



.....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

OR VISIT OUR WEBSITE



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

“Our brand can be your brand”



Annie (3rd girl from left) and friends hiking into Machu Picchu in Peru

Open MIC is sharing; Welcome!

ABM: Always Be Marketing

Thank you for joining us on Open MIC

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

Editorial: One of my fun things to do as I labor with Open MIC weekly is to make you sit through my old memories. BB



Emmett Idaho 1960's

From Football to Annuities, We Have Evolved

Evolution, evolution in our business lives and how our fine products have modernized themselves.

I want to share with you how the actual start of an evolutionary process began in Emmett Idaho in 1961. In 1961, high school football was very simple; the offense was either the T formation or the Single Wing formation. That was the way it had always been and the way it certainly would be in the future.

A new teacher and rookie football coach arrived in our little town in 1959, he remained for 3 years before moving on. His name was Boyd Crawford; it was his first job out of college. He had a terrific career and had earned small college All American honors at College of Idaho playing quarterback. He was hardnosed and knew what he wanted to do, he had plans to evolve the game.

My first year of high school football was 1961, Coach Crawford's last year. I was only good enough to play freshman football but we did occasionally get to scrimmage with the varsity. Our school had a long record of quality football teams and that year 1961, was no exception, the varsity finished 8-1 and won our league.

The Spread Formation

Coach Crawford had introduced a completely different formula for the offense to line up with, so radically different that sports writers in the Boise paper would call in **“non-football”** And something that didn't belong in the game. For many people changes (evolution) was heresy and should not be considered.

As the season moved on, the new formula for lining up the offensive team made changes and added more options. With that team our most heralded player began to develop. He was so good that years later he would be the only player in school history that ever had his jersey number retired.

The next year, my sophomore year, Mr. Crawford had moved on to Portland Oregon as football coach and teacher at Lake Oswego High School. He had a solid career there coaching future NFL Hall of Famer Neil Lomax.

His ideas incorporated in Emmett Idaho were the core thinking of our modern American football offense. He invented the “spread” offense where the center hikes the ball directly back to the quarterback who either passes it, hands it off or runs it. Can't you imagine watching Joe Montana running that “West Coast” offense, an offense dreamed up in a little school in Idaho. Coach Crawford called it **“A”** formation.

The next year our team running the **“A”** formation behind our famous quarterback and future Pittsburg Steeler (NFL), John Foruria won 8 of 9, losing only to a much bigger school in the last few seconds. That team (1962) in 2002 on the **100th** anniversary of our high school was named the **best team of all time**; I loved sharing it with my father, who was also an assistant coach on the team.

The famous and revolutionary West Coast offense, used by every college and NFL team, was invented in Emmett Idaho by Boyd Crawford.

Football evolved as our products have evolved.

Our product, **Fixed Indexed Annuities** is so much in its infancy; just imagine how they will look 10, 20 years from now. Wouldn't it be fun to be able to look ahead and see what they have become? If you go back to a FIA 20 years ago, you would not have recognized them, even their name was different, **Equity Lined Annuities** was their original birth name.

In 1999, 3 of us went to Cincinnati to meet with the executives of Great American Life to talk about how a change in our products would make us more productive and competitive. Not much was really known or understood about how to price and service an EIA at that time, it was so young, only 5 years. The problem wasn't the product, it was how to establish a credible crediting system, which was still a few years off.

Eventually Great American began to offer FIA as have many other companies, even Wall Street has finally embraced our product with industry giants such as JP Morgan elbowing their way into the party.

When considering converting an annuity to income, we had one real option: annuitization. And once that option was selected, there was no turning back. Now look at what we offer; income riders with options to customize and options to select almost any option for income.

Enhanced death benefit riders, soon there will be riders available for long term care coverage plus other options, all riding on top of a fully guaranteed product, our product.

And guess what...the same annuity I sold years ago (Great American sp-10st) had exactly the same pedigree offered today....what is it, what is that same string that connects us, even though the clothes dressing it has changed?

Safety, security and guarantees. Our products are guaranteed, both guaranteed returns, and guaranteed income, money that cannot be out lived.

So going back with me to 1961 and my high school football story, what is still the same? The game is still the same, the dressing has only changed.

Football and annuities, how fabulous are they!

Brought to you by

Allianz 

Allianz 

ANNUITIES

LIFE INSURANCE

RETIREMENT & PLANNING TOOLS

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e.g. Annuities



Allianz Life Insurance Company of North America

Retirement & planning tools

IVA Revolution

LoveFamilyMoney Study

Retirement income calculator

Women, Money, and Power

Allianz Answers

Social Security benefits

Life's a Journey

Tax deferral calculator

American Legacies Pulse Survey (PDF)

Healthcare Inflation Taxes

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Will your retirement income take a "HIT"?

Allianz helps explain the impact that healthcare cost, inflation, and taxes may have on your retirement — and a possible way to help you address those concerns.

From Allianz, here is a cool video about annuities evolving.....

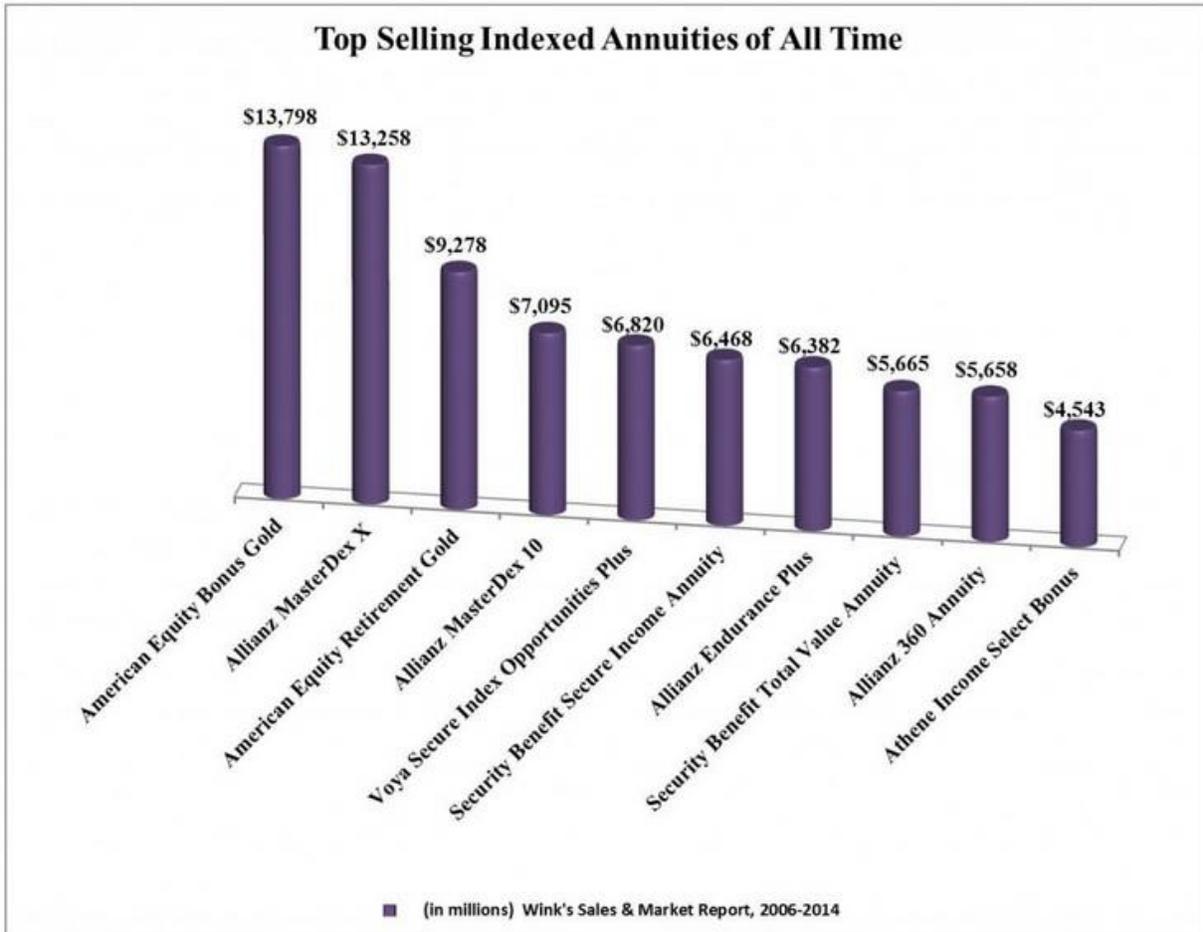
<https://www.allianzlife.com/annuities/abcs-of-annuities>

There are 3 very good videos on this site, worth the time....BB

Speaking of annuities.....

Total Overall Indexed Annuity Sales and Best-Selling Indexed Annuities of All Time

At **Wink**, we have been tracking indexed annuity sales by insurance carrier each year since 1998 in our quarterly Wink's Sales & Market Report. Last year we thought it would be interesting to compile the year-end sales to see which carriers would be in the top ten for total overall indexed annuity sales from 1998-2013. [...] The post Total Overall Indexed Annuity Sales and Best-Selling Indexed Annuities of All Time (<http://www.looktowink.com/2015/03/indexedannuityalltimesales/>) appeared first on Wink (<http://www.looktowink.com>) .

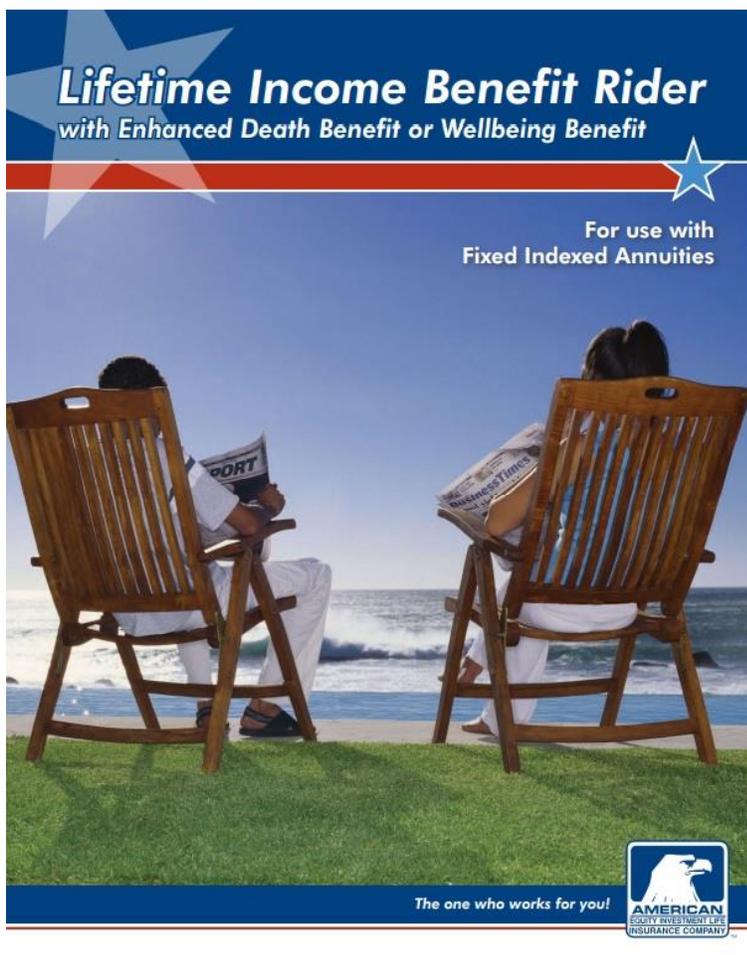


Use this links and open the American Equity Brochures, Tom Bradley is here to explain these riders and show us how we can use them to enhance the benefits....BB

New Wellbeing Rider now available in Florida. Can be added to the 6.5% or the 7% income rate.

[Click Here for the LIBR Sales Brochure](#)

[Click Here for the Choice Series LIBR Sales Brochure](#)



Lifetime Income Benefit Rider
with Enhanced Death Benefit or Wellbeing Benefit

For use with
Fixed Indexed Annuities

The one who works for you!

AMERICAN
EQUITY INVESTMENT LIFE
INSURANCE COMPANY

The image shows a couple sitting on wooden chairs on a grassy lawn, reading newspapers. The background is a clear blue sky and ocean waves. The brochure has a blue header with a white star and a red horizontal line. The American Equity logo is in the bottom right corner.

Of Interest

Talk about evolution! Where are they now?

<http://www.businessinsider.com/original-companies-on-the-dow-jones-industrial-average-2015-3?op=1>

The Dow Jones is in constant rebalance.



Apple I at the Smithsonian Museum

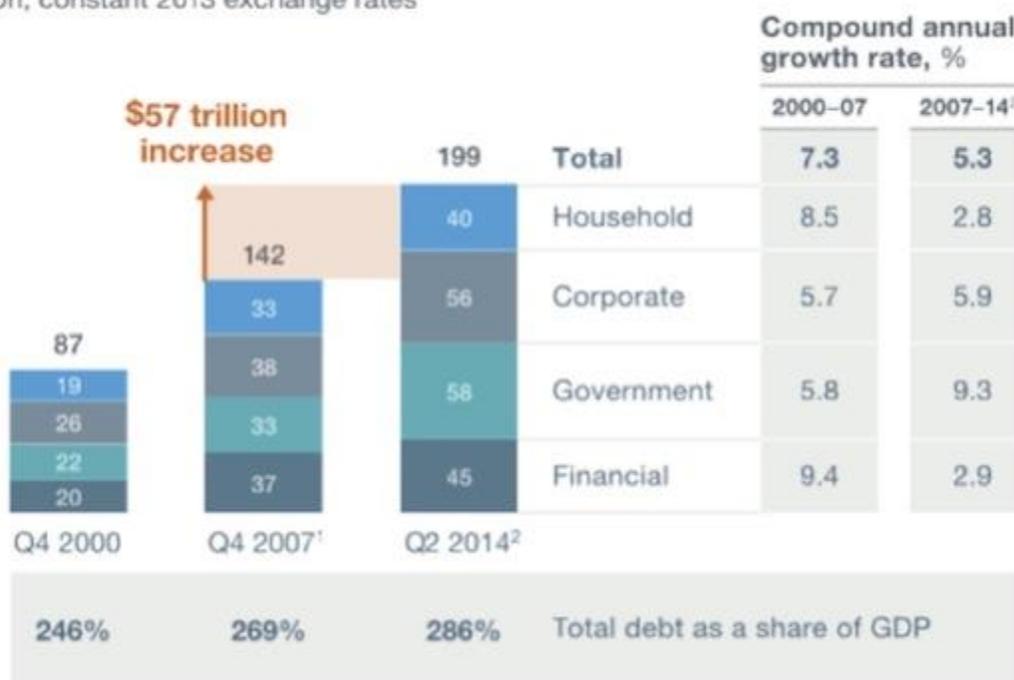
<http://inflationdata.com/articles/2015/03/31/living-freelunch-world/>

Debt

The world has been on a **debt binge**, increasing total global debt more in the last seven years following the financial crisis than in the remarkable global boom of the previous seven years (2000-2007)! This explosion of debt has occurred in all 22 “advanced” economies, often increasing the debt level by more than 50% of GDP.

Seven years after the bursting of a global credit bubble resulted in the worst financial crisis since the Great Depression, debt continues to grow. In fact, rather than reducing indebtedness, or deleveraging, all major economies today have higher levels of borrowing relative to GDP than they did in 2007. Global debt in these years has grown by \$57 trillion, raising the ratio of debt to GDP by 17 percentage points (see chart below). That poses new risks to financial stability and may undermine global economic growth.

Global stock of debt outstanding,
\$ trillion, constant 2013 exchange rates





Here is an odd thought, the stock market melts down and variable annuities decline, the stock market erupts and variable annuities have the lowest sales this past year since the market dropped.....Hmmm....wonder why?

Could it be that the Baby Boomers are just smart? Or is it that our products provide what they want: **guarantees and no fees!**

2014 Sales of Variable Annuities the Lowest Since 2009

WASHINGTON – As total U.S. sales of variable annuities fell last year to their lowest level annually since 2009, some traditional buyers of variable annuities may be choosing another lifetime income strategy such as an indexed annuity, according to a vice president of research for the Insured Retirement Institute. According to Morningstar Inc., which partners [...] The post 2014 Sales of Variable Annuities the Lowest Since 2009 (<http://www.looktowink.com/2015/03/2014-sales-of-variable-annuities-the-lowest-since-2009/>) appeared first on Wink (<http://www.looktowink.com>) .



Sales and Marketing Topic:

I know this was up last week, many people who listen and follow Open MIC have sent those article all over the internet. It has been republished in numerous publications and Google has picked it up in its alerts. The Kiplinger name is vitally important to our target market, here is where to email for reprints. If I were you, I would invest in this handout....BB

<http://www.kiplingerreprints.com/services/reprints/>

Reprints

<http://www.nasdaq.com/article/what-happens-when-an-annuity-goes-bad-cm459699>

FDIC, that wonderful protection of bank deposits so flaunted at the entrance or every bank in America....Annuities are safe also. We are not allowed to even mention the guarantee fund to a prospect. Then all of a sudden in **Kiplinger Magazine**...ta da!!!!

I would think this might be a good resource....use at your own discretion, Kiplinger will provide you with permission and copies (small fee I assume).....BB

Kiplinger

Timely, Trusted Personal Finance Advice and Business Forecasts

What Happens When an Annuity Goes Bad?

By [Kiplinger](#), March 27, 2015, 12:00:01 AM EDT

Many retirees buy annuities to protect themselves from an economic downturn and to provide guaranteed income for the rest of their lives. But what happens if the insurer you're counting on to provide those lifetime guarantees ends up in financial trouble itself?

State guaranty associations provide a safety net to protect money in insurance policies and annuities if the insurer becomes insolvent. But the amount of protection

varies by state. And it can be complicated to calculate how much coverage you'll get, especially if you're receiving lifetime payouts.

(Guess how many banks failed after the 2008 meltdown?.....189)

Only **six insurers** licensed to sell annuity and life insurance have entered receivership since 2008, says Peter Gallanis, president of the National Organization of Life and Health Insurance Guaranty Associations. Most were small regional companies. Still, understanding the safeguards in place and the steps you can take before you buy an annuity can give you some peace of mind.

If an insurer starts to have financial troubles, the insurance regulator in the company's home state works with the guaranty association to find another company to take over its business. The transition can be seamless if the regulator steps in early.

But if the company's failure is sudden, your money may be temporarily inaccessible while the guaranty association and state regulators find a new insurance company. "They never interrupt scheduled annuity payments," says Gallanis. The regulator, however, may place restrictions on lump-sum payouts, he says.

If regulators can't find another insurer, the guaranty association coverage kicks in. Benefit limits vary based on your state of residence. Most states cover **\$250,000** in annuity benefits, but New Hampshire has a limit of just \$100,000 (as does Puerto Rico). Twelve states and the District of Columbia have limits of \$300,000 or more. Go to the Web site of Gallanis's group at www.nolhga.com for links to your state association.

(find your states limit at the link above....BB)

Coverage Varies by State and Type of Annuity

Coverage could differ based on the type of annuity you own. If you have a deferred fixed annuity, the guaranty association limit applies to the **cash surrender value of the account** -- the amount of money you could receive, after surrender charges, if you cashed out your annuity. With a deferred fixed annuity, your investment grows tax-deferred until you start making withdrawals or turn it into an income stream.

Money in variable annuities is generally invested in mutual funds in your own account. But any money covered by the insurer's general account could be at risk if the insurance company becomes insolvent. That could include any guaranteed value that exceeds the actual value of your investments.

If your annuity is worth more than the guaranty association limits, you could get back some more money after the insurer is liquidated.

The calculation gets more complicated if you are receiving, or are due to receive, lifetime payouts from the annuity. Coverage would be based on the value of the future income stream in today's dollars. If the annuity's net present value is less than the limits, your payouts would continue as they have been. If its value is more, the payouts would continue up to the limits and you could get additional payments once the insurer is liquidated.

Know your **state's coverage limits** before you invest. Mark Cortazzo, a certified financial planner in Parsippany, N.J., looks for insurers with an A.M. Best financial strength rating of B+ or higher. He then often splits large fixed annuity investments between two companies to stay below the state's limits, especially if they both offer similar interest rates.

Cortazzo also keeps an eye on the financial strength of variable-annuity companies for clients who have income guarantees or money in the insurer's general account. If the guaranteed amount gets close to exceeding the state limits, his clients may start to withdraw some money from the annuity.





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!**

I had a call from an agent complimenting us on our Annuity Guide, his prospect became a client....Have you seen it? 19 pages and easy to read and understand...BB

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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Email any of us for more information about how to use it to convert prospects to clients....BB

Q: If I die and have renewals from life insurance sales owed to me, will the insurance company quit paying them?

A: Your earned commissions are your asset. No, they will continue to your designated heirs until the commission agreement is fulfilled.

Big Truck Partners



As you know, **Open MIC** is free to all. That being said, we do have a lot of information and tips restricted to our crew. Please contact Anthony about access and use of **“copyrighted”** tips and information...BB

This is one of 2 videos produced in Denver at the

Safe Money Radio Symposium

This is the sort of help we offer agents in our crew, 33 minutes of killer info.

SAFE MONEY RADIO.
YOUR MONEY, SAFE AND SOUND.

SAFE MONEY & INCOME
Radio Show

BUSINESS ANALYTICS & EFFICIENCY

**Knowing and Improving
On Your Numbers**

Anthony Owen

 **Annuity** Agents Alliance
Real Money From Real Agents

 **Annuity** Innovation Systems

<http://time.com/money/3773211/savings-crisis-employer-sponsored-retirement-plan-401k/>

RETIREMENT 401(K)S

1 in 3 Older Workers Likely to Be Poor or Near Poor in Retirement

Dan Kadlec @dankadlec | 6:30 AM ET



Fewer Americans have access to a retirement plan at work. If you're one of the, here's what you can do.

A third of U.S. workers nearing retirement are destined to live in or near poverty after leaving their jobs, new research shows. One underlying cause: a sharp



Hello Partners,

What this article points out is a sign of things to come. It is going to get worse. People turning 50 now can't count on Social Security, they haven't been saving enough, and employer plans are disappearing.

I rarely claim to have a crystal ball but I think I have a prediction that I am pretty confident about.

If you are in your 50's (or less) and you are in this business (or if you are older and don't have your retirement secured) I have two suggestions for you. 1) Get good and go big. Do everything you can to be a big producer. 2) Reduce your expenses and save money like never before (except for money designated to marketing).

Why? I think we have about another 15 years in this business before we have a major contraction. We are currently riding the bubble of the baby boomers. Once that bubble pops we will have less people retiring and those who are retiring will have less money in their retirement accounts. This is going to cause a huge contraction in the financial retirement industry. Ill prepared advisors will be looking for jobs. Only the advisors living within their means who are highly capitalized with proven marketing strategies will survive. Fifteen years might seem like a long time but it isn't. This January will be my 10th anniversary in the annuity business and it seems like I started yesterday. Don't be one of those annuity business owners that looks back 15 years from now and asks

himself “what do I have to show for it”. Get good now and don’t build your business or your retirement on a “house of cards”.

Thanks for the biz,

Anthony R. Owen

I always try and remember who I am, I am the last man standing, the guy with the check that will always be there. I can’t tell you the number of times I have been thanks and hugged for what our product really means, it means security, guarantees and never stopping.....BB (read on)

Remember who we are, we are the last one standing

Hello Partners,

Read the email below from our partner in Houston, Rick Dennis, from his client. Even though we don’t get letters like this every day, as Rick states, it is a good reminder that we are not just in the business of selling annuities; we are in the business of changing lives!

Remember 2008. I remember people crying, literally. I remember panic and our phone ringing off the hook. Since then we have not had one client call us and complain about the performance of their annuity. Why? Because we didn’t sell them on returns but instead sold them on **“peace of mind”**.

What we should be selling more than anything is the ability of our clients to be able to wake up in the morning and not have to watch the news or worse yet turn on CNBC. We are selling freedom from the financial stress of loss and longevity. The positive impact on the lives of our clients cannot be underemphasized when we properly sell an annuity solution. **Our competition sells “plans for death”**. A non-guaranteed retirement plan is one that is designed on the client dying before they run out of money. We sell **“plans for life”**. Our plans are designed on the client living as long as they can regardless of their money. “Mr. Jones, do you want a plan for death or a plan for life”.

Be proud of what you do and confident about who you are. Be suitable, sell solutions, and don’t let anybody get away from disparaging what you do!

Thanks for the biz,

Anthony R. Owen



From: Rick Dennis - Safe Money Radio

Sent: Wednesday, April 8, 2015 7:39 AM

To: Anthony Owen

Subject: FW: Decisions

I don't get an email like this every day – just thought I'd “run it up the flagpole” ... **4 apps for total of ~ \$360K**

wrd

From: Anne

Sent: Tuesday, April 07, 2015 9:31 PM

To: Rick Dennis - Safe Money Radio

Subject: Re: Decisions

Rick-

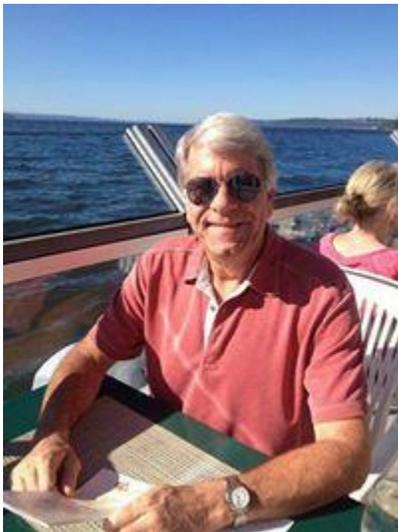
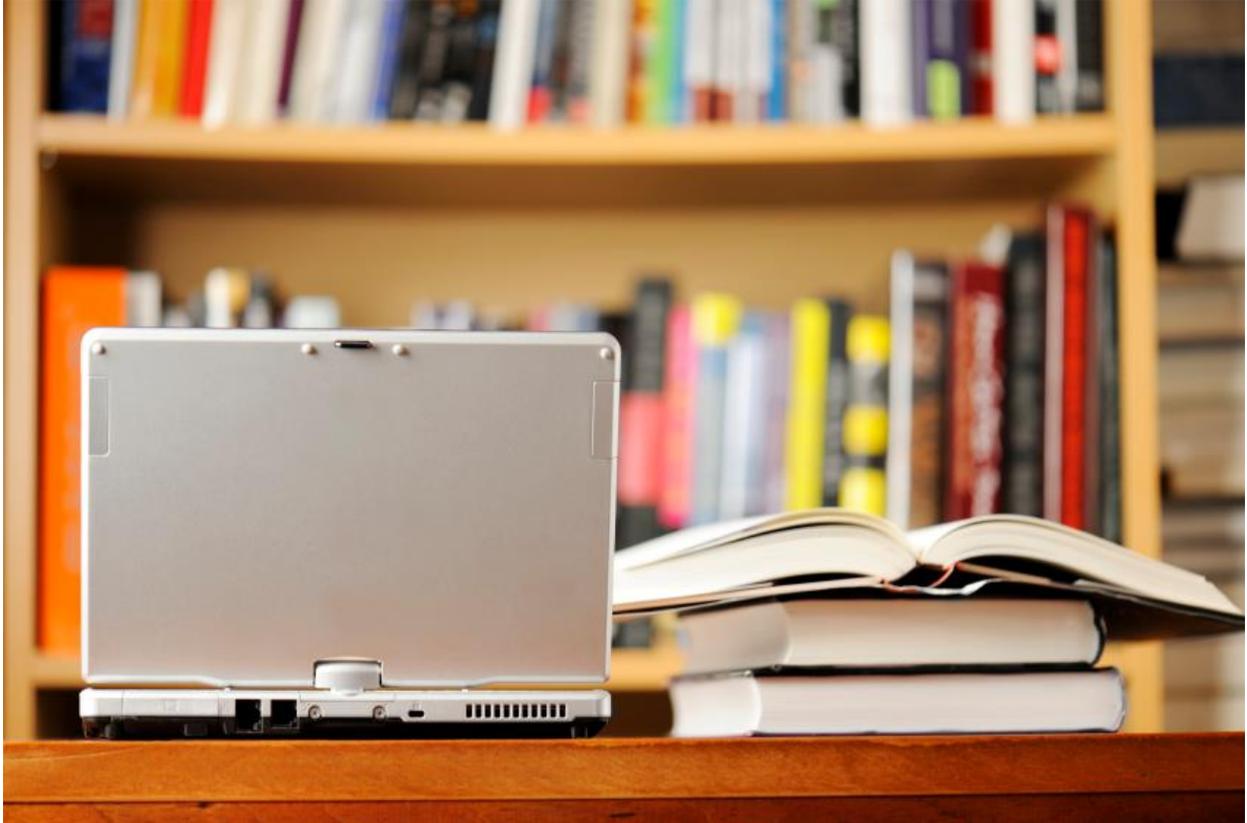
Wow. We are very close to being overwhelmed - with relief, enthusiasm, happiness. Thank you so much for everything you have added to our lives, but mostly the **peace of mind** that we now have about our future and our finances. “Enough” is quite enough for us. And we seem to have even more than enough.

We finished off the bottle of wine we opened while you were here and then finished off another one. Great celebrations in the xxxxxxxx household.

Thank you again.

Anne

Product Information:



Marketing Concepts

Successfully Approaching Small Business Owners

For business owners, protecting their physical and financial assets is always top of mind. You can help them make the right decisions while taking care of their company's future, family and employees by leveraging these new materials from Mutual of Omaha, which were based on the results of a series of small business owner focus groups.

[MORE](#)

Life Insurance in Retirement Planning Strategy

Life Insurance in Retirement Planning (LIRP) is a strategy to provide life insurance protection and the potential for supplemental retirement income. This new LIRP eKit from Prudential includes all of the right components right at your fingertips to help you maximize your opportunities in this space and help you build your practice.

[MORE](#)

Helping Clients Address Rising Prices in Retirement

The Social Security Administration recently announced retirees will be receiving a 1.7% increase in their 2015 benefits. One question many may be asking is, "Will that be enough to keep up with rising costs in retirement?" Watch this video to learn more.

[MORE](#)

Product Updates

5 Facts to Consider Before Selling Another Term Policy

A traditional term policy isn't the only way to provide low cost, short-duration coverage for your clients. Protective Custom Choice UL offers affordably short- or long-term coverage for about the same or less annual premium than other traditional term policies, plus unique, flexible features and benefits.

[MORE](#)

Coverage That's Just Right

Lifetime Foundation is an innovative life insurance product that provides you clients with more guaranteed coverage early on when their life insurance need is likely the greatest while maintaining a proportional death benefit guarantee in later year when their focus transitions to savings protection and leaving a legacy. To learn more about Lifetime Foundation, review this case study from Accordia Life.

[MORE](#)

Underwriting Updates

Help Your Clients "FIT" Into Lower Rates

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

[MORE](#)

For Producer and Advisor Use Only. Not for Client Use.

WEEKLY Carrier Updates

April 6, 2015

Every Monday, First Annuity sends you a weekly 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.

As always, thank you for your business. Please don't hesitate to call us for more information, 888.758.7305.

AMERICAN EQUITY

New Wellbeing Rider now available in Florida. Can be added to the 6.5% or the 7% income rate.

[Click Here for the LIBR Sales Brochure](#)

[Click Here for the Choice Series LIBR Sales Brochure](#)

EQUITRUST

EquiTrust Certainty Select Interest Rate Special, through April 30th.

[Click here for details](#)

PHOENIX

Watch for details coming this week - Phoenix announced it will be lowering its payout percentages on most products, and the Reflections Series is being discontinued.



The Short List:

IUL Illustration Rules Could Be Phased In Starting In Sept.

WASHINGTON – The National Association of Insurance Commissioners (NAIC) has moved a step closer to adopting new rules governing the illustrations to be used in selling indexed universal life insurance (IUL). According to the agreement by the NAIC’s Life Actuarial (A) Task Force (LATF), the new rule could be approved as early as April 16

[...] The post IUL Illustration Rules Could Be Phased In Starting In Sept. (<http://www.looktowink.com/2015/03/iul-illustration-rules-could-be-phased-in-starting-in-sept/>) appeared first on Wink (<http://www.looktowink.com>) .

NAIC Panel Close to Passing Universal Index Life Insurance Illustration Guidelines

PHOENIX – A National Association of Insurance Commissioners panel is poised to approve a draft document to create a standard format for marketing indexed universal life insurance products. The NAIC's life actuarial task force has been working on a format for universal life illustrations that would limit existing differences among insurers, particularly the interest calculation [...] The post NAIC Panel Close to Passing Universal Index Life Insurance Illustration Guidelines (<http://www.looktowink.com/2015/03/naic-panel-close-to-passing-universal-index-life-insurance-illustration-guidelines/>) appeared first on Wink (<http://www.looktowink.com>) .

Annuities Are Part Of The Retirement Readiness Playbook

Some retirement readiness data released this week by Voya Financial reads almost like a playbook on what Americans can do to increase their retirement readiness. That includes owning annuities, life and long-term care insurance, as well as building up savings and investments. For example, 83 percent of retirees who scored high on Voya's Retire Ready [...] The post Annuities Are Part Of The Retirement Readiness Playbook (<http://www.looktowink.com/2015/03/annuities-are-part-of-the-retirement-readiness-playbook/>) appeared first on Wink (<http://www.looktowink.com>) .

Surge of fixed indexed annuity sales at independent broker-dealers in 2014

Industry-wide annuity sales in the fourth quarter of 2014 reached \$56.6 billion, a 0.5% decrease from \$56.9 billion in the previous quarter and a 4.6% dip from \$59.3 billion in the fourth quarter of 2013, according to data reported by Beacon Research and Morningstar Inc. and released by the Insured Retirement Institute. Despite the slight [...] The post Surge of fixed indexed annuity sales at independent broker-dealers in 2014

(<http://www.looktowink.com/2015/03/surge-of-fixed-indexed-annuity-sales-at-independent-broker-dealers-in-2014/>) appeared first on Wink (<http://www.looktowink.com>) .

InvestmentNews to host women-focused conference series

The Women Adviser Summits will be held May 6 in Chicago, July 14 in Washington and Nov. 5 in San Francisco InvestmentNews is hosting a three-event conference series aimed at helping female financial advisers increase their business and continue their professional development. The Women Adviser Summits will be held May 6 in Chicago, July 14 [...] The post InvestmentNews to host women-focused conference series (<http://www.looktowink.com/2015/03/investmentnews-to-host-women-focused-conference-series/>) appeared first on Wink (<http://www.looktowink.com>) .

The good news about the retirement crisis that every prospect needs to hear

America's retirement challenges are "eminently solvable" as workers are reporting more confidence in both the economy and their sense of job security, according to findings from the Lifetime Income Score report released by Empower Retirement, the retirement provider arm of Great-West Financial. Though more confident, respondents' median lifetime income score dipped slightly from last year. [...] The post The good news about the retirement crisis that every prospect needs to hear (<http://www.looktowink.com/2015/03/the-good-news-about-the-retirement-crisis-that-every-prospect-needs-to-hear/>) appeared first on Wink (<http://www.looktowink.com>) .

Phoenix Cos. reports 4Q loss

HARTFORD, Conn. (AP) _ Phoenix Cos. (PNX) on Tuesday reported a fourth-quarter loss of \$140.3 million, after reporting a profit in the same period a year earlier. On a per-share basis, the Hartford, Connecticut-based company said it had a loss of \$24.40. Losses, adjusted to account for discontinued operations, were \$24.05 per share. The life [...] The post Phoenix Cos. reports 4Q loss

(<http://www.looktowink.com/2015/03/phoenix-cos-reports-4q-loss/>) appeared first on Wink (<http://www.looktowink.com>) .

Nearly Half of Americans Saving Virtually Nothing

NEW YORK, March 30, 2015 /PRNewswire/ — About half of Americans are saving no more than 5% of their incomes, according to a new Bankrate.com (NYSE: RATE) report. Roughly one in five (18%) are saving nothing at all, plus 28% who are saving something, but not more than 5%. America's best savers are the middle [...] The post Nearly Half of Americans Saving Virtually Nothing (<http://www.looktowink.com/2015/03/nearly-half-of-americans-saving-virtually-nothing/>) appeared first on Wink (<http://www.looktowink.com>) .

US Insurance Groups Frustrated Over Lack of Access to ICS Talks, IAIS Response to Input

PHOENIX – U.S. insurers can voice their opinions to the International Association of Insurance Supervisors about its international capital standards proposal, but they appear to be frustrated over the issue of access to IAIS talks and a lack of response to suggestions. Questions about access and quality of discussions with stakeholders came up during the [...] The post US Insurance Groups Frustrated Over Lack of Access to ICS Talks, IAIS Response to Input (<http://www.looktowink.com/2015/03/us-insurance-groups-frustrated-over-lack-of-access-to-ics-talks-iais-response-to-input/>) appeared first on Wink (<http://www.looktowink.com>) .

Higher Yields Await Carriers That Invest In Alternatives

Insurance carriers can enhance risk-adjusted returns by diversifying portfolios into nontraditional and alternative asset classes, according to Conning research. Since the financial crisis, yield spreads on many sectors of the bond market, including corporate bonds, have narrowed dramatically. But carriers that manage to squeeze higher yields from their fixed income portfolios have the potential to [...] The post Higher Yields Await Carriers That Invest In Alternatives

(<http://www.looktowink.com/2015/03/higher-yields-await-carriers-that-invest-in-alternatives/>) appeared first on Wink (<http://www.looktowink.com>) .

Why cash value life insurance may be the estate planning tool your clients need

Even with the stock market reaching new highs recently, some investors are still reeling from the memory of the economic downturn of the previous decade and its aftershocks. As a result, there is a segment of investors who are risk-averse and have turned to low-yielding assets such as certificate of deposits (CD), money markets and [...] The post Why cash value life insurance may be the estate planning tool your clients need (<http://www.looktowink.com/2015/03/why-cash-value-life-insurance-may-be-the-estate-planning-tool-your-clients-need/>) appeared first on Wink (<http://www.looktowink.com>) .

Abaris launches direct-to-consumer online platform for annuities

Abaris Financial, Inc., a Philadelphia-based firm, has launched what it says is the first direct-to-consumer online platform for deferred income annuities. According to Abaris, the platform eases the process of annuity education, quoting, comparison and purchasing. The market for Deferred Income Annuities grew last year by over 20% to \$2.7 billion in sales, according to [...] The post Abaris launches direct-to-consumer online platform for annuities (<http://www.looktowink.com/2015/03/abaris-launches-direct-to-consumer-online-platform-for-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

IRI: VA summary prospectus rule from SEC may finally be coming

The Securities and Exchange Commission may issue a long-awaited variable annuity summary prospectus rule this year, while the Department of Labor's redraft of its rule to amend the definition of fiduciary on retirement accounts could be released in the first two weeks of April. Lee Covington, senior vice president and general counsel for the Insured [...] The post IRI: VA summary prospectus rule from SEC may finally be coming

(<http://www.looktowink.com/2015/03/iri-va-summary-prospectus-rule-from-sec-may-finally-be-coming/>) appeared first on Wink (<http://www.looktowink.com>) .

Fiduciary Proposal Won't Outlaw Commission Payment

WASHINGTON – The Department of Labor proposal dealing with a new fiduciary standard will not outlaw payment of commissions. In addition, the proposal will contain detailed language dealing with proposed prohibited transaction exemptions (PTE), Secretary Thomas E. Perez said. Indeed, the “prohibited transactions scheme is a key to making this work,” Perez said in comments [...] The post [Fiduciary Proposal Won't Outlaw Commission Payment](http://www.looktowink.com/2015/03/fiduciary-proposal-wont-outlaw-commission-payment/) (<http://www.looktowink.com/2015/03/fiduciary-proposal-wont-outlaw-commission-payment/>) appeared first on Wink (<http://www.looktowink.com>) .

Taking advantage of trends in whole life insurance

Life insurance sales have always hinged on the idea of love. Most individuals want to provide for those who are financially dependent upon them. The additional benefits are the living benefits for the policyholder. But for some prospects, especially those without devoted family ties, it can be very challenging to part with substantial sums of [...] The post [Taking advantage of trends in whole life insurance](http://www.looktowink.com/2015/03/taking-advantage-of-trends-in-whole-life-insurance/) (<http://www.looktowink.com/2015/03/taking-advantage-of-trends-in-whole-life-insurance/>) appeared first on Wink (<http://www.looktowink.com>) .

Are brokers being branded with a scarlet 'S'?

Given the direction the debate is heading over whether to raise investment-advice standards for brokers, it could end up being solved by requiring them to wear a scarlet “S” for suitability. As the Department of Labor moves toward re-proposing a rule that would require brokers handling retirement accounts to act in the best interest of [...] The post [Are brokers being branded with a scarlet 'S'?](http://www.looktowink.com/2015/03/are-brokers-being-branded-with-a-scarlet-s/) (<http://www.looktowink.com/2015/03/are-brokers-being-branded-with-a-scarlet-s/>) appeared first on Wink (<http://www.looktowink.com>) .

Why New York Life Put A GLWB On A Fixed Deferred Annuity

In today's market, guaranteed lifetime withdrawal benefit (GLWB) features are commonplace in variable annuities and in fixed index annuities, but much less so in fixed deferred annuities. That may start to change, however. This month, New York Life debuted its Clear Income Fixed Annuity, a fixed deferred annuity with a built-in GLWB rider. The design [...] The post Why New York Life Put A GLWB On A Fixed Deferred Annuity (<http://www.looktowink.com/2015/03/why-new-york-life-put-a-glwb-on-a-fixed-deferred-annuity/>) appeared first on Wink (<http://www.looktowink.com>) .

Here's why annuities will be the most important investment vehicle of the next decade

The perennial Rodney Dangerfield of investments is on the cusp of getting a slew of respect: Annuities are poised to become the most important investment vehicle of the next decade. That's what the "father of financial planning," advisor Harold Evensky, told LifeHealthPro sister site ThinkAdvisor in an interview. Chairman of Evensky & Katz/Foldes Financial, the [...] The post Here's why annuities will be the most important investment vehicle of the next decade (<http://www.looktowink.com/2015/03/heres-why-annuities-will-be-the-most-important-investment-vehicle-of-the-next-decade/>) appeared first on Wink (<http://www.looktowink.com>) .

Fixed Annuities Post Highest Sales Since 2009

WASHINGTON, D.C. – The Insured Retirement Institute (IRI) today announced final fourth-quarter and year-end 2014 sales results for the U.S. annuity industry, based on data reported by Beacon Research and Morningstar, Inc. Industry-wide annuity sales in the fourth quarter of 2014 reached \$56.6 billion, a 0.5 percent decrease from \$56.9 billion in the previous quarter [...] The post Fixed Annuities Post Highest Sales Since 2009 (<http://www.looktowink.com/2015/03/fixed-annuities-post-highest-sales-since-2009/>) appeared first on Wink (<http://www.looktowink.com>) .

Retirement assets rise to \$24.7 trillion

Retirement assets rose to \$24.7 trillion as of the end of December, up 1.7 percent from the end of the third quarter and up 6 percent from the end of 2013. According to the Investment Company Institute, retirement assets totaled 36 percent of all household financial assets in the U.S. at the end of 2014. [...] The post Retirement assets rise to \$24.7 trillion (<http://www.looktowink.com/2015/03/retirement-assets-rise-to-24-7-trillion/>) appeared first on Wink (<http://www.looktowink.com>) .

High-Income Earners Are Drawn To IUL

March 24–High-income earners shopping for permanent life insurance are being drawn to indexed universal life insurance, a relatively new type of policy that has a defined death benefit, yet also allows its cash value to reap the rewards of the growth in the S&P 500. “Most people who buy this product look to do a [...] The post High-Income Earners Are Drawn To IUL (<http://www.looktowink.com/2015/03/high-income-earners-are-drawn-to-iul/>) appeared first on Wink (<http://www.looktowink.com>) .

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

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