



.....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.

Lead Caution: This is being pounded to agents to use this system...please avoid!

http://www.wctv.tv/home/headlines/Postcard_147063225.html

(I have been cold called about this "new" and wonderful lead source.....use caution!....BB)

There's a new scam targeting Florida's senior citizens. **(and other across America....BB)**

"The scam starts with a postcard being mailed out," says Greg Thomas from the Florida Department of Financial Services.

This is one of those postcards. They are going out to seniors across the state.

The postcard tells the person the penalty phase for their annuity is almost up. It then tells them call a toll free number to discuss what to do next.

It's a tactic Greg Thomas of the Florida Department of Financial Services calls illegal.

"They're not identifying who they are. It's not affiliated. They need to be licensed here. They need to disclose what it is that they're selling," says Thomas.

Thomas says the solicitation is being done by **Unlimited Fulfillment Services**. The company is based out of Ohio. It is not licensed in Florida.

It's led to the state filing a 'Cease and Desist' order against them as they push to make consumers aware of the scam.

"We want to make sure that seniors and others that have received this postcard to take action early and not make the mistake. Because once the mistake is made is can be very difficult to unwind." says Thomas.

Since learning about the scam last June, Thomas says two people have come forward. But for others who think they're a victim, Thomas offers this advice.

"Don't call. That's the big thing. Do not call, followup on those. It is a solicitation," he says.

The Virtual Assistant is a solid source for information:

<http://vsa.fsonline.com/>

TEN MILLION+ TAX FREE - Clients with large estates have nine months to transfer at least \$10 million to their heirs without incurring estate taxes. Tax exemptions -- which set the estate tax exemption and the gift tax exemption at \$5.120 million -- are set to expire at the end of 2012.

MORE PRESSURE ON FEES - Some advisors say Morningstar's decision to provide data on adviser fees and commissions in its Advisor Workstation platform will drive business away from higher-cost advisers and push down fees overall.

LIFE SALES STRONG - LIMRA reports whole life insurance premiums increased 9% last year, the sixth year of steady growth as more consumers seek safety and simplicity. Companies sold 2% more individual life policies overall in 2011. Indexed universal life premiums were up 38% for the year as sales increased 30%.

Good article about the lack of transparency with Financial Products

<http://www.forbes.com/sites/advisor/2012/04/12/wall-streets-dirty-little-secret-about-all-those-financial-products/>

Here is a snippet..... *"Most of these products may simply be a trendy, fashionable and costly way to invest in a blend of stocks, bonds and cash. After all, that's the underlying derivative underneath the layers of paper. The problem is, the farther one gets from the individual asset (stock, bond, etc.), the **less transparency** and often **higher fees** associated with the product (not to mention mediocre performance)."*

Using Annuity as Hedge in Retirement

<http://www.bankrate.com/financing/retirement/using-an-annuity-as-a-hedge/>

Bankrate.com article....nice to see something other than the WSJ....BB

New Variable Annuity Investment Options Can be Confusing

<http://www.investmentnews.com/article/20120415/REG/304159980>

Brother can you spare a dime?

My opinion is simple, if we do not get this debt under control.....wait...am I sounding like I am running for public office?

The debt is nasty, if interest rates increase we all have big trouble...so the FED buying debt works for now (I am not personally in favor)....what this tells me is interest rates are going to remain low and that favors the FIA industry as long as we sell benefits (income riders).

On quick question...where does the FED get it's money?

WSJ: Fed Buying 61 Percent of US Debt

Wednesday, 28 Mar 2012 11:08 AM

By Julie Crawshaw and Forrest Jones

The Federal Reserve is propping up the entire U.S. economy by buying 61 percent of the government debt issued by the Treasury Department, a trend that cannot last, Lawrence Goodman, a former Treasury official and current president of the Center for Financial Stability, writes in a Wall Street Journal opinion article published Wednesday.

"Last year the Fed purchased a stunning **61 percent** of the total net Treasury issuance, up from negligible amounts prior to the 2008 financial crisis," Goodman writes.

The U.S. government is growing increasingly more dependent on borrowing to finance itself, with net issuance of Treasury securities hitting 8.6 percent of gross domestic product (GDP) on average per annum, more than double levels before the crisis.

Fed intervention in the government debt market makes demand for Treasury bonds appear higher than it really is, as foreign creditors and other investors have fled U.S. government debt instruments and are looking elsewhere until the government makes serious attempts to curb spending and narrow its gaping deficits.

"The Fed is in effect subsidizing U.S. government spending and borrowing via expansion of its balance sheet and massive purchases of Treasury bonds. This keeps Treasury interest rates abnormally low, camouflaging the true size of the budget deficit," Goodman writes.

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1. Intro

Introduce myself and go over my background

Explain why Annuity.com wants to add an in house Life Division

2. Ease of doing biz with the Annuity.com Life Division

Term and UL Quote engines

App and Forms Search engines

Transparency with viewing where there cases are in Underwriting

Electronic Contracting-Get contracted with all the carriers in 10mins

All of the tools will be on one platform

Go over electronic apps..

3. Service

If you call and need a quote or have a question on a case you will get a live person or a call back in 5 mins.

Case Design for a simple term case to Premium Finance



Google vs. Retire Village

(let the Hunger Games Begin)

A link on the privacy status of Google's gmail (on Google's site):

<http://support.google.com/mail/bin/answer.py?hl=en&answer=6603>

Part of link....below....click on link to read it all and see video

Ads in Gmail and your personal data

How Gmail Ads work

Ads that appear in Gmail are similar to the ads that appear next to Google search results and on content pages throughout the web. In Gmail, ads are related to the content of your messages. Our goal is to provide Gmail users with ads that are useful and relevant to their interests.

With features like **Priority Inbox**, we've been working hard to help sort through the 'bacn' in your messages -- the unimportant messages that get in your way. We use a similar approach with ads by using some of the same **signals** that help predict which messages are likely to be important to you, Gmail will better predict which ads may be useful to you. For example, if you've recently received a lot of messages about photography or cameras, a deal from a local camera store might be interesting. On the other hand if you've reported these messages as spam, you probably don't want to see that deal.

Ad targeting in Gmail is fully automated, and no humans read your email in order to target advertisements or related information. This type of automated scanning is how many email services, not just Gmail, provide features like spam filtering and spell checking. Ads are selected for relevance and served by Google computers using the same contextual advertising technology that powers Google's **AdSense program**.

Privacy, Transparency and User Choice

Google does not and will never rent, sell or share information that personally identifies you for marketing purposes without your express permission. No email content or other personally identifiable information will be provided to advertisers. We provide advertisers only aggregated non-personal information such as the number of times one of their ads was clicked.

Only ads classified as Family-Safe are distributed to your Gmail inbox. Also, we are careful about the types of content we serve ads against. For example, Google may block certain ads from running next to an email about catastrophic news. In addition, we will not target ads based on sensitive information, such as race, religion, sexual orientation, health, or sensitive financial categories.

Retire Village Concept

I think it's important to note that free services like gmail, hotmail and yahoo **all read and scan your email** to target advertising and build marketing profiles. On a personal level, as long as you are aware of the profiling and agree I don't see a problem. However on a professional level every communication with your clients are scanned, reviewed, categorized and used to build a profile about you and your client. For simple communications this may be acceptable but if you're talking retirement, annuities, life insurance applications (including health related info on the app), etc. Google and others will use an agents communication to target ads and build profiles about their clients - using this information to deliver ads and potentially lure them away.

No one knows exactly how or what information Google stores and keeps. If you're client is sending financial statements, financial goals and objectives, health related information, etc. - exactly how Google and others use that info is unknown but you can bet they do. Why an Agent would give this information to Google for free and expose their clients to the Google marketing machine is unknown to me.

Google goes as far as sucking data from computers on un-password protected wifi hotspots when gathering information for the "street view" on Google maps. (they admitted this to the FCC and 29 other countries and paid a whopping \$25,000 fine!).

I don't want to come across as Chicken Little but this is exactly why Gmail is free. I believe we can offer agents a strong service by offering, as part of Retirevillage, and secure and ad free/scan free email service. We will use **Retirevillage.com** for email protection. I think securing the agents communications can be a huge benefit of the program.



Dave has some product updates...

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