



.....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.

Leads, lead management, product support, selling support, marketing support:

We are agents too!



Spring has finally come to Napa Valley

After Open MIC, I will spend about 5-6 minutes sharing how change can be accomplished in your business and personal life. Just stay on the line and we will start just after Open MIC.

Bill



Using Guggenheim TriVysta?

If you are interested in the past performance of the **Morgan Stanley Diversified Select Index**, I use for asset allocation on Guggenheim products, here is the link:

<http://www.morganstanley.com/msdsi/#/home>

You can also download the fact sheet from this link.



What to do? How long will this rally go on? Do I buy, sell or hold?

The Market is Overpriced, the Market Correction is Coming.

Bill Broich

The **Trump Bump** is just that, a bump. In looking at the market closely, McKinsey and Company have the ability and the tools to dig deep and examine aspects of the market that most don't. In reading their report, this is my opinion of what will happen.

Investors are in for a rude awakening about a coming stock market correction — most just don't know it yet. No one knows when the crash will come or what will cause it, and no one can. But what's worse for most investors is they have no clue how much they stand to lose when it inevitably happens.

The Dow reached the 21,000 barrier for the first-time last week. Investors have been reacting to President Donald Trump's orders that so far seem to fulfill his campaign pledges. This momentum has been reciprocated in other markets around the world.



200 Day Moving Average: The **200-day moving average** is a popular technical indicator which investors use to analyze price trends. It is simply a security's average closing price over the last 200 days.

S&P 500 Index Fund is the actual value of the overall assets at closing that day.

If you look at the market historically, we have had, on average, a crash about every eight to 10 years, and essentially the average loss is about **42 percent**.

Most individual reactions to an unexpected loss are much worse than reactions to an anticipated one. As a result, these investors make poor, costly sell decisions at the worst

The worst-case scenario should be obvious. Long-term portfolio allocation science dictates only a small percentage of assets in cash, so as much as 90 percent to 95 percent of most portfolios are subject to **huge short-term losses**. Many investors felt this pain after the 2008 market crash, though those who remained invested at the 2008/2009 lows have more than made their money back in the years since, the S&P is up 171 percent since the beginning of 2009.

One of the problems we encountered in 2008 is that many people who were close to retirement also had lots of equity **risk** but didn't know about it. So, when the market sold off, people panicked and sold and lost their path to retirement. It's sad, because you had people who were working and who did all the right things and saved, and now they can't retire.

You need to ask your clients,

“Would your retirement plans be put off into the future if the market crashed and you lost 35 percent?”

If the client says yes, then it's time to consider moving to safety and security.

Look at risk from two different perspectives.

Risk tolerance involves having a thorough understanding of someone's psychological risk tolerance and how much of a drop in their portfolio they can handle psychologically before they want to sell.

Risk capacity is more objective. It looks at how much the person has saved, the security of their income and whether they will need to withdraw assets any time soon.

Think about the Great Recession (2009) and ask, were your retirement plans put on hold, were you able to recover? Did you panic and sell? What have you done since then, have you moved to safety and security?

One concept used by some financial advisors and those who manage money is confusion, the more a client is confused, the more they rely on the advisor. Believe it or not, that is a concept taught by many firms. The advisor is the expert, the client is the student. Keeping clients confused because it gives them an overarching authority.

Our view is different, we do our best to help our clients become more diligent about asking questions rather than blindly trusting their advisors. Of course, when the products you sell are all based on avoiding market risk, the explanation becomes much simpler.

As a group, Millennials have a greater chance of market crashing and surviving, **how much risk can the Baby Boomers accept?**

I am not a licensed economist, it is my hobby. I am only licensed to sell annuities issued by insurance companies.

BB

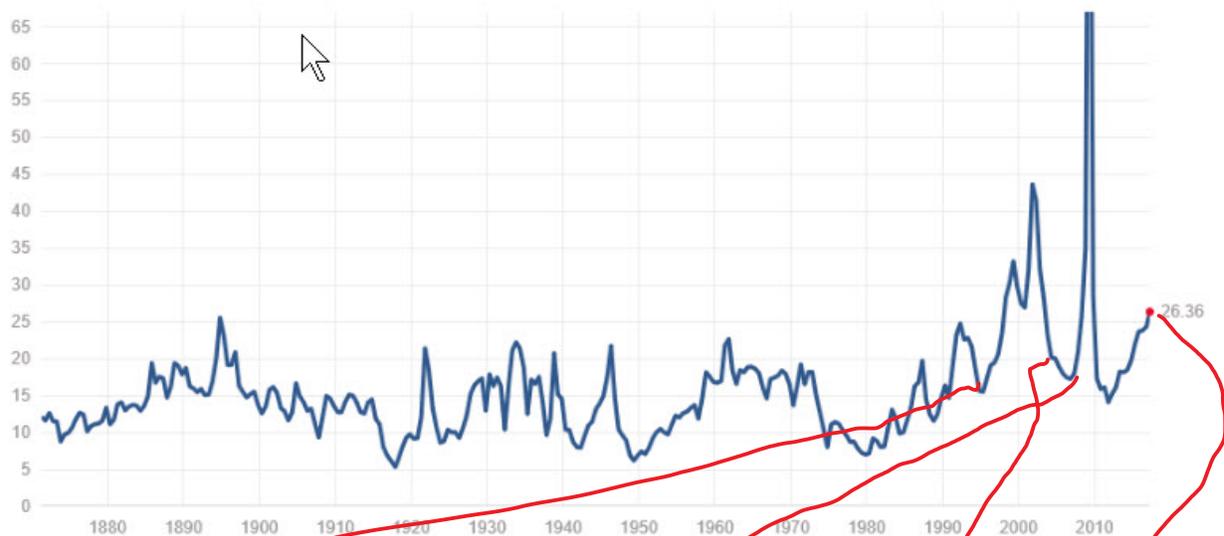
Source: <http://www.cnbc.com/2017/03/06/expect-a-market-correction-for-the-sp-500-this-october-technical-analyst-says.html>

<http://www.cnbc.com/2017/03/13/the-scary-conversation-about-a-market-crash-thats-being-avoided.html>

How do I as an amateur know the market is overpriced and due a correction?

Price of stocks in relationship to earnings. **P/E Ratio**

<http://www.multpl.com/>



Dot com

**Government flooding
money into economy**

Recession

**Trump
Bump**

It isn't brain surgery, it is historical stats.



They Eat Their Own

<https://www.financial-planning.com/news/whistleblower-post-retaliation-by-jpmorgan-pays-finra-price-too>

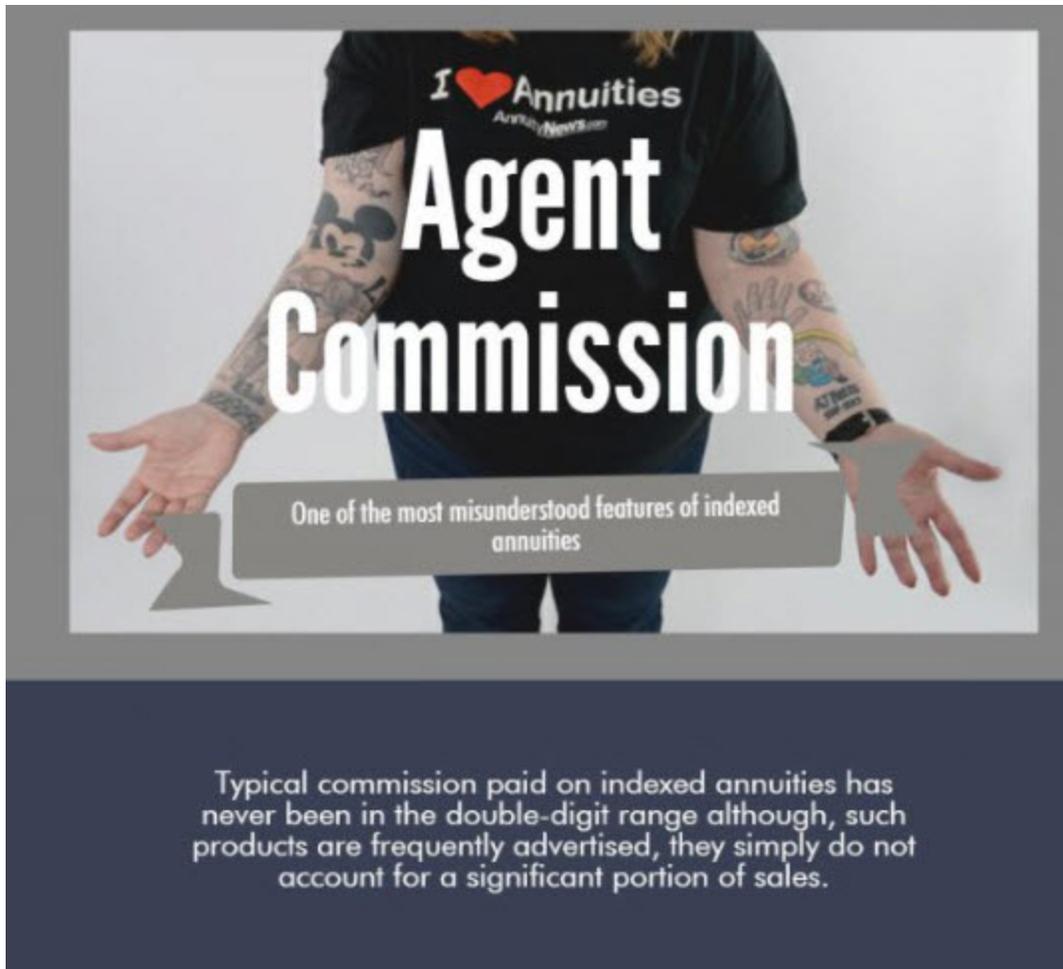
Whistleblower, after retaliation by JPMorgan, pays FINRA price, too. Thanks to a settlement this week, FINRA has punished just **one** known individual associated with a 2015 product-pushing case in which JPMorgan admitted it breached its fiduciary duty to clients nationwide: a whistleblower.

Is there anything on planet earth that would cause you to associate with FINRA?BB



As salespeople we get paid for success, no sale, no commission. Over the past few years with interest rates dropping and less available money to work with, insurance companies have lowered agent compensation. A recent report from **Wink Inc.** compiled agent compensation in a few short illustrations.

You know comp has dropped, we know it. With less money to work with, we have to be extremely careful how we spend our marketing dollars, there is very little margin of error.



Agent Commission

One of the most misunderstood features of indexed annuities

Typical commission paid on indexed annuities has never been in the double-digit range although, such products are frequently advertised, they simply do not account for a significant portion of sales.

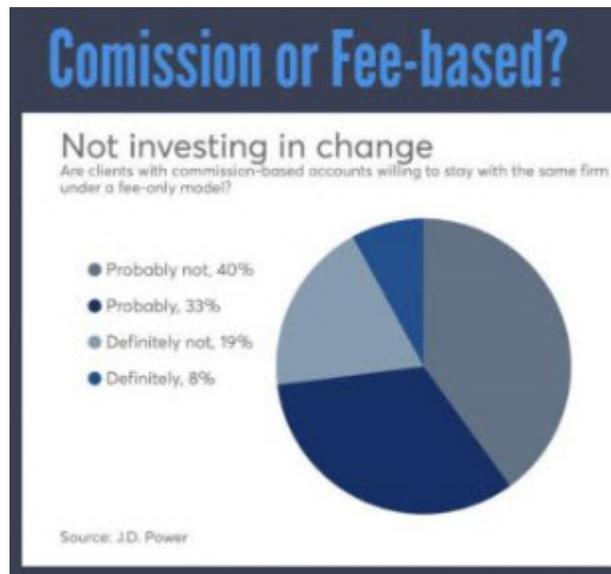
Average Agent Commission

After a high average of 8.10% in 2007, the average agent commission on indexed annuities began its decline. Many insurance companies have had to make commission reductions as a result of limited capital and historical low-interest rates since the market collapsed in 2008.

Average commission declined steadily throughout 2012 and 2013, bringing us to an average of near 5.40% for the past couple of years.

per "Wink's Sales & Market Report," 2006-2016

Now with the DOL effort to change our industry, we face other compensation issues. Fee based?



Clients don't want it and neither do we. Leave things alone.





<http://www.thinkadvisor.com/2017/04/18/even-fiduciary-champions-push-dol-to-change-rule?>

Even Fiduciary Champions Push DOL to Change Rule

COMMENTS CONTINUED TO FLOOD INTO LABOR ON MONDAY, THE LAST DAY OF THE COMMENT PERIOD ON TRUMP'S REQUEST THAT LABOR REVIEW THE RULE

Industry trade groups and lawmakers are urging the Department of Labor to revise, revoke or further delay its fiduciary rule — even the Investment Adviser Association.

Comments continued to flood into Labor on Monday, the last day of the comment period issued by Labor on President Donald Trump's request that the Department review the rule in its entirety and consider revising the rule or rescinding it.

Vanguard's Qualms

Vanguard, McNabb said, believes the rule as drafted “**harms** investors through reduced access to products, information and advice and is likely to **unnecessarily increase litigation** costs to investors seeking retirement services.”



My mother was very conservative, to her, taking a chance had very dangerous ramifications. I remember when I was 12, she bought cash value life insurance for (then) current protection and later as supplemental income at retirement time. The agent who sold her the policy was later in life elected governor of the state of Idaho. (Robert E Smylie)

Being conservative is not gender specific, however, most women I have worked with in my personal practice have certainly leaned that direction.

Women seem more concerned about the future and because of that, they make excellent prospects for the products we own and we sell, FIA.

To be successful in this market, a little background is necessary. Listed below are 10 points that should be considered when expanding your marketing to women.

BTW, if you are not marketing to women, BIG MISTAKE.

Uncover New Sales Opportunities

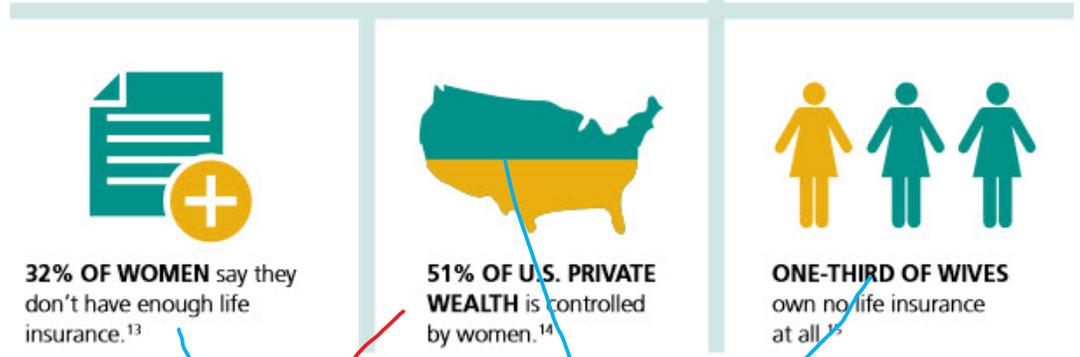
Women today represent a diverse and multifaceted segment of the financial planning marketplace. It is not uncommon for women to hold a variety of roles, including entrepreneur, professional, head of household, and/or primary caregiver — just to name a few. Furthermore, today's women are highly educated and more financially empowered than ever before. But, evidence suggests that their financial planning needs are not being met.

10 Key facts About Women and Retirement

Preamble: only one in ten are "very confident" that they will be able to retire comfortably. Women continue to lag behind men in terms of saving and planning for retirement. A recent study by Transamerica Center for Retirement Studies reported women have made huge strides in closing the gender gap. That gap, which was much narrower than in previous years is still HUGE.

Women are more educated, live longer and demand more safety and security in their financial planning. In terms of earning power and potential, women are far behind men with similar careers and occupations.

Despite these challenges, there is a significant opportunity in this market for advisors. **Female economic growth represents the biggest emerging market in the history of the planet — more than twice the size of the emerging markets of India and China, combined!**¹⁰ However, even with significant purchasing power, this segment of the market remains largely uninsured or under insured.



Women live longer opportunity

Annuity sales

Opportunity

Life sales

EARNING POWER

Women today still earn considerably less than men. A gender wage gap of nearly 20% means that women are saving less, and are more likely to leave the workforce to care for children, elderly parents, or disabled loved ones.



Women earned on average **\$0.80 TO EVERY \$1** earned by men in 2016 for annual earnings.²

For the average U.S. woman, it's more than **\$430,000** over the course of her career, according to an analysis by the National Women's Law Center, a non-profit advocacy group.

The issue has come to the forefront following criticism from many leaders that **women earn 79 cents for every dollar a man makes.**

California lawmakers last year approved legislation mandating that women and men earn the same amount for similar work.

The topic could be endless, the truth is simple, there are far different income opportunities based on gender than any other determination including race. Since we know women are inherently more conservative, this provides us with a massively huge marketing opportunity. An opportunity to help women move to safety with their important retirement dollars.

Here are 10 key points to understand about women and retirement. Learning this will allow you to build better relationships and to help them become more financially independent.



1: Retirement confidence is low

Only **10%** of women are “very confident” in their ability to fully retire with a comfortable lifestyle, compared to 19 percent of men. Nearly half of women (45 percent) are “not too confident” or “not at all confident” compared to only 32 percent of men who share those sentiments.

2: Many expect to retire after age 65 or not at all

53% of women plan to retire after age 65 (40 percent) or do not plan to retire (13 percent), a similar percentage to that of men (54 percent). One in four women expects to retire at age 65, and 22 percent expect to do so before age 65.

3: Half plan to work in retirement

Half of women (50 percent) plan to work after they retire, including 11 percent who plan to work full-time and 39 percent who plan to work part-time. Similarly, 52 percent of men plan to work after they retire, including 15 percent full-time and 37 percent part-time. Continuing to work in retirement can help bridge a savings shortfall; however, it may not be a viable option without taking proactive steps to allow for continued employment in retirement.

4: Women take proactive steps to remain healthy

A majority of women are taking **proactive steps** to help ensure they can continue working past age 65. Sixty-two percent are staying healthy, while 54 percent are performing well at their current job and 42 percent are keeping their job skills up to date. However, responses were lower for networking (16 percent of women, 22 percent of men), scoping out the employment market (16 percent women, 18 percent men), and going back to school (12 percent both women and men). All in all, 91 percent of women have taken at least one of the six steps identified. More than half (55 percent) have taken at least two steps, 33 percent three steps, 14 percent four steps, six percent five steps – but only two percent of women have taken all six steps.



5: Most lack a backup plan if forced into retirement

An **alarmingly low percentage of women** (19 percent) and men (31 percent) have a backup plan if forced into retirement sooner than expected. While delaying retirement and taking proactive steps to enable continued employment during retirement, it is vitally important to have a backup plan if forced into retirement sooner than expected (for example, due to a job loss, health issues, family obligations).

6: Women start saving later than men

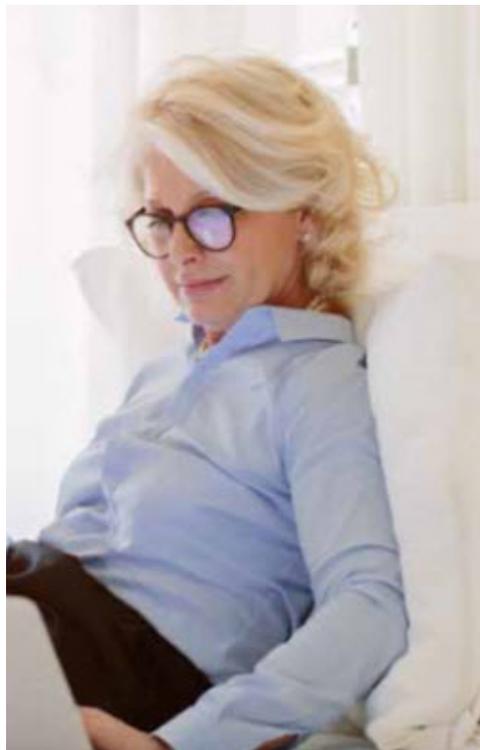
Seventy-two percent of women are saving for retirement through employer-sponsored plans (e.g., 401(k) or similar plans) and/or outside the workplace (e.g., in IRAs or mutual funds), compared to 80 percent of men. Women retirement investors started saving for retirement at **age 28** (median), while men investors got an earlier start at age 26 (median).

7: Women are less likely offered retirement benefits

One in four women (26 percent) work part-time compared to only 14 percent of men. This strongly influences women's **access** to retirement benefits in the workplace because part-time workers overall are less likely to be offered a plan. Forty-two percent of women part-timers are offered a 401(k) or similar plan compared to 77 percent of women full-timers.

8: Many plan to self-fund their retirement

Nearly half of women (47 percent) expect to self-fund their retirement primarily through 401(k)/403(b) accounts/IRAs (36 percent) or other savings and investments (11 percent). Twenty-seven percent of women expect Social Security to be their **primary source** of retirement income, compared to 23 percent of men. Fourteen percent of women expect income from working to be their primary source of income in retirement.



DISCONNECTED

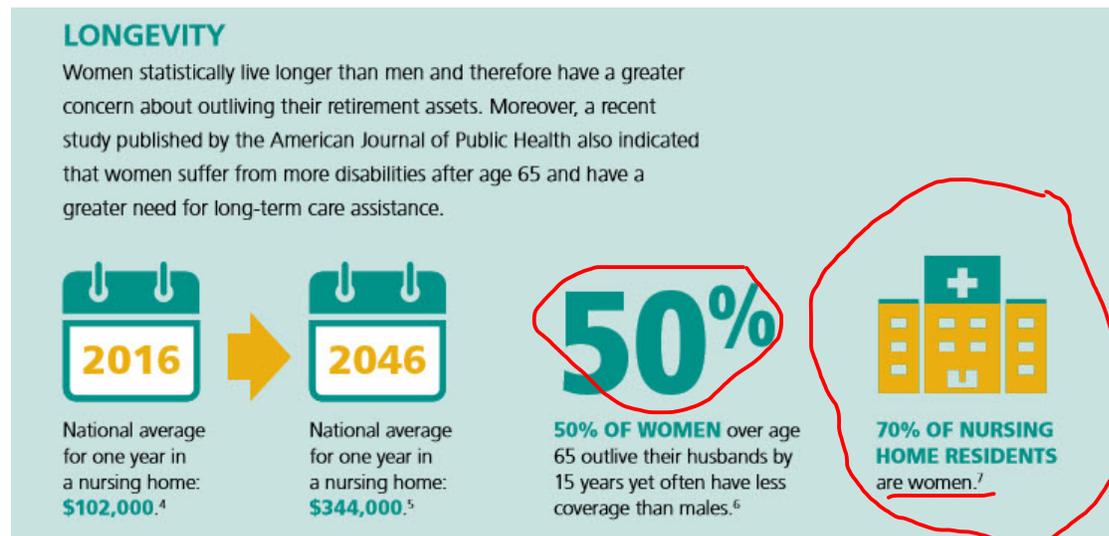
As a whole, women tend to feel ignored or underserved by the financial services industry and are dissatisfied with the level of service they are provided.



While most women said they did not intend to leave their financial advisor if their husband died, within a year of being widowed as many as **70% ACTUALLY DID SO**.⁸

36% In one study, only 36% of women surveyed said that they **TRUSTED THEIR FINANCIAL ADVISOR** and/or stockbroker.⁹

9: Many women guess their retirement savings needs



Statistically, **women live longer than men** and, therefore, need to save more to support their extended post-work, retirement years. Women estimate that they will need to have saved \$500,000 (median) to feel financially secure when they retire. Among those who estimated their savings needs, 56 percent of women say they “guessed” at what the figure should be and only eight percent said they had used a calculator or completed a worksheet. Men are far less likely to have guessed (40 percent) and more likely to have used a calculator or completed a worksheet (16 percent).

10: Most participate in a 401(k) or similar plan, if offered one

Among those offered a 401(k) or similar plan, women’s **participation rate lags** that of men (75 percent and 79 percent, respectively), with women contributing only 6 percent (median) of their annual salary compared to men contributing 10 percent. Only 61 percent of women who work part-time who are offered a 401(k) or similar plan participate in the plan, albeit at a higher median contribution rate of 10 percent, compared to 6 percent for women who work full-time.

What does this all add up to? Our products provide a key ingredient to this gender specific marketplace.

Safety, security, lifetime income, no fees or expenses....on it goes.

Refocus a chunk of your marketing to this market, it will pay off.

BB

Here is more:

Source: <http://www.thinkadvisor.com/2017/03/09/10-alarming-facts-about-women-and-retirement-risks?migration=1>



This past Friday I attended a seminar in Marin learning how to refocus marketing, making changes to an overall business plan. This meeting was aimed at security sales people, but they graciously let a spy like me in. Most of the stuff was about cross marketing securities and how to increase fee revenue. It made me sleepy.

The last speaker of the day then made this statement,

“Everything we have been talking about for the past 3 1/2 hours is completely meaningless if you do not take these next steps.”

I had the handouts and made you copies, I also have included my notes from his talk. Who was this guy?

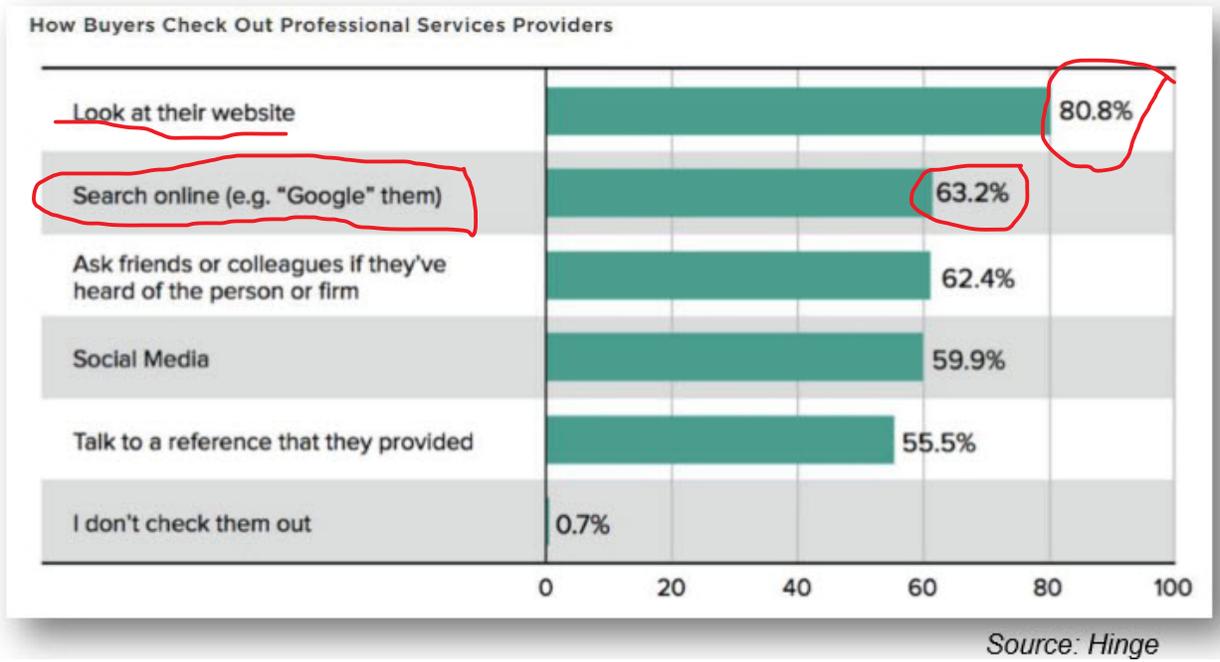
Derek Spangler



His company makes it easy for you to collect leads online. Established in January 2013, the company has quickly grown to over 15,000 customers.

<http://www.smartbrief.com>

“It started with the Millennials, Generation X, now the Baby Boomers, if you are not internet relevant when someone searches you, you are dead.”

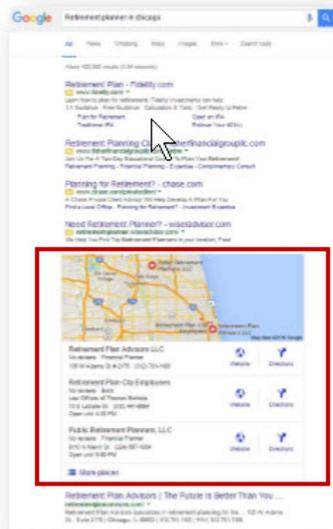


“You have 20 seconds when your website is found to interest someone and for them to stay.”

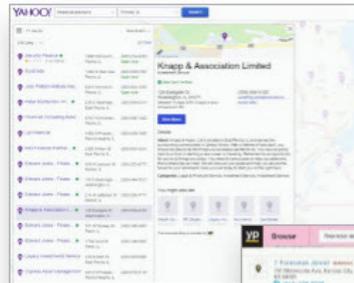
*“The internet is zooming to videos at warp speed, you must join in or be considered an antique. In the digital world, a business can go from a rocket to failure in less than 6 months. You must use videos, videos that are relevant, and the **MUST** be personalized.”*



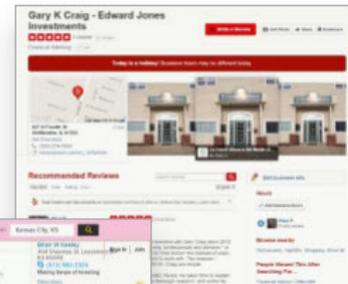
“You must be credentialed. Customers want to do business with experts, anything else means you are not relevant.”



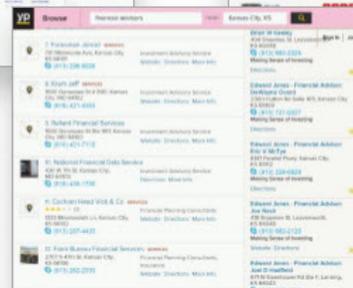
Source: Google My Business



Source: Yahoo Local



Source: Yelp

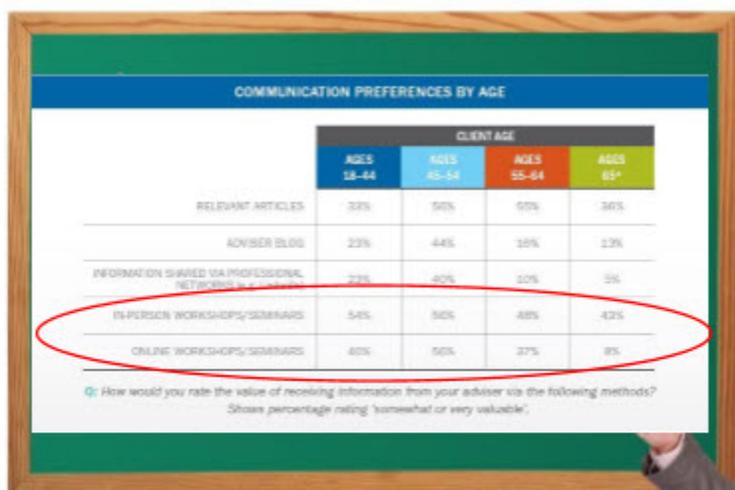


Source: Yellow Pages

Internet articles
Annuity.com
Retirevillage.com
Safemoneyradio.com
Blogs
LinkedIn
Facebook
Twitter

Something else? Here is a list of 1218 more social sites you can access as a provider: <https://www.guestposttracker.com/blogs.php>

“You must strive to be the recognized expert in your marketing area.”



The table, titled "COMMUNICATION PREFERENCES BY AGE", shows the percentage of respondents who rate various communication methods as "somewhat or very valuable" across four age groups: 18-44, 45-54, 55-64, and 65+.

	CLIENT AGE			
	AGES 18-44	AGES 45-54	AGES 55-64	AGES 65+
RELEVANT ARTICLES	32%	50%	50%	36%
ADVISER BLOG	23%	44%	35%	23%
INFORMATION SHARED VIA PROFESSIONAL NETWORKS	22%	40%	20%	2%
IN-PERSON WORKSHOPS/SEMINARS	54%	50%	68%	42%
ONLINE WORKSHOPS/SEMINARS	40%	56%	37%	8%

Q: How would you rate the value of receiving information from your adviser via the following methods?
Shows percentage rating 'somewhat or very valuable'.

Source: FPA, Communication Evolution

Meet the newest local expert: It took me less than 10 minutes, people are desperate for content, now I am the local financial expert, simply because I am writing in the paper. I am published!



I also found this terrific source: <https://www.hingemarketing.com/>

pg. 23 Open MIC: 24 years and still rolling along.....

Ironically, I have been preaching this on Open MIC for the past few months.



From the desk of David Townsend

Annuity.com

[View in Web Browser](#)

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David Townsend

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

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[View Website](#)

Access Essential Business Planning Strategies from Industry Experts

Whether you're an experienced planner for small business owners or would like to pursue this market, you'll find valuable information to help you and your clients. Our interactive business planning resource delivers insights and knowledge from Tom Commito, who has more than 35 years in this industry. It contains the in-depth technical content financial professionals need in an easy-to-use, dynamic package. You'll want to bookmark it as one of your favorites. [View whitepaper.](#)



New Turn-Key Campaign Online: Retirement Protection

People don't lay awake at night and worry about life insurance, they worry about retirement. Get sales ideas and client prospecting tools; BGA promotional materials; and unique selling strategies for client meetings on "Retirement Protection" by [clicking here.](#)



Supplemental Income Planning - A Strategy for Young Professionals

Life insurance with a Supplemental Income Planning focus may provide your young professional clients with flexibility later in life. The concept requires someone seeking permanent death benefit protection and who is comfortable increasing their premium payments over time. [Learn More about This Innovative Strategy.](#) [Use This Flyer in Client Meetings.](#)



Common Pitfalls To Binding Coverage

The Limited Temporary Life Insurance Agreement (LTLIA) is a valuable option that provides temporary coverage for eligible applicants during the application process. In order to obtain this interim coverage, it's important to submit the proper forms in good order, and to be aware of payment and validation issues which may prevent binding of coverage. [Learn more.](#)



Discover New Opportunities with Business Succession Planning

Create an additional revenue stream with clients looking for business succession planning. As business owners plan for the future, they want to protect the legacy they've worked hard to build. Business succession planning can help these clients ensure their business is transferred in a way that meets their needs. Nationwide has the resources and support you need to start the business planning conversation. Use this [Fact Finder](#) to start a business succession plan case today.



Annuity.com
David Townsend

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 **Annuity.com**



April 17, 2017

Every week, we send you an update with any recent, important carrier changes to help you prepare for your week ahead so you'll know exactly which carriers to be mindful of. Only those carriers that have changes are listed. Any interest rate adjustments, product changes and even new state product approvals are included with links to receive complete details.

THIS WEEK'S ANNUITY CARRIER NEWS

Athene

A.M. Best has upgraded the financial strength rating of Athene Holding's (AHL) operating companies to "A" (Excellent) from "A-" (Excellent) and the Issuer Credit Ratings (ICR) to "a" from "a-". The outlook of the credit rating was revised to "stable." Please click [here](#) for additional details.

ONGOING ANNUITY CARRIER NEWS

Allianz Life

Great news! With the recent delay of the Department of Labor (DOL) fiduciary rule applicability date, Allianz Life will continue the 2017 bonus compensation program for Allianz Preferred producers until May 31, 2017. [Click here](#) for additional details.

American General

American General Life Insurance Company are introducing a Second Quarter 2017 Commission Bonus Plan for all paid production of Power Select Builder and Power Select PlusIncome index annuities written during the second quarter of 2017. Call for complete details.

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

Legacy

Withdrawal of LegendMark No-Bonus FIAs Postponed
You can continue to sell LegendMark no-bonus fixed indexed annuities until mid-May. The withdrawal of the no-bonus products, announced March 20, 2017, is being delayed until further notice.

WHAT'S HAPPENING THIS WEEK

Conference Call | Annuity-focused,

Workbook-driven Seminars

Join our next conference call to learn more about First Annuity's cutting-edge prospecting solutions!

Wednesday, April 19th | 9am Pacific, 10am Mountain, 11am Central, 12pm Eastern | Dial In: (855) 878-4917 | PIN: 482915#

Open Mic

Join this weekly conference call to learn more about industry products, sales tools and techniques, and insights to help you grow your business!
Thursday at 9am Pacific, 10am Mountain, 11am Central, 12pm Eastern, Dial In: (800) 504-8071 | Code: 2554567#

Save Your Annuity Career in 30 Seconds!

Participate in this new DOL campaign and make your voice heard before the deadline.

[LEARN MORE](#)

SALES TOOLS FOR THE WEEK AHEAD

If you're having difficulty closing and even with prospects holding their appointments with you because of this outrageously over-inflated market, here are two very eye-opening tools created used by some of our biggest producers. Both pieces drive home the need for safety and the importance to never go backwards, i.e., index annuities.

Sales Tool #1 **WHAT'S NEXT?**

We all know the market is cyclical and what goes up, must come down. Why then do so many people ignore logic when it comes to the market and their retirement? Simple. Greed. Logic is out the window and emotions take over. The other driving emotion, however, is fear and sometimes people need to be reminded that a correction is, not only likely, but probable when you look at history. Sometimes it takes a visual representation to communicate the point.



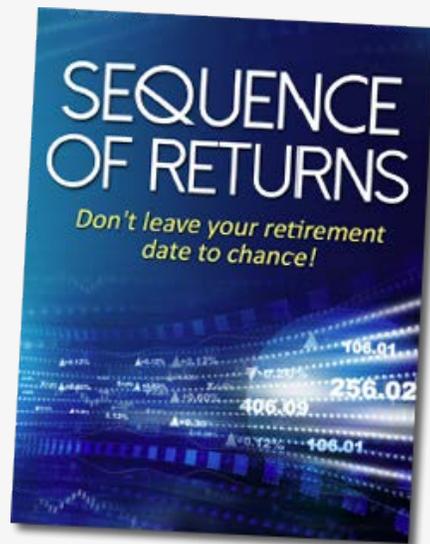
The "What's Next" sales piece clearly illustrates a disturbing pattern in the market that any level-headed person can see understand, and that a market correction is not a question of if, but when.

"What do you think will happen to the value of your retirement account Mr. Jones, when we see the next market correction?"

[Download PDF](#)

Sales Tool #2 **SEQUENCE OF RETURNS**

If you are already familiar with this concept, you know how powerful it is. This sales piece demonstrates the devastating effects of market fluctuations when taking withdrawals. Depending on the timing of gains and losses, the account holders' value can vary substantially. Two different scenarios with the exact same set of returns are illustrated within this piece. The only difference is when gains and losses occur and the results have a quite dramatic effect on the account value.



"Are you comfortable Mr. Jones, with taking a chance that your withdrawals won't devastate your retirement account because of market fluctuations?timing that you have no control over? Or would you rather have a plan with 100% certainty that regardless of what the market does, your income will never go down?"

[Download PDF](#)

First Annuity & Insurance Marketing, 7105 W 44th Ave, Denver, CO 80033



The Short List: Articles of interest for the working agent

Hundreds of life policies found in locator service's first six months

A life insurance policy locator developed by the National Association of Insurance Commissioners is helping reconnect beneficiaries with unclaimed life insurance policies. In its initial six months, the service has matched nearly 1,800 beneficiaries with lost or misplaced life insurance policies or [...]

5 New Things to Know About Living Too Long

Click [HERE](#) to view the original story at ThinkAdvisor; free registration Living longer than expected can throw off your clients' financial projections. Unexpected increases in annuity holder longevity can also throw off the annuity issuers' own financial projections. The Life Risk-Based Capital Working [...]

DOL Not Backing Down From Fiduciary Rule, Analysts Say

While the Department of Labor delayed the controversial Obama-crafted fiduciary rule for 60 days, it also expressed surprising support for the regulation. “The DOL clearly does not back down from the Fiduciary Rule and exemptions as a general matter,” wrote [...]

Annuity Pay Index Rises Rising interest rates have helped push payment yields for income annuities to their highest levels in nearly six months, according to an annuity pricing and analysis service. A person investing \$100,000 into an immediate income annuity on March 29 can [...]

DOL Hints at Regulatory ‘Relief’ for Indexed Annuities

When the Obama Department of Labor’s fiduciary rule, with little warning, decided last year that agents who sold indexed annuities couldn’t take commissions from insurers without signing the legally-binding “Best Interest” pledge to their clients, the \$60 billion a year [...]

America at a ‘Financial Flashpoint’: Northwestern Mutual

Click [HERE](#) to view the original story at ThinkAdvisor; free registration Are Americans more confident now or eight years ago? According to a study by Northwestern Mutual, the financial state of America is a good news/bad news scenario. The study [...]

Article Takes on Myth that Annuities Don’t Belong in IRAs

MEDFORD, OR—(Marketwired – April 05, 2017) – Buying an annuity within your IRA or Roth IRA can be a smart move according to a recent article in the Yonkers Tribune. “Despite the conventional wisdom, it often makes perfect sense to [...]

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Financial advisers award LinkedIn's Pro-Finder service a poor grade so far in terms of helping them identify worthy prospects who have become clients. But they're not giving up hope on the business development tool. About a year ago LinkedIn began [...]

Consider Fixed Annuities for Your Client's Fixed-Income Portfolio

Click [HERE](#) to view the original story via ThinkAdvisor; free registration While most experienced agents and advisers know a great deal about annuities, newer financial pros just starting to work with annuities may not know about all their advantages. And [...]

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.

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