



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

Open MIC is open for anyone.

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

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ANTHONY OWEN

888-74**AGENT** (24368)

tony@annuityagentsalliance.com

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For further information please contact Anthony Owen at:

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

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Think Community



Our son Kelly (back right) and his friends Dave and Brad in San Francisco with Phyllis getting ready to jump on the cable cars. They were in town because Kelly had his short film selected for showing in the San Francisco Short Film Festival, 40 films were selected in all. Wonderful time.

Shaun Ebben at shaun@annuity.com

Life Number 208 297-7818



Church news, Food for thought:

The Fasting & Prayer Conference includes meals.

Scouts are saving aluminium cans, bottles and other items to be recycled. Proceeds will be used to cripple children.

The sermon this morning: 'Jesus Walks on the Water.' The sermon tonight: 'Searching for Jesus.'

Ladies, don't forget the rummage sale. It's a chance to get rid of those things not worth keeping around the house. Bring your husbands.

Why Annuities Are So Important to Baby Boomers

By Bill Broich

How much money do we need for retirement? How much is enough? We have all seen the ads on TV, and the long green line leading to success. But here is a reality jolt.

The Baby Boomer generation is here and we are in force, 10,000 baby Boomers turn 65 each day and the total of this massive movement is over 75 million and I am one of them.

In a recent report regarding retirement confidence survey, the *Employee Benefit Research Institute* found that among workers age 55 and older, **43%** have saved less than \$25,000, and **36%** have saved less than \$10,000. They also found the underlying factor about retirement for Baby Boomers is fear.

Considering the epic failure of the Baby Boomer Generation to adequately provide for their retirement needs another important issue needs to be faced. The demand for social services by this large group of new retirees could easily overwhelm the social and health care systems.

The survey also pointed out that the Baby Boomers greatest **fear was having longevity of income, income** that will last through their retirement years. Of course the dependable social security retirement check will pay as long as it is needed, that will never be enough. The simple fact of inflation puts the minimal retired at a huge risk.

For many Baby Boomers reality might not be a happy scenario, not having enough income also can create many other issues, dietary, health care, stress and ultimately a negative effect on longevity.

The importance of income that cannot go away cannot be overstated; income for life will be the link to help Baby Boomers through this difficult time. There really is only one option to make this all become reality, annuities. Annuities allow for funds to be received over any definable time period, even lifetime.

To add more factors to the need for retirement planning according to the survey is that less than **30%** of Baby Boomers have a company pension from which can provide income. For the remaining **70%** pressure for income will demand that safety and security be at the forefront of any retirement decision and that again leads to annuities.

Many Baby Boomers have already begun the move to safety and security through the use of annuities. The survey reported an increase in guaranteed annuities rose from \$450 million in 2007 to \$2.5 billion in 2012; clearly the Baby Boomers are buying and using these products.

As new products are developed for this giant market other important factors could benefit from fixed annuities, primarily Long Term Care protection. Currently many annuities allow for riders to be purchased to provide basic protection but over time many new additions are expected, additions that will address deeper and more important needs.

Annuities are terrific for guarantees and stability but no baby boomer (if options exist) should place all their retirement funds in an annuity strictly because of the other great fear, inflation. Once the basic retirement plan is set in place some funds need to have a manageable level of risk to help offset inflation. The exact amount would depend on an individual's personal situation.

The final piece in planning retirement needs to be when the Baby Boomer decides to access social security. Many options exist for extensive planning and how best to use your available assets.

Planning is the key and using your assets correctly will help reduce stress and maximize the enjoyment of the "Golden Years"





The Lead Auction Program for Annuity.com Agents

Overview

We are excited to announce important upgrades to the auction program we launched for Annuity.com agents in January.

Why an Auction?

Simply put, it is a win-win:

For the Agent: You are exposed to more leads, and leads are priced based on what you think they are worth (example: a 40 year old with \$25k is not worth as much to you as a 65 year old with \$250k).

For Annuity.com: It enables us to sell more of our leads that would normally go unsold. This stops us from losing money on good leads, and helps us spend more money on marketing - meaning it enables us to generate more leads!

How It Works

The auction works very much like eBay, but was built specifically for our clients:

- Email or Text Alert for any lead in your territory
- Preview the lead's details (city/state, age, retirement assets, interests and notes from our phone call)

- Bid on any lead you want (Like eBay: Open Bid, Maximum Bid)
- Buy any lead outright you want (bypass the Auction)
- Open Bid and Buy It Now prices will be displayed on each lead

A Sample Lead

The screen shot below shows what a lead looks like on the FinAuction bidding interface:

Lead Details:		Enter Bid:
Date:	04/10/2014	<input type="text" value="\$"/>
City, State:	Houston, TX 77004	<input type="button" value="SUBMIT"/>
Age:	62 Years Old	Minimum bid for this lead: \$54
Retirement Savings:	\$100,000 to \$150,000	OR
Specific Interests:	Annuities / Income Products	Maximum Bid:
Notes from our call:	Susan's parents passed away and left her some money. She wants to know what her options are, and is interested in a monthly fixed income when she retires. She says to call in the afternoon after 4:00pm, and her mobile phone is the best number to reach her on.	<input type="text" value="\$"/>
		<input type="button" value="SUBMIT"/>
		Let us bid for you! How it works
		OR
		Buy It Now:
		<input type="text" value="\$125"/>
		<input type="button" value="PURCHASE"/>
		Buy the lead now so you don't lose it!

A Close-up of the Bidding Interface

Bidding for a lead is very easy, and can be done from your computer or directly from your Smartphone!

The image displays three distinct bidding interface options, each within a grey rounded rectangle. The first option, 'Enter Bid:', features a text input field with a dollar sign (\$) and a blue 'SUBMIT' button below it. Below the button, it states 'Minimum bid for this lead: \$54'. The second option, 'Maximum Bid:', also has a text input field with a dollar sign (\$) and a blue 'SUBMIT' button. Below the button, it says 'Let us bid for you! How it works'. The third option, 'Buy It Now:', shows a text input field with '\$125' in red and a blue 'PURCHASE' button. Below the button, it reads 'Buy the lead now so you don't lose it!'. The three options are separated by the word 'OR' centered between them.

Key Questions

The following are the most common questions we've been asked so far:

Do I need to do anything?

No. We have created your FinAuction account for you, so that you will continue to receive lead auction alerts as you have been. Clicking on any link will take you directly to your FinAuction account, or you can login via your Annuity.com login page.

Will I have to manage two accounts?

Yes, for the time being. Your [Annuity.com](https://www.annuity.com) program leads will go to your current Lead Management Center; however the leads you purchase via FinAuction will go into your FinAuction Lead Management Center. On our next upgrade we will combine your two accounts into one.

What are my login credentials?

You can use the SAME login (username / password) that you have on your Annuity.com account.

Should I put in my cell phone for notifications?

Yes, absolutely! Our system sends a FREE text notification to your mobile phone that will link directly to the lead details & bidding page for that lead. So even if you're on the road or with a client, you can see all the details for the lead and make bid directly from your smart phone!

What is the eSignature for?

In order to comply with credit card regulations around bidding, you are required to submit a credit card authorization form before you can bid. We have integrated an e-signature feature on your account - it takes about 2 minutes to fill out the form and submit, and you are then good to go...

Can I still "lock in" my territory?

Yes. In fact, your normal Scrub or Branded program is served leads on priority, before the auction. The auction is designed to expose you to leads that are NOT in your Scrub or Branded territory.

Why does the Auction last 4 hours?

We have to balance getting the lead to you quickly with allowing agents enough time to see and bid on a lead. The good news is that any Scrub or Branded lead is still delivered to you in real-time, and if you see a great Auction lead that you want you can use the "buy-it-now" feature and the lead immediately.

How do returns work?

If you get a bad lead (another financial professional or wrong phone number) we REFUND your money directly (as opposed to the current system of replacing the lead with a future one).

Will my Billing Statement change?

Yes. Going forward, the charges for your leads from Annuity.com will be displayed as FinAuction.com on your Credit Card statement. We've done this as the credit card companies insist on tying the statement name to the platform.

Will this increase my lead volumes?

Yes! This has been the missing piece to the puzzle that is going to allow us to source and generate leads on a larger scale. We all recognize how painfully low our lead volumes have been, but we are excited for our prospects now that the auction is live and fully functional.

RE: Introducing FinAuction for [Annuity.com](https://www.annuity.com) Agents

Hello Bill,

Many of you have given us feedback on the 1st-come, 1st-serve lead auction format that we rolled out in January. We are excited to announce important upgrades to the auction process. The new platform is called [FinAuction.com](https://www.finauction.com).

What does this mean for me?

Your [Annuity.com](https://www.annuity.com) lead program WILL NOT change. You will still receive leads that fall within your territory. However, when a lead falls outside your territory and does not have a buyer, this lead will go to FinAuction. You will get an email and text alert where you can preview all the lead details and decide whether you want to bid on the lead, or buy it outright.

So, what's new with FinAuction?

Our new process works like eBay. You can preview the lead, and then make an opening bid, maximum bid or simply buy-it-now. You can even make bids via your smartphone! You will have access to more leads than ever before.

What do I need to do?

Nothing. We have created your FinAuction account for you, so that you will continue to receive lead auction alerts as you have been. Clicking on any link will take you directly to your FinAuction account, or you can login via your [Annuity.com login page](https://www.annuity.com).

Will I have to manage two accounts?

Yes, for the time being. Your [Annuity.com](https://www.annuity.com) program leads will go to your current Lead Management Center; however the leads you purchase via FinAuction will go into your FinAuction Lead Management Center. On our next upgrade we will combine your two accounts into one.

Want to learn more? Go to [FinAuction.com](https://www.finauction.com), or login to your FinAuction account via this link: [Annuity.com Login](https://www.annuity.com)

If you have any questions about your account, please do not hesitate to contact us.

NOTE! When you login to FinAuction for the 1st time, it will ask you to eSign our credit card authorization form. We will need this before you can bid or buy leads. **Your FinAuction login is the SAME as your Annuity.com login.**

Regards,

Allison & The Annuity.com Lead Team

Allison Skinner

Annuity.com

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Our guest today is Chris Thomas

We have known Chris for many years, he has been a long time member of this crew and now he has offered to share his ideas and sales acumen with us.

BTW who was the **number one** agent in America for **American Equity** for this past February?

Any guess?



<http://christhomas.retirevillage.com/>

Chris Thomas, his wife and two daughters reside in the Lake Lanier area of Georgia. As a host of the Safe Money Radio Show and National Presenter, Chris has enjoyed helping people all across the nation protect their retirement money. For over a decade Chris has helped people protect millions of dollars in retirement assets and not one of those people has ever lost a penny from market downturns. There is something truly wonderful about being able to help people have peace of mind about their finances. Chris is able to sleep at night with the comfort of knowing his client's retirement funds are protected. It is his desire to give you that same peace of mind.

Christopher Thomas

Thomas Financial Corp
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Flowery Branch, GA 30542

(770) 965-3838
thomasfinancial@att.net

Every once in a while real talent crosses paths with you, Chris is certainly that person. Chris has already issued over \$3 million in annuity premium this year.

Chris will walk us through his process, from lead generation to sales closing, pay attention, this is as good as it gets.



Powered By:
Annuity.com
Planning. Safety. Retirement.

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

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

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

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

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



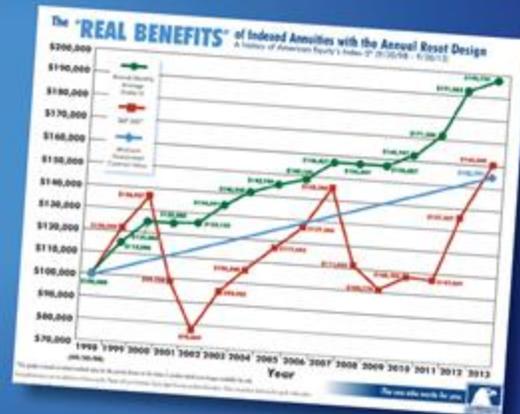
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Call Anthony 303 284-3582



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Your #1 Annuity Marketing Tool is Here!



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We Recommend:

www.annuity.com/agenttools

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



Annuity Search and Comparisons



Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



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