

**Open MIC is open for anyone.**

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

**Questions?**

**Anthony Owen at [Tony@annuity.com](mailto:Tony@annuity.com)**

## **The very first senior moment in history**



**And that's what really happened to the dinosaurs!**

**Jonathan (Grandson) Diving...click on link**

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<http://www.facebook.com/video/video.php?v=10150189592278407&comments>

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# Editorial

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I was recently interviewed for a magazine article and during that discussion I was asked this question.

## **How did I (and Betty) sell over \$100 million plus of annuities in the small town of Olympia Washington?**

As I have mentioned before, I am terrified of the telephone and I am at best an average salesperson. Those who have been on sales calls with me will attest to that fact. (I am average)

Plus, I didn't have EIAs for most of my selling career. My basic product for years was the Great American SP10ST which paid 4-5% for the first year and 3% for the next 9.

I also did it without the benefit of the best lead generation system ever created: **Retire Village**.

## **So how did I do it?**

I did it based on one simple marketing concept:

**“Have more people to see than you can ever see!”**

I have always invested more in marketing than I needed to, mostly out of fear of not having anyone to talk to about annuities.

**I have always thrown away leads and I have always had 20 appointments each and every work week. When you throw away unreached leads you gain a sense of freedom!**

You can do what I did, it isn't brain surgery, it is simply determining a marketing plan and sticking to it for a set period of time.

It is called the **“Law of Large Numbers”**

In today's Open MIC notes is an example of what I am talking about. The name of the article is:

**Leads.**

Bill Broich





# Crew Share

**Email me... ([bbroich@msn.com](mailto:bbroich@msn.com)) your sales success and experiences and share with the Crew....will always be anonymous.**

## A Few Comments From Emails This Week About Leads and Selling Experiences....Both Good and Bad

**(From 11 emails)**

- Dave, just wanted to let you know I just picked up \$100,000.00 for North American, cash. These scrubbed leads are fantastic. I've now got a good pipeline going and things are starting to pop. Also **RetireVillage is great**, this app I wrote was entered into the data base back in Feb. the guy wasn't ready then but I could see that he was getting dripped and visiting other areas. I stayed in touch after he would visit and finally he was ready. Anybody who says these leads are no good or that the site isn't helpful are missing the boat.
- 
- I already have a RetireVillage website (just starting to build a data base), am getting ready to use both types of leads and enjoy the Open Mic series. Thanks for all you guys do for us (no complaints here).
- Of the leads I have received I have set apts. with 80%of them. Not bad.
- I listen to Open MIC every week and get excited but my sales results are never very good. What next?

- As we take a brief pause for the Easter weekend I just want to say thank you to you guys for all the help you continue to provide me. I'm very appreciative. Have a nice weekend.
- I had one of my best days ever on the phone today Bill. I really credit it to what you said about being patient "**these boomers don't make quick decisions**"... Thank you!
- Thanks! I thought I would let you know I just made 2 sales form the **Retire Village drip**, an amazing marketing tool....East Coast agent
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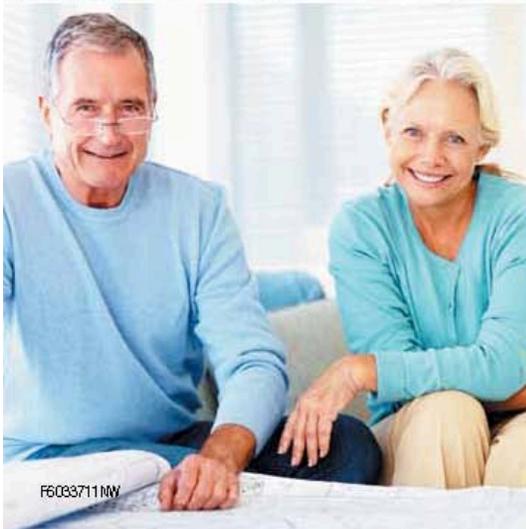
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## Hot News and Other Helpful Info

- **New annuity products article:**  
<http://www.investmentnews.com/apps/pbcs.dll/article?AID=/20110424/REG/304249983&cslet=UnhOY2ILWDILLONZK2pjMXNkbTdUZlJwb3VmcXVXWT0>
- **Business Day Pro Annuity article:**  
<http://www.businessdayonline.com/NG/index.php/personal-finance/20833-annuity-you-can-draw-on-regular-income-till-death->
- **Anti-annuity article:**  
[http://www.stltoday.com/business/columns/jim-gallagher/article\\_906e301d-e99a-58e0-abef-cc5b0cb38366.html](http://www.stltoday.com/business/columns/jim-gallagher/article_906e301d-e99a-58e0-abef-cc5b0cb38366.html)
- **Idiot Berko (creep) rolls again article:**  
<http://newssun.suntimes.com/business/4925622-420/malcolm-berko-time-to-abandon-sinking-ing-annuity.html>
- **Corporate tax article:** <http://www.sfgate.com/cgi-bin/article.cgi?source=patrick.net&f=/c/a/2011/04/21/BUVT1J4F2U.DTL&tsp=1>

- **NY Times article about public pension issues:**  
[http://www.nytimes.com/2011/04/26/us/26pensions.html?\\_r=1&nl=todaysheadlines&emc=tha2](http://www.nytimes.com/2011/04/26/us/26pensions.html?_r=1&nl=todaysheadlines&emc=tha2)





F6033711NW

A **10% rollup**  
 for income and  
 death benefits  
 +  
 Beneficiary choice  
 of **lump sum** payout  
 or annuitization  
 +  
 Income benefit  
 percentages that  
**increase annually**  
 =

**IncomeSustainer Plus**, an innovative income rider plus death benefit rider from Great American Life Insurance Company®. Help provide your clients with the income they need, plus a legacy to leave.



Ready to learn more? Visit [www.GAFRISingleSource.com](http://www.GAFRISingleSource.com) or contact me today:

David Townsend  
 Annuity.com  
 (877) 797-0893

The IncomeSustainer Plus rider issued by Great American Life Insurance Company® (F6032810NW) is an optional rider for which there is an annual charge. Please see rider for details about rider benefits and limitations. The rider death benefit amount is dependent upon payment option selected. Annual increases in benefit percentages apply only before the benefit start date. For agent use only. Not intended for use in sales solicitation.

**Looking for a product to protect your clients' wealth?**

## Look no further than **Safe Return**<sup>SM</sup>

from Great American Life Insurance Company<sup>®</sup>, featuring:

- ◆ **Safe Return of Premium** at any time
  - ◆ **Bailout cap** for indexed strategies
  - ◆ Account value death benefit
  - ◆ Extended care and terminal illness waivers
  - ◆ 10% free withdrawal allowance
  - ◆ GMSV is 1% on 100% of premium
  - ◆ No MVA
  - ◆ Guaranteed minimum withdrawal benefit available
  - ◆ Writes through age 85
  - ◆ And for you – four commission options.
- Choose how to pay yourself on each case!**

#### Bailout feature example

7.25% cap for initial term

Bailout cap = 6.75%

6.50% cap for next term

Cap for next term is below bailout cap, so money can be withdrawn without penalty. Please note this example is for illustrative purposes only.



Our financial strength  
a company you can trust

For more information, call:

David Townsend

Annuity.com

877-797-0893

David@annuity.com

For agent use only. Not for consumer distribution. • For use with contract form P1074509NW and waiver forms R6019308NW and R6020708NW. Contract form numbers may vary by state.

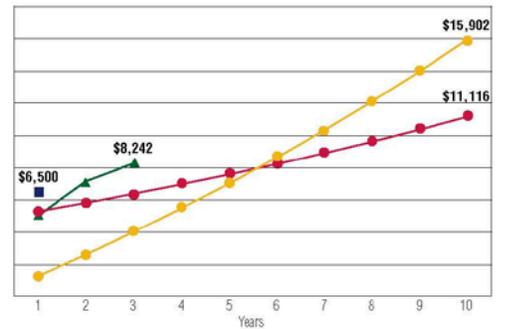
# The Choice is Yours: Commission Options on Safe Return<sup>SM</sup>

When you sell a Safe Return annuity, you now have **four** commission options to choose from:

- ◆ Heaped    ◆ Mod 3    ◆ Trail AV    ◆ Level AV

**Example:** For a Safe Return sale to a 65-year old with a purchase payment of \$100,000, you would earn the following with each option:

YEAR	HEAPED:	MOD 3:	TRAIL AV:	LEVEL AV:
1	\$6,500 (6.5%)	\$5,000 (5%)	\$5,256 (4.75% + 0.5%)	\$1,250 (1.25%)
2	--	\$2,126 (2%)	\$532 (0.5%)	\$1,329 (1.25%)
3	--	\$1,116 (1%)	\$558 (0.5%)	\$1,395 (1.25%)
4	--	--	\$586 (0.5%)	\$1,465 (1.25%)
5	--	--	\$615 (0.5%)	\$1,538 (1.25%)
6	--	--	\$646 (0.5%)	\$1,615 (1.25%)
7	--	--	\$678 (0.5%)	\$1,696 (1.25%)
8	--	--	\$712 (0.5%)	\$1,781 (1.25%)
9	--	--	\$748 (0.5%)	\$1,870 (1.25%)
10	--	--	\$785 (0.5%)	\$1,963 (1.25%)
<b>TOTAL:</b>	<b>\$6,500</b>	<b>\$8,242</b>	<b>\$11,116</b>	<b>\$15,902</b>



Call me today to learn more!  
Name - Agency  
Phone - E-mail



For more information, contact a Relationship Manager  
at (800) 438.3398, ext. 11999

Assumes 100% in indexed strategy at an annual growth rate of 5%; contract is held for 10 years. Safe Return issued under contract form number P1074509NW.



*Trail AV and Level AV continue to pay over the life of the contract!*

Select how you want to be paid on a case-by-case basis on the application.

10. For MGA/Agent Use Only (Commission Structure Codes)

Icon  NT  T2  Safe Return  HEAP (01)  MOD 3 (02)  
 Trail AV (03)  Level AV (04)

**We talked about this last week....BB**

## **One in Four Baby Boomers Say They'll Never Retire**

April 25th, 2011 | by Elizabeth Ecker Published in [News](#), [Retirement](#), [Reverse Mortgage](#) | [5 Comments](#)

Forty-four percent of baby boomers express little or no faith they'll have enough money to retire, a recent poll says. And one in four who are still working say they'll **never retire**.

The Associated Press-LifeGoesStrong.com poll states that many baby boomers, while they are starting to retire, are **agonizing about finances** and expect they will need to work longer than they had planned. Just 11% say they are "strongly convinced" they will be able to live comfortably, and 55% are either somewhat or very certain they could retire with financial security.

With government budget talks aimed at addressing retirement income and entitlement programs for seniors, the poll also finds that 64% of boomers see Social Security as the keystone of their retirement earnings; outpacing pensions, investments and other income.

Excluding their homes, **24% of boomers say they have no retirement savings**, according to the report, and despite the worries and dearth of savings cited by many of those polled, only about a third of boomers say it's likely that they'll have to make do with a more modest lifestyle once they retire.

**Only about 1 in 4 expects to struggle just to pay their expenses.**



## Good stuff from Porter....BB

While the U.S. government still doesn't see inflation, some of our country's largest operating companies certainly do. Paper-product giant **Kimberly Clark**, maker of **Kleenex and Huggies**, announced a **9% decrease** in first-quarter earnings. The company also doubled its estimate of raw material inflation for 2011. Kimberly Clark estimated costs for key raw materials would be between \$450 million and \$550 million (up from \$200 million-\$250 million). The company said it would raise prices and cut overhead (lay people off) to **combat rising input costs**.

Last week, **McDonald's** also **blamed inflation** for squeezing its margins. Despite improved first-quarter earnings, shares of McDonald's fell last week on **fear rising prices** would hurt future margins. The company said it expected food prices to rise about 4% this year. And it's considering raising menu prices to pass the increases along. In addition to price increases for its input goods, McDonald's also warned about inflation in terms of its borrowing costs. It expects interest-rate expense to increase 5%-6%. McDonald's also predicts an effective tax rate of 30%-32%, up from 29.3% last year.

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## Nice Share....thanks Jerry, very good points, a target market we may be overlooking....BB

Hi Bill,

Jerry Baxter here...I'm one of Joe's crew members from Overland Park, KS (a KC suburb).

I thought I'd share this article from Investment News Daily:

<http://www.investmentnews.com/article/20110421/FREE/110429986/-1/INDaily01&dailycount=4&issuedate=20110421>

Now surely, some of these investors are "prime" annuity prospects (by age). But if you couple this with the Northwestern Mutual article (about long-term guarantees and quality) and add in what **David** was saying about

the Great American non-bonus product (for long-term growth), there's much more potential for all of us than just the baby boomers.

Even people 45 years old are **tired of risking** their money to bear markets every 6 years. Anybody that age (or even a little younger) experienced both 2000 - 2003 and 2008 - 2009. Think any of them would've been happy with a steady indexed return with a "poopy" old 6% cap??

I'm just saying, I think agents have a tendency to think about annuities only for persons of a certain age instead of thinking of the good products (like Great American) we have now that might work with younger investors. Think of how products have changed just since Y2K. If we do our best for a 45 yr old now, and something justifiably better is developed 12 years from now, why wouldn't we just help clients make an adjustment at age 57? Who knows, 10 or 12 years from now, there might be some whammo-blammo product with a super bonus and hyper-LIBR that's a must buy for them. If that's the case and it's suitable and justifiable, move the client then.

Like you always say, unless the comparison is bank returns, drop the current interest issue and focus on the long-term, guaranteed end results and the income those retirement dollars are meant for anyway.

**Sorry to soap box you**, but having been stung by the stock market myself, and just now redirecting my practice from the employee benefit discipline, I'm just really amped by the huge prospect potential.

**I already have a RetireVillage website (just starting to build a data base), am getting ready to use both types of leads and enjoy the Open Mic series. Thanks for all you guys do for us (no complaints here). JWB**

Jerry W Baxter, RHU  
Principal/Owner  
Cornerstone Insurance Solutions, LLC



**Our guest today is a \$10 million dollar **PLUS** per year annuity producer who has built a wonderful sales career in the Phoenix Arizona area.....Please get your questions ready....BB**



**Andrew Rafal, Partner & Co-Founder**

Mr. Rafal specializes in sophisticated planning and wealth management strategies for individuals and their families. With over a decade of advisory experience, he is experienced in protecting assets from market volatility, minimizing tax liability and maximizing wealth transfer. Andrew is also the host of **Safe Money Radio** on KKNT 960 AM at 1:00 p.m. on

Sundays.

Prior to Strategy Financial Group, Mr. Rafal was Senior Vice President for one of the largest estate planning firms in Arizona. He holds a Bachelor's of Science degree in Finance from Miami University in Ohio and studied Business at the London School of Economics. In his free time, Mr. Rafal is actively involved in fundraising for Scottsdale Healthcare System's Neonatal Intensive Care Unit.



**Look at these gains, and no exposure to risk, safe, secure and now these gains are locked into the guaranteed value.....Thanks Marilyn for the share....BB**



## **Marilyn Clark**

A client of mine just received his statement from 4/11/11 from Equitrust.

He has had nice gains each year since inception in 2008. He had four strategies:

- Declared rate
- One year p to p with cap of 6%
- One year daily average cap of 7% and
- 2 year average no cap.

**His annuity grew 31.4% on two year no cap (average) That pool of money gained \$16,391.**

**His other two were gains of \$1,581 and \$3,222 so 3 of his 4 strategies had major gains and one had 00. His overall gain was \$21,195.14 and took his account from**

**\$212,822 to \$234,017.**

**This is the third year his account was opened and he's up nearly \$60,000 since inception in April of 2008.**

Marilyn

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**From Financial Times ([www.ft.com](http://www.ft.com)) a solid source of info....BB**

## **Fed to signal end of monetary easing**

By Robin Harding in Washington

Published: April 17 2011 19:06 | Last updated: April 17 2011 19:06

An end to global monetary policy easing is on the horizon, with the US Federal Reserve set to signal it will cease asset purchases at the end of June.

When the rate-setting Federal Open Market Committee meets on April 27, it is unlikely to limit its options by ruling out asset purchases beyond the second \$600bn – or “QE2” – that is due to finish by the end of the second quarter.

Fed officials, however, know that announcing more asset purchases at the last minute would disrupt markets. Silence on a follow-up “QE3” at next week’s meeting would therefore signal that their current intention is to complete the \$600bn QE2 program and then stop.

Quantitative easing is an attractive policy tool after short-term rates have been cut to zero. By buying securities such as Treasury bonds, a central bank can drive down long-term interest rates as well in an effort to stimulate the economy.



**I was called by an agent about convertible bonds. I think this definition from **Investopedia** says it all very simply....BB**

## **Convertible Bond**

### ***What Does Convertible Bond Mean?***

A bond that can be converted into a predetermined amount of the company's equity at certain times during its life, usually at the discretion of the bondholder.

Convertibles are sometimes called "CVs".

### ***Investopedia explains Convertible Bond***

Issuing convertible bonds is one way for a company to minimize negative investor interpretation of its corporate actions. For example, if an already public company chooses to issue stock, the market usually interprets this as a sign that the company's share price is somewhat overvalued. To avoid this negative impression, the company may choose to issue convertible bonds, which bondholders will likely convert to equity anyway should the company continue to do well.

From the investor's perspective, a convertible bond has a **value-added component** built into it; it is essentially a bond with a stock option hidden inside. Thus, it tends to offer a lower rate of return in exchange for the value of the option to trade the bond into stock.

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[www.annuitynewsjournal.com](http://www.annuitynewsjournal.com) is a good source...BB

## American Equity Investment Life Holding Company Receives Positive Ratings

By [Christi Roberts](#) on April 21, 2011 at 8:15 am

The American Equity Investment Life Holding Company, a provider of life insurance and annuities that has enjoyed mostly **positive ratings** during the first quarter of 2011, has recently reappeared on the radar of several stock analysts issuing optimistic reports about the strength of the company's shares.

American Equity (NYSE:AEL) began to make headlines in the financial news media as early as January. When popular and respected multimedia financial-services company **The Motley Fool** began searching for "the best stock", they dedicated an entire online article to AEL.

According to due diligence performed by The Motley Fool's staff, AEL passed their "perfect stock" test on a number of factors. The 1 to 5 year revenue growth for the company, as well as their stock's valuation and balance sheet ratio were seen as impressive. **This is especially important when considering that AEL is an American company operating in some of the worst economic conditions faced by providers of financial services in many years.**

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**Sorry.....I lost the source and author of this article,  
please see my notes at bottom of article....BB**

## **Absolute Return Funds**

**Absolute-return funds absolutely confusing**, advisers say

Raft of new offerings are difficult to decipher, dissimilar in investment approaches

April 17, 2011 6:01 am ET

**Mutual fund companies that are looking to attract investors are betting on the words “absolute return.”**

Twelve absolute-return funds have been launched since the start of last year, bringing to 32 the number of funds with “**absolute**” in their titles, according to research firm Morningstar Inc. The funds have little in common beyond their names, which makes evaluating them difficult except for the most-experienced investors, Bloomberg Businessweek.com reported.

The idea of “**absolute return**” is primarily a **marketing concept** that has gained popularity **since the recession** and stock market decline, said Nadia Papagiannis, an alternative-investment strategist at Morningstar. Funds labeled “absolute return” follow a number of strategies and **imply that investors won't lose money and will always make money**, she said.

“It preys upon people's fears that another 2008 is going to happen,” Ms. Papagiannis said.

The funds use bonds, derivatives, commodities, currencies and stocks in strategies designed to produce consistent returns unaffected by broader market moves.

“'Absolute return' describes the goal rather than the investing strategy,” said Joseph Jennings, an investment director for PNC Wealth Management who uses some of the funds for his clients. The aim is to “generate positive returns in any market environment and do so with fairly low volatility,” he said.

## INTEREST RATES

“If you're worried about interest rates, you end up turning to these to fill out your portfolio,” said Mr. Amburgey, the chief investment officer at Rutherford.

**Absolute-return funds try to reduce market risks such as interest rate changes or falling stock prices.**

The \$3.4 billion Absolute Strategies Fund (ASFAX) from Absolute Investment Advisers LLC uses 13 different strategies. The Eaton Vance Global Macro Absolute Return (EAGMX) fund, the largest absolute-return fund with \$7.6 billion in assets, invests in **global debt, currencies and derivatives**.

For most of the funds, “you don't have enough of a track record to make a prudent decision,” said David J. O'Brien, head of O'Brien Financial Planning.

The track record of older funds is mixed.

Of the 10 absolute-return funds that existed in 2008, all but two lost value. For example, the Absolute Strategies fund **lost 14%** that year while the S&P 500 dropped 38%.

Investors should read descriptions of fund strategies carefully and try to gauge the skill of fund managers.

Because many of the funds **hedge market risk with derivatives**, much depends on these strategies' details.

Derivatives are contracts whose value is derived from stocks, bonds, loans, currencies and commodities, or linked to **specific events** such as changes in interest rates.

Although absolute-return funds are designed to be less volatile than the markets, **“they're still risky,”** said Robert Dowling, a financial adviser at Modera Wealth Management.

Because their performance can be unpredictable, it is best not to bet on just one alternative approach, he and other advisers said. Mr. Dowling recommends that clients buy several funds or make sure a fund includes several different strategies, as the Absolute Strategies Fund does.

## **Absolute-return funds have other disadvantages.**

Because most trade often, any gains may trigger higher **short-term** capital gains rates.

**Fees may also be higher.** Expense ratios for absolute-return funds may vary from less than **1% to almost 3%**, according to Bloomberg data. Expense ratios will decline with time, Ms. Papagiannis said.

### LABOR-INTENSIVE

Absolute-return funds **may not be worth the effort** that it takes to evaluate them and fit into a portfolio.

If an investor's goal is to reduce volatility, he or she should stick with investments such as bonds, said Robert Schmansky, founder of Clear Financial Advisors.

For example, Treasuries can be bought and structured in a way that they provide a guaranteed income stream **much like an annuity**, he said. Called “laddering,” the technique involves the purchase of bonds with varying maturities that correspond to when the investor needs cash flow.

“After the fees and costs of these funds, there are better options out there that have more of a track record,” Mr. Schmansky said.

**So....I have a question?**

**They are **risky**, they are **volatile**, they charge **fees**, and they are **difficult** to understand.....my question is simple.**

**Who in their right mind would buy them?**

**Did you catch the quote? They can be made to look like an annuity.**

**For goodness gracious sakes, juts buy an annuity!....BB**



# The Other Side of the Table

.....it's all based on your view.....



Sometimes it is how you look at things that can make the difference. The other side of the table is all about that....how you look at things!

**Take a serious look at your marketing from the “Other Side of the Table”....What do you see?**

## **Leads**

Along time ago I said this about a lead:

**“A lead is only an invitation to a relationship”**

We have spent our professional efforts to help agents generate leads and develop marketing systems. Our lead generation systems are, seminars, radio, and internet leads.

We have tied a nice big bow around them with the most cutting edge database system ever thought of in our industry:

# Retire Village.

Retire Village allows the agent to stay in touch with his suspects, prospects and clients in an extremely efficient manner from an outsourced position.



## Safe Money Radio

Our radio program is working in 60 markets and we know that if you follow our suggestions, radio leads will provide you, the agent with a constant flow of new prospects to call and to see.

Experience has shown that for every \$5,000 invested in radio marketing will provide 100 leads. 100 radio leads will provide 20 serious appointments, 4 sales and premium of \$400,000. Plus 10 to 40 additions to your **Retire Village** database for future potential prospect conversions.

The average cost per completed sale is approximately \$1250.

\$5,000 invested equates to \$4,000,000 in annuity premium which equates to about \$26,000 in premium.

\$5,000 becomes \$26,000, plus the residual value of the leads in **Retire Village**.

These are ROI's any company in America would kill for. Radio works!



## Scrubbed Internet Leads

It may come as a surprise to you that most companies sell leads 6-10 times. Our philosophy has always been to sell leads only once, deliver them as instantly as possible and as fresh as possible. We have successfully done that for 6 years.

Last fall we added a new twist to our internet lead system:  
**Scrubbed leads.**

Scrubbing the leads has added a deeper dimension to the establishment of a relationship with our prospects.

Scrubbing leads really means beginning the relationship for an agent by collecting and offering additional information from the prospect. As an example, the prospect asks for information (internet inquiry), the initial scrubbing gives the prospect partial information, collects more information (for the agent) and is passed on to the agent for the balance of the request. (value) By providing the information to the prospect, the agent gives value and thus the relationship begins to build.

While the collected information is important looking at the sales process from the outside, it really is very minor. **More importantly** is beginning the flow of information and the possibility of adding **value to the prospect** by divulging and sharing a “slightly” more involved relationship.

The stage is set for the agent to provide more value, build trust and move towards a completed client/advisor relationship. This evolution takes time and as we have moved from the WWII and Korea era to the Baby Boomers as our target market, that process has become more time consuming and more involved.

The reason?

### **Information.**

Access to information has allowed the prospect to be more informed and more educated. Because the prospect is more educated, more questions are asked and more information is needed to overcome the possibility of making a mistake by the prospect.

The actual sales process has been spread out over a long “**adjustment**” period from beginning to completion. What used to be a 1-3 week process now can be 2-10 weeks as the Baby Boomer prospect, looks, sniffs and begins to digest the options we have provided him.

This new time period means the value of staying in touch and a continual flow of new value (drips) helps build and cement the whole process of relationship building.

### **Thus the brilliance of [Retire Village](#).**

Most agents are new to our “scrubbed” leads and look at the cost as a negative. No agent wants to spend any more money than necessary on marketing, but it is important to have a long term flow of leads that can be evaluated over a period of time. This evaluation is nothing different than any other American Corporation would do.

**Commit** to a marketing plan, **evaluate** it during the agreed upon time period and then evaluate the results at the end before deciding to continue or re-tool.

I was recently asked by an agent if I thought the \$150 “scrubbed” leads were worth it, Here is my verbatim answer.

***“Order 100 leads, invest \$15,000, add up your sales, calculate the cost per sale, value your remaining “open” cases.***

***Then make a business decision.”***

One of our crew members did just that. Here are his results.

Stewart Miller

I have paid for 99 leads, my investment is **\$14,850.**

So far I have closed 6 sales and earned commissions of **\$120,200**  
My Cost per sale of closed sales is **\$2475.00**

My current percentage of commissions for marketing is **12.5%.**

## Pending

I have 16 **“Open Cases”** of which I know additional sales will be closed.

- 3 of the pending are set as closed appointments, \$550,000 est.
- 12 others have given assets as \$3,295,000 very qualified we are still communicating via phone, email and **Retire Village**
- 1 Life case with a \$86,000 target is pending.

Stewart runs his marketing like a business. He wrote a business plan, he invested his marketing budget and he obtained results.

What would you evaluate of Stewart’s marketing plan? If he closes one more sale his cost per sale will drop and his percentage of marketing will also decline.

**Stewart A. Miller**  
Estate Financial Group  
Host "Safe Money Radio"

If you would like to speak to Stewart, email [david@annuity.com](mailto:david@annuity.com) for contact info.

**Here are statistics from another agent keeping great records:**

**Over \$1.5 million. Still have \$300K pending issue but apps have been turned in.**

Agent Name	Leads	Appts	Sits	Apps	Appt %	Written \$ per App	Premiums	
							Sold	Issued
Agent	<b>38</b>	<b>32</b>	<b>26</b>	<b>12</b>	<b>84.21%</b>	<b>\$126,950.26</b>	\$1,523,403.08	\$1,249,403.08

**38 leads, 12 applications averaging \$126,950 plus leads in Retire Village**

Now **Retire Village** will grind away and help more a greater percentage for “open case” to closed case, making the marketing plan more and more efficient.

All good right?

Yes and no. I have good news and I have bad news.

**The good news is this:** Our “scrubbed” leads really work. They will make you sales and they will make you a profit.

**The bad news:** We do not have an unlimited amount of them. These leads will not sustain an agent with 100% of your lead needs. Scrubbed leads should only be part of your marketing plan, a piece.

Consider radio, direct mail, seminars and focus groups to balance out your marketing approach.

And the most important part of your marketing:

# Retire Village

If you are not using Retire Village you are making a mistake and you are dumb. (did that get the message across?)

## And speaking of Retire Village.....

**From:** Rick Taylor [mailto:taylorzoo@centurytel.net]  
**Sent:** Monday, April 25, 2011 3:29 PM  
**To:** Joe Rych  
**Subject:** ERMS update.

Joe,

Just to let you know how the **ERMS** is working for me so far this year. As I mentioned earlier this year I received a call from a drip that he was ready to move. In an earlier e-mail he rolled his investment account, **\$84k** into an indexed annuity.

It went so well that he then immediately rolled into another annuity his IRA for another **\$48k**. Then, 2 weeks ago I get a call from another drip that I had noticed was following up on the **ERMS** e-mails and was thinking about calling him.

However, he beat me to it and called me, ready to move. Last Friday morning we signed the papers for a **\$150k IRA** rollover from his brokerage account.

Over **\$280k** since the first of the year and it has only cost me \$200 for web site and my monthly newsletters! By the way this guy had all of my newsletters on the table when I showed up.

FYI for everyone, I only have **83 in my e-mail list** and several of them are existing clients!

**WOW**, what a system! I'm sold and glad that you developed this system.

It is great to be working with a group of people who understand, it's in the **MARKETING!** Please keep up the good work and thanks for all you do.

Rick

**I couldn't have said it any better myself, thanks  
Rick....BB**

**Disclaimer:** I guess I should start adding a disclaimer...I get information from many sources. I always try and provide the original source or the link.

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