-perks/>) appeared first on Wink (<https://www.looktowink.com>) .

Looming DOL Rule Makes Americans Wary, Curious About Annuities

Americans are concerned about the cost and complexity of annuity products, according to a study by Greenwald & Associates. At the same time, they want many of the benefits those products offer. The study's respondents balked at annuities because they have difficulty determining how much a guaranteed lifetime income stream is worth, said the firm's [...] The post Looming DOL Rule Makes Americans Wary, Curious About Annuities (<https://www.looktowink.com/2017/03/looming-dol-rule-makes-americans-wary-curious-annuities/>) appeared first on Wink (<https://www.looktowink.com>) .

Future of the Department of Labor's Fiduciary Rule Remains Uncertain

Excerpted from Best's Briefing- March 2017. Reprinted with permission. — See more at: http://www.lifehealth.com/future-department-labors-fiduciary-rule-remains-uncertain/?utm_source=iContact&utm_medium=email&utm_campaign=e-newsLink&utm_content=impact#sthash.XJZCKH9G.dpuf March 21, 2017 — President Trump made it clear both during and after his campaign that he was not a supporter of either the federal Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank) or the pending Department of [...] The post Future of the Department of Labor's Fiduciary Rule Remains Uncertain

(<https://www.looktowink.com/2017/03/future-department-labors-fiduciary-rule-remains-uncertain/>) appeared first on Wink (<https://www.looktowink.com>) .

Texas judge shoots down latest effort to halt DOL fiduciary rule

Opponents of the Department of Labor's fiduciary rule were dealt another blow Monday, when a federal judge in Dallas denied their latest effort to halt its implementation. Click [HERE](#) to view the full story via INN; registration required The post Texas judge shoots down latest effort to halt DOL fiduciary rule (<https://www.looktowink.com/2017/03/texas-judge-shoots-latest-effort-halt-dol-fiduciary-rule/>) appeared first on Wink (<https://www.looktowink.com>) .

Warren presses Acosta on fiduciary rule

Sen. Elizabeth Warren, D-Mass., has sent R. Alexander Acosta, the Trump administration's nominee for Secretary of Labor, a 23-page letter pressing him for details on his views on the Department of Labor's fiduciary rule as well as other matters. Click [HERE](#) to view the full story via InvestmentNews; registration required The post Warren presses Acosta on fiduciary rule (<https://www.looktowink.com/2017/03/warren-presses-acosta-fiduciary-rule/>) appeared first on Wink (<https://www.looktowink.com>) .

A.M. Best Affirms Credit Ratings of Guggenheim Life and Annuity Company

OLDWICK, N.J.—(BUSINESS WIRE)— A.M. Best has affirmed the Financial Strength Rating of B++ (Good) and the Long-Term Issuer Credit Rating of “bbb+” of Guggenheim Life and Annuity Company (GLAC) (Wilmington, DE). The outlook of these Credit Ratings (rating) is stable. The affirmation of the ratings reflects GLAC's adequate levels of risk-adjusted capitalization relative to its [...] The post A.M. Best Affirms Credit Ratings of Guggenheim Life and Annuity Company (<https://www.looktowink.com/2017/03/m-best-affirms-credit-ratings-guggenheim-life-annuity-company/>) appeared first on Wink (<https://www.looktowink.com>) .

Annuities aren't just for older investors, experts say

Mutual funds are a part of most people's investment lexicon, thanks to the 401(k). Annuities though, are another story. An annuity is a contract with an insurance company to get financial benefits in the future. But many people don't know much about

them, and myths abound. Here's how to separate fact from fiction. Myth: If [...] The post Annuities aren't just for older investors, experts say (<https://www.looktowink.com/2017/03/annuities-arent-just-older-investors-experts-say/>) appeared first on Wink (<https://www.looktowink.com>) .

A.M. Best Affirms Credit Ratings of Ameritas Life Insurance Corp. and Subsidiary

Oldwick – A.M. Best has affirmed the Financial Strength Rating (FSR) of A (Excellent) and the Long-Term Issuer Credit Ratings (Long-Term ICR) of “a+” of Ameritas Life Insurance Corp. (Ameritas Corp.) (Lincoln, NE) and Ameritas Life Insurance Corp. of New York (Ameritas NY) (New York, NY). These insurance entities comprise the life/health operations of Ameritas [...] The post A.M. Best Affirms Credit Ratings of Ameritas Life Insurance Corp. and Subsidiary (<https://www.looktowink.com/2017/03/m-best-affirms-credit-ratings-ameritas-life-insurance-corp-subsidiary/>) appeared first on Wink (<https://www.looktowink.com>) .

Adviser or advisor? The debate rages on

In the annals of financial advice, few questions have divided folks more than whether someone who offers professional financial advice is an “adviser” or “advisor.” Click [HERE](#) to view the full story via InvestmentNews; registration required The post Adviser or advisor? The debate rages on (<https://www.looktowink.com/2017/03/adviser-advisor-debate-rages/>) appeared first on Wink (<https://www.looktowink.com>) .

Rebutting Ken Fisher

Ken Fisher was on TV last week. I know because I saw him. I saw him up there on the tube, trashing the products I use every day to make my clients safe and ensure they have a secure and happy retirement. It's not so much his message that I object to (though I surely [...] The post Rebutting Ken Fisher (<https://www.looktowink.com/2017/03/rebutting-ken-fisher/>) appeared first on Wink (<https://www.looktowink.com>) .

Come Watch The Unraveling Of The Annuity's Mysteries

Annuities have gotten a bad rap among many people and for a reason. Often, insurance agents and others are willing to sell annuities to just about anyone, whether the person needs it or not. The driving factor is often the high commissions they'll get from selling the product. So, let's debunk some of the common [...] The post Come Watch The Unraveling Of The Annuity's Mysteries (<https://www.looktowink.com/2017/03/come->

watch-unraveling-annuities-mysteries/) appeared first on Wink (<https://www.looktowink.com>) .

DOL: We Won't Enforce Fiduciary Rule While Delay is Undecided

The Department of Labor issued a bulletin Friday alerting the financial services industry that it will not pursue strong enforcement of its fiduciary rule in the short term. The bulletin was issued to clear up confusion over the rapidly approaching April 10 applicability date. That date may be delayed by 60 days if a DOL [...] The post DOL: We Won't Enforce Fiduciary Rule While Delay is Undecided (<https://www.looktowink.com/2017/03/dol-wont-enforce-fiduciary-rule-delay-undecided/>) appeared first on Wink (<https://www.looktowink.com>) .

Morningstar expects up to \$150M in annual class-action settlements under fiduciary rule

In a perfect world, all investors with qualified retirement accounts would have unfettered access to reasonably compensated fiduciary advisors offering non-conflicted advice on all investment options available in the market today. And no one would get sued. "That would be the best imaginable outcome," says Michael Wong, a senior equity analyst for Morningstar Research Services. [...] The post Morningstar expects up to \$150M in annual class-action settlements under fiduciary rule (<https://www.looktowink.com/2017/03/morningstar-expects-150m-annual-class-action-settlements-fiduciary-rule/>) appeared first on Wink (<https://www.looktowink.com>) .

Financing Annuity Upsides

Back in the spring of 1995, a couple of insurance companies designed a new breed of fixed annuity where the interest credited was linked to the S&P 500 index. Fast forward to 2017 and indexed annuities have become a dominant force in the annuity world. What makes these products so attractive? New Frontier When these [...] The post Financing Annuity Upsides (<https://www.looktowink.com/2017/03/financing-annuity-upsides/>) appeared first on Wink (<https://www.looktowink.com>) .

GOP focus shifts away from gutting Dodd-Frank

(Bloomberg) — Here's the latest indication Wall Street regulations won't be gutted anytime soon: Republicans who write financial laws are starting to focus on other things. The Senate Banking Committee, led by Mike Crapo, on Thursday approved a

measure about publishing research on exchange-traded funds, and a collection of other narrow bills with bipartisan support. In the [...] The post GOP focus shifts away from gutting Dodd-Frank (<https://www.looktowink.com/2017/03/gop-focus-shifts-away-gutting-dodd-frank/>) appeared first on Wink (<https://www.looktowink.com>) .

FINRA's 5 Biggest Fine Categories in 2016

Fines ordered by the Financial Industry Regulatory Authority in 2016 shattered the self-regulator's previous record in 2014 – jumping to a record high of \$176 million, an 87% increase from the \$94 million reported in 2015 and a 31% jump from the former record of \$134 million reported in 2014. That's according to Eversheds Sutherland's [...] The post FINRA's 5 Biggest Fine Categories in 2016 (<https://www.looktowink.com/2017/03/finras-5-biggest-fine-categories-2016/>) appeared first on Wink (<https://www.looktowink.com>) .

Who's Moving to LPL?

As it does each quarter, LPL Financial is providing the names of financial advisors who've recently affiliated with the independent broker-dealer. The list includes several large groups of registered reps and the names of individual advisors who have joined from a wide variety of firms. Despite the long list of new FAs, though, the IBD [...] The post Who's Moving to LPL? (<https://www.looktowink.com/2017/03/whos-moving-lpl/>) appeared first on Wink (<https://www.looktowink.com>) .

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

- ★ 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.

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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.

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 103-6 at home? In the past 10 years, Boise State is the winningest football team in division 1. 137 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...