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Words of Wisdom

“It is better to be a failure at something you love than a success at something you hate”. George Burns

PDF attached from Joe

I have had a few calls this year about telephoning and how to move the prospect to a favorable position. Joe invented this process and will share a few points.

This script really works, I suggest you adopt his approach, your appointment success rate will improve.

“Would it be a bother?”

Telemarketing script

Lead is called for delivery and appointment set

Telemarketing script

1) “Hello my name is from Bill Broich’s (or agents name) office. I wanted to personally thank you for attending the seminar or your request for information....or... I wanted to thank you for requesting our booklet.”

2) “I also wanted to remind you that there is no charge for the booklet or information or”

3) “Would you mind if I ask what motivated you to request the booklet?or what motivated you to attend our seminar”

“You know, you would be surprised how many people like yourself give me that same response. I’d love to tell you what many of them have done to solve those issues. But first, I want to make sure that we get this information to you.”

4) “By the way, I will be visiting with about a dozen people close to you that that also requested this information.” Or I have several folks from the seminar stopping down to my office to pick up seminar materials, which would be more convenient for you.

“**Would it be a bother** if I dropped off your booklet in between appointments, on a day when you will be around and at least shake hands and tell you the type of work I do. At that time I can also tell you what other people are doing to solve very similar issues. Great.....would Tuesday.....”

5) “By the way, if you would like to find out how you can reduce your taxes please have your last years tax return ready. He may not have much time, but feel free to ask a couple of quick questions if you would like. We do not charge for any of the materials or our time.”

6) **Optional** “If it’s convenient, would you please do me a favor and grab a pencil so you can write the date and time on your calendar.”

7) “Thank you againHave a nice day....”

This could be bad; the government spending is so out of whack, they are looking at every possible place for revenue....BB



TAX PREDICTIONS

The **Kiplinger Tax Letter** advises that investors pay close attention to tax reform. Kiplinger predicts that, in order to achieve significant income tax rate reductions, capital gains and dividend tax breaks are likely to end by 2015, with **both being taxed as ordinary income**.

Economy? I see more fear of risk and many more Baby Boomers running to guarantees - look at the demand for income rider! (see article in notes about variable annuity and income riders)BB

SLOW GROWTH

The U.S. economy grew **2.5%** in the first quarter, up from 0.4% the previous quarter but **less** than the **3.2%** average forecast by economists. The good news is that the increase in U.S. payroll taxes in January did not prevent growth. However, the U.S. budget sequester's across-the-board spending cuts are expected to result in a significant mid-year slowdown.

The housing market remains the U.S. economy's bright spot, as residential fixed investment rose 12.6% in the first quarter.

A culture of interdependency and co-operation

Our parents and grandparents were exposed to two world wars, the threat of communism, as well as the Korean, and Vietnam conflicts; their children were threatened by medical crises of polio, whooping cough, and measles all of which could lead to death or disability in mass numbers. Survival was dependent upon unity, resulting in interdependency. Conquering these foes required large numbers of people to interact in a co-operative fashion. Computers were a dream of science fiction and technological advances still required many people to complete simple one man tasks of today. A co-operative national spirit resulted in hope for a better future. Following the rules and a cooperative attitude was imbedded in the spirit of the building of America.

As a result, co-operation was an expectation. People were taught to follow direction.

Being polite is a natural result of co-operation.

Our telephone script is designed with this in mind. Hence, **would it be a bother.....**

Telemarketing script explanation of why we say what we say

1) “Hello my name is from Bill Broich’s (or agents name) office. I wanted to personally thank you for attending the seminar or your request for information...or... I wanted to thank you for requesting our booklet.

Gratitude – this is unexpected from a phone call and opens the clients mind to listen. It is difficult for the client to be rude to a courteous caller who has just expressed appreciation and is following the request of the seminar speaker.

Pause for response...one second or so.....! Pauses create a need for response from the client. Feed back opens dialog and the client does not feel like we are trying to control them.

Statements 2 and 3 are designed to make sure the prospect takes mental possession of the booklet or information before you ask for the appointment. By doing so the prospect has given you permission to ask for the appointment.

2) “I also wanted to remind you that there is no charge for the booklet or information or”

*Pause again for response... one second or so!!!!
We are looking for them to say “Thank you”.*

Fulfilling our commitment for the free books. Here is our reminder that there is no catch. We said it is free, and it is. If the prospect asks us what we are trying to sell we simply tell them the truth, *“This information is our form of advertising. There is no obligation.*

3) “Would you mind if I ask what motivated you to request the booklet?or what motivated you to attend our seminar” *find out what their concerns are – keep it short. Regardless of what they say.....*

“You know, you would be surprised how many people like yourself give me that same response. I’d love to tell you what many of them have done to solve those issues. But first, I want to make sure that we get this information to you.”

Pause and wait for them to say something!!!!!!

**This is the most important statement in the entire script! This statement relaxes the conversation away from them thinking we are pushing for a formal appointment. Once they say “that’s great, or I would like that, or thank you very much” they have given you permission to ask for a delivery time of the booklet. If you ask for a time before this, you are certain to lower your ratio of appointments to phone contacts!*

4) “By the way, I will be visiting with about a dozen people close to you that also requested this information.” Or I have several folks from the seminar stopping down to my office to pick up seminar materials, which would be more convenient for you.

Removal of the feeling of being isolated by attaching them to a group. By telling them that they are not the only reason you are coming out, it eliminates the feeling of being singled out.

“**Would it be a bother** if I dropped off your booklet in between appointments, on a day when you will be around and at least shake hands and tell you the type of work I do. At that time I can also tell you what other people are doing to solve very similar issues. Great.....would Tuesday.....”

This is where the client will begin giving you objections if they have any. If you move forward before overcoming objections, you will not get the appointment without a fight, and this will result in a no show for the agent. Remember, you have not earned their permission of asking for the appointment until the objections have been overcome.

“Would it be a bother” or “Or would you be inconvenienced” When you are polite and express your request in the context of being in their best interest, it is difficult for them to say no. The

older generations are much more polite than we are. They are from a generation of interdependency and co-operation. Following direction was an expectation.

Set the time for the delivery, then.....the hook. This is where we open the door for the agent to walk in the home.

5) “By the way, remember the blue folder you took with you from the seminar, you may want to look at those materials before I stop over. I may not have much time, but feel free to ask a couple of quick questions if you would like. We do not charge for any of the materials or our time.”

Keeping the client in control of the delivery. The client feels that it is their decision to ask questions when the agent arrives, only if they want to have questions asked. This is important to the agent because the client does not feel threatened by his or her arrival.

6) **Optional** “If it’s convenient, would you please do me a favor and grab a pencil so you can write the date and time on your calendar.”

Reconfirm appt. time.....please put that on your calendar.....

7) “Thank you againHave a nice day....”

*Using the power phrase “**would it be a bother**” we went are able to schedule first meetings with 85% of those reached.*

*If they insist mailing the booklet, they may not be a great prospect anyway. We do not bludgeon people into appointments. If they ask for the booklet to be mailed I go back to the script. “I will be visiting with about a dozen people that live close to you next week. **Would it be a bother**” if I dropped off your information you requested in between appointments, on a day and time when you will be around? Great.....would Tuesday.....”*

Low inflation and modest growth make it more likely that the U.S. Federal Reserve will continue its \$85 billion-a-month bond-buying program.

(Spain is 27.7% unemployment) now that is an economic problem. What if Spain defaults?

Here is an interesting thought, suppose the PBGC is in need of government cash infusion, how would the public react? How would our long standing guarantees for annuities be tarnished? The PBGC is the victim of corporate raiders and of congress allowing for unfunded pension promises.BB

If you are interested in more info about PBGC, here is the link:
<http://www.pbgc.gov/>

PBGC TROUBLES

The **Pension Benefit Guaranty Corp.** faces a **91%** chance of insolvency in the coming two decades. The \$76 billion fund is potentially on the hook for \$295 billion related to **poorly funded pensions**, reports the Government Accountability Office.

Some critics say Congress turned the PBGC into a "too-big-to-fail" institution. "Whenever you have public-sector backing for private-sector risk-taking, it's a recipe for disaster."

Here is a free marketing offer for you....let us help you become an author and be seen and read by 1000's and at the same time market to your own clients and RV database.



Here is an offer you can't refuse.....How would you like to be a contributor (sorry crew only) to the blog on Annuity.com? If you write a blog entry and send it to me, I will help you edit it and get it published.

The advantage to you is enormous, I will put your photo, and your bio and a link back to your RV page so you can **re-market** to your own database.

You will be listed as the author and you can use the blob for your personal marketing. Think of the marketing exposure with your database on RV, use it for your off week drip.

Here is a recent blog I just added....

Feel free to use this blob with your clients and prospects....BB

Earn 10% Plus With an Annuity?



Annuities are not that type of high-yield investments such as stocks. However, the internet is filled to the brim with claims of 10%, even 15% annuity returns. Want to know a secret? These levels of returns do not exist.

So why buy an annuity?

Simple answer: safety and security. Annuities are backed with investments — US Treasuries, AAA and AA rated corporate bonds — that have almost no risk.

There is one category of annuities that do pay higher yield than market returns. If you allow the annuity company to hold your funds long term, you can receive a higher than market yield return if you receive the funds as income.

Income? Isn't that generally the best use for annuities? Almost without question, yes!

If you are part of the group worried about long-term income and making sure your funds last as long as you do, consider an annuity. Let the insurance company bear the risk and pay you each and every month, regardless of how long you and your spouse live.

If you use your retirement funds as retirement income, it is possible to receive a long-term return of 5-8%, not bad considering other available options.

Let the insurance company hold and use your funds and you benefit, simple and sensible.

However, be careful, annuities are long-term commitments, if the benefits match up with your long term needs then it can be a marriage made in heaven.

Remember, marriages made in heaven must be lived on earth, make sure your goals and needs align with the wonderful benefits annuities can provide, then it could be a heavenly deal



It sort of goes like this, we have it, you want it, to get it, you have to pay more and we won't let all of you get it....huh?....BB

Want to know why? Simple, baby boomers want income guarantees and they have not discovered FIA yet....BB

Lincoln Financial Keeps increasing prices on Variable Annuities

For years, Lincoln Financial has effectively been raising prices on its variable annuities, yet consumers keep buying. The company's VA business exceeds desired levels now, so further price increases have been announced: cutbacks in benefits offered to consumers. The expected result is a boost in second-quarter business but a slowdown in the second half of 2013.

“We've increased pricing pretty significantly, either through reducing the benefit levels or from actually increasing the charge on our riders,” Dennis Glass, CEO and president of Lincoln Financial Group, said in response to a question at a recent first quarter earnings call. “We continue to see good demand from consumers.” Glass added that price changes throughout the industry have not yet reached the point where consumers are discouraged from buying VAs

<http://www.onwallstreet.com/news/variable-annuity-sales-too-high-lincoln-continues-raising-prices-2684715-1.html>

Here is more about VA price increases:

<http://www.investmentnews.com/article/20130506/FREE/130509927#>

And more....



Insurers to Annuity Owners: We Don't Want More Money

In an effort to reduce risk, companies restrict additional funds for some of their most-generous products

<http://stream.wsj.com/story/latest-headlines/SS-2-63399/SS-2-226427/>

Annuity Ad: earn 15%....What utter nonsense....BB

When an online annuity ad goes bad

<http://www.lifehealthpro.com/2013/05/01/when-an-online-annuity-ad-goes-bad>

I was in the middle of writing a completely different article for this week's column, and was on the Internet doing some needed research on the topic. That's when it happened: to the left of the screen, a display ad that promoted annuity returns of over 10 percent.

If you have a computer then you have seen these misleading ads, and they are so prevalent now that I have actually become numb to their constant appearance. However, when I went to a completely different site and saw another display ad from another site promoting 15 percent annual annuity returns, I had officially reached the breaking point with all of these inappropriate and non-compliant ads.

I have some waterfront property for only \$200 an acre, would you like to buy some?....BB



Gold or Annuities?

Over the years I have been asked by lots of agents about gold and how to compete. Like many investment options, a bull market will be impossible to compete against, 15%-25% increases, just can't continue. Remember all the naysayers about how money was going to be valueless and to buy gold? I suppose they could have been right but for now they are not.

The difference between our annuity products and gold choices? Annuities are stable for one reason, their yield and growth are tied to one worldwide standard, **US Treasuries**. Gold is tied to open market demand and that makes it volatile. Don't get me wrong, volatility has its place but stability does also.

Gold-----volatile
Annuities-----stable

Explain it that way:

“Mrs. Jones, what would you do if you needed your funds during a time when gold was in decline? Would your life be affected?”

This piece makes a nice handout, or an off week drip for RV



Gold's Big Plunge

Why did its price drop more than 13% in two days?

Suddenly, a bear market in gold. On April 12, the precious metal settled at \$1,501.40 on the COMEX – diving 4.1% in a single trading day **and 20.5% under** its all-time closing high of \$1,888.70 on August 22, 2011. Statistically, that was the end of a lengthy bull market – one marked by 12 years of annual gains.^{1,2}

As gold bulls discovered, the selloff was just getting started. April 15 was the worst day for gold in 30 years – **prices slid 9.4%** lower on the COMEX to a close of \$1,360.60.³

Buyers crept back into the gold market April 16, and the yellow metal staged something of a rebound – but why did prices plummet so quickly? While the tragedy at the Boston Marathon stunned Wall Street and the nation, the key factors behind gold's two-day retreat came from overseas.

One influence: a sell signal from Cyprus. Late last week, reports emerged that the central bank of Cyprus was going to sell its excess gold reserves. Those reserves are scant by global standards – around 40 metric tons – but investors worried that other distressed eurozone nations might follow suit.^{1,3}

Another influence: China's Q1 GDP. On April 15, its National Bureau of Statistics estimated first quarter growth at 7.7%, down from 7.9% in the fourth quarter. Economists polled by Reuters had projected China's Q1 GDP at 8.0%. This riled Wall Street, and it was certainly unwelcome news for gold bugs as China's appetite for gold seems to generally be quite strong. Stock and commodity investors were counting on the PRC's growth to pick up, and instead they got one more signal of economic slowing adding to a perception of weaker global growth, implying less inflation and less demand to send gold prices higher.^{3,4}

Another lesson in diversification. Historically, many investors have hedged with gold – holding a little in their portfolios, but not too much. During the 2008-09 bear market in stocks, the flight to quality was strong and gold played the role of the “safe haven”. Now, stocks are strong and gold prices have suddenly sunk. Both of these downturns illustrate why many investors feel it is wise to allocate portfolio assets across different investment classes.

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Revocable Living Trusts

Recently, I had a prospect say to me that since she had a RLT her assets were protected against nursing home expenses. This is not the first time this has happened to me. I have an easy way to explain how a RLT works.

“Mrs. Jones, a RLT is a testamentary document which means nothing will happen until you pass away; it only will be used after your death, not before. It cannot possible have any good effect on your nursing home liabilities.”

That is how I have explained it for years. Here is the definition for testamentary.

A **testamentary trust** is a trust which arises upon the death of the testator (Mrs. Jones).

Here is a nice handout and another off week drip topic....BB

Living Trusts: Fact vs. Fiction

Many myths surround these popular estate planning tools.

Living trusts are created with a clearly defined objective: to avoid probate. Misconceptions about living trusts have spread to the point where people think they can accomplish much more than they really do. Here is a realistic assessment of living trusts.

If you fear probate, consider a living trust. If you worry about your will being contested or your heirs fighting over your assets, a revocable living trust may be your best option.

You fund a revocable living trust with all, or largely all, of your assets during your lifetime. The trust owns the assets, yet you can still use these assets while you live. Once you die, the revocable living trust becomes irrevocable and the trust assets are distributed according to your wishes by designated successor trustees, exempt from probate.^{1,2,3}

In addition to giving you more control and privacy, a living trust may save your heirs time and money. An AARP survey finds that it takes roughly 18 months to distribute the typical estate because of probate. Settlement costs from probate may eat up as much as 5% of an estate.^{1,2}

Living trusts do not reduce taxes. Assets within a living trust are fully taxable at the federal and (generally) state level. Unless someone has drafted the trust to include

tax-saving provisions, it will offer no particular estate or income tax advantages to the grantor or the beneficiaries.⁴

Living trusts lead to a lot of paperwork. As the trust has to become the legal owner of your assets to be effective, the title needs to be changed on those assets. That means filling out myriad forms and revising others. Expenses may be incurred along the way.⁴

Living trusts do not relieve trustees of their duties. When a grantor of a living trust passes away, the language in the trust document will not magically “do all the work” for the successor trustee. While a successor trustee will usually not have to deal with probate, other responsibilities remain. Titles will need to be changed and appraisals may be necessary.⁵

A living trust is not necessarily inexpensive. A lawyer may charge you \$1,500 or more to create one. If you have significant assets and fear a dispute over your will, it may be worth it.^{2,6}

There are living trust solutions available on the Internet, or via books or software. However, when cutting and pasting boilerplate language and filling in some names here and there, what kinds of legal and financial risks are you taking?⁶

While having a living trust drawn up with the help of an attorney is certainly advisable, paying a fee is no guarantee of competence; amending simple errors could cost you another \$300-500.⁷

A living trust is not a will. You still need a will when you have a living trust. In fact, you are probably going to need a “pour-over” will down the road, assuming you will keep accumulating assets after the trust is drawn up. A pour-over will place these stray assets into the trust.⁴

Additionally, you need a will if you want to make charitable bequests or gifts to friends or relatives upon your passing. A living trust cannot carry out these gifts on your behalf, nor can it name a guardian for any minor children.⁴

A living trust is not a living will, either. A living trust does not function as a health care directive or a power of attorney. These are separate estate planning documents. While some families ask attorneys to create them concurrently with a living trust, a living trust won't stand in for them.⁸

While living trusts are highly touted and can be highly useful, that does not mean every family should get one.

You may not need a living trust to begin with. If your financial life has been largely free of “creditors and predators” and your estate isn't complex, a thoughtfully drafted, well-executed will could prove sufficient when the time comes. For some

middle-class families, a living trust can be like a fifth wheel on a car, seeming to provide stability, but actually unnecessary.

After all, not all assets are subject to probate when someone passes away: IRA, Keogh and pension plan savings, life insurance death benefits, checking and savings accounts that have POD beneficiaries, Treasury bonds, and property owned jointly with the right of survivorship.⁴

In terms of time, often there isn't much difference between distributing assets via probate and through a living trust. In terms of savings, the filing and court fees that come with a probated will may not be that onerous. While the fees may total a small percentage of the value of the estate, the executor may decline a commission if he or she is a family member and require only hourly legal advice.

A living trust isn't the only type of trust out there. Some families opt for the testamentary trust. Assets move into this basic, irrevocable trust as directed in a grantor's will. As the grantor's will directs the assets, the estate still proceeds through probate but more expediently than usual. Other families opt for more complex and specialized trusts.²

As a reminder, this article is intended as an overview of living trusts, and not any kind of legal advice. If you are considering a living trust or another kind of estate planning vehicle, the best "first step" is to talk to an attorney before you proceed further.

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Continuing on with the same theme....BB

I would list “fear” of probate as one of the 2-3 things our target market worry about the most, at least based on what I am asked....really it is dear of the unknown, below is a nice concise explanation of probate and avoidance.



Setting Up Your Estate to Minimize Probate

What can you do to lessen its impact for your heirs?

Probate subtly reduces the value of many estates. It can take more than a year in some cases, and attorney’s fees, appraiser’s fees and court costs may eat up as much as 5% of a decedent’s accumulated assets. Think tens of thousands of dollars, perhaps more.¹

What do those fees pay for? In many cases, routine clerical work. Few estates require more than that. Heirs of small, five-figure estates may be allowed to claim property through affidavit, but this convenience isn’t extended for larger estates.

So how you can exempt more of your assets from probate and its costs? Here are some ideas.

Joint accounts. Jointly titled property with the right of survivorship is not subject to probate. It simply goes to the surviving spouse when one spouse passes. There are a couple of variations on this. Some states allow tenancy by the entirety, in which married spouses each own an undivided interest in property with the right of survivorship. A few states allow community property with right of survivorship; assets titled in this way also skip the probate process.^{2,3,4}

Joint accounts may be exempt from probate, but they can still face legal challenges – especially bank accounts when the title is modified by a bank employee rather than a lawyer. The signature card may not contain survivorship language, for example. Or, a joint account with rights of survivorship may be found inconsistent with language in a will.⁵

POD & TOD accounts. Payable-on-death and transfer-on-death forms are used to permit easy transfer of bank accounts and securities (and even motor vehicles in a few states). As long as you live, the named beneficiary has no rights to claim the account funds or the security. When you pass away, all that the named beneficiary has to do is bring his or her I.D. and valid proof of the original owner's death to claim the assets or securities.³

Gifts. For 2013, the IRS allows you to give up to \$14,000 each to as many different people as you like, tax-free. By doing so, you reduce the size of your taxable estate. Please note that gifts over the \$14,000 limit may be subject to federal gift tax of up to 40% and count against the lifetime gift tax exclusion, now at \$5.25 million.⁶

Revocable living trusts. In a sense, these estate planning vehicles allow people to do much of their own probate while living. The grantor – the person who establishes the trust – funds it while alive with up to 100% of his or her assets, designating the beneficiaries of those assets at his or her death. (A pour-over will can be used to add subsequently accumulated assets; it will be probated, however.)^{2,7,8}

The trust owns assets that the grantor once did, yet the grantor can use these assets while alive. When the grantor dies, the trust becomes irrevocable and its assets are distributed by a successor trustee without having to be probated. The distribution is private (as opposed to the completely public process of probate) and it can save heirs court costs and time.⁷

Are there assets probate doesn't touch? Yes. In addition to property held in joint tenancy, retirement savings accounts (such as IRAs), life insurance death benefits and Treasury bonds are exempt. Speaking of retirement savings accounts...²

Make sure to list/update retirement account beneficiaries. When you open a retirement savings account (such as an IRA), you are asked to designate eventual beneficiaries of that account on a form. This beneficiary form stipulates where these assets will go when you pass away. A beneficiary form commonly takes precedence over a will, because retirement accounts are not considered part of an estate.⁸

Your beneficiary designations need to be reviewed, and they may need to be updated. You don't want your IRA assets, for example, going to someone you no longer trust or love.

If for some reason you leave the beneficiary form for your life insurance policy blank, it could be subject to probate when you die. If you leave the beneficiary form for your IRA blank, then the IRA assets may be distributed according to the default provision set by the IRA custodian (the brokerage firm hosting the IRA account). These instances are rare, but they do happen.^{9,10}

To learn more about strategies to avoid probate, consult an attorney or a financial professional with solid knowledge of estate planning.

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Dave and Shaun





Big Truck Partners

PDF ATTACHED

Hello Partners,

Some of you have been asking for SS mailer/seminar marketing. We have a system through our partners at First Annuity.

Let me know if you are interested in this.

Thanks,

Anthony R. Owen

Annuity Agents Alliance, Co-Founder

Annuity Innovation Systems, LLC, Vice President

Annuity.com, Annuity Marketing Consultant

Eagle Shadow Financial, LLC, Vice President

Office: 303-284-3582

Social Security Solutions

Marketing Order Form

Step 1: Select Marketing Option

Option A	Option B	Option C
Direct Mail	Workshop	Deluxe Package: Combination Marketing Plan
Mailing \$1,199.00 Includes: 2,000 piece mailer prospecting letter Social Security Software Prospect list	Mailing \$2,499.00 Includes: 6,000 piece mailer Reservation line Social Security Software Seminar presentation	Direct Mail Package \$1,199.00 Workshop Package \$2,499.00 Direct Mail Plus Workshop Package Originally \$3,698.00
Total Option Cost \$1,199.00	Total Option Cost \$2,499.00	Discounted Package Cost: \$3,295.00
Subsequent Cost \$860.00	Subsequent Cost \$2,175.00	(savings of over \$400!) Subsequent Cost \$3,035.00

A culture of interdependency and co-operation

Our parents and grandparents were exposed to two world wars, the threat of communism, as well as the Korean, and Vietnam conflicts; their children were threatened by medical crises of polio, whooping cough, and measles all of which could lead to death or disability in mass numbers. Survival was dependent upon unity, resulting in interdependency. Conquering these foes required large numbers of people to interact in a co-operative fashion. Computers were a dream of science fiction and technological advances still required many people to complete simple one man tasks of today. A co-operative national spirit resulted in hope for a better future. Following the rules and a cooperative attitude was imbedded in the spirit of the building of America.

As a result, co-operation was an expectation. People were taught to follow direction.

Being polite is a natural result of co-operation.

Our telephone script is designed with this in mind. Hence, **would it be a bother.....**

Telemarketing script explanation of why we say what we say

1) “Hello my name is from Bill Broich’s (or agents name) office. I wanted to personally thank you for attending the seminar or your request for information...or... I wanted to thank you for requesting our booklet.

Gratitude – this is unexpected from a phone call and opens the clients mind to listen. It is difficult for the client to be rude to a courteous caller who has just expressed appreciation and is following the request of the seminar speaker.

Pause for response...one second or so.....! Pauses create a need for response from the client. Feed back opens dialog and the client does not feel like we are trying to control them.

Statements 2 and 3 are designed to make sure the prospect takes mental possession of the booklet or information before you ask for the appointment. By doing so the prospect has given you permission to ask for the appointment.

2) “I also wanted to remind you that there is no charge for the booklet or information or”

Pause again for response... one second or so!!!!
We are looking for them to say “Thank you”.

Fulfilling our commitment for the free books. Here is our reminder that there is no catch. We said it is free, and it is. If the prospect asks us what we are trying to sell we simply tell them the truth, *“This information is our form of advertising. There is no obligation.*

3) “Would you mind if I ask what motivated you to request the booklet?or what motivated you to attend our seminar” *find out what their concerns are – keep it short. Regardless of what they say.....*

“You know, you would be surprised how many people like yourself give me that same response. I’d love to tell you what many of them have done to solve those issues. But first, I want to make sure that we get this information to you.”

**Pause and wait for them to say something!!!!!!!*

**This is the most important statement in the entire script! This statement relaxes the conversation away from them thinking we are pushing for a formal appointment. Once they say “that’s great, or I would like that, or thank you very much” they have given you permission to ask for a delivery time of the booklet. If you ask for a time before this, you are certain to lower your ratio of appointments to phone contacts!*

4) “By the way, I will be visiting with about a dozen people close to you that also requested this information.” Or I have several folks from the seminar stopping down to my office to pick up seminar materials, which would be more convenient for you.

Removal of the feeling of being isolated by attaching them to a group. By telling them that they are not the only reason you are coming out, it eliminates the feeling of being singled out.

“**Would it be a bother** if I dropped off your booklet in between appointments, on a day when you will be around and at least shake hands and tell you the type of work I do. At that time I can also tell you what other people are doing to solve very similar issues. Great.....would Tuesday.....”

This is where the client will begin giving you objections if they have any. If you move forward before overcoming objections, you will not get the appointment without a fight, and this will result in a no show for the agent. Remember, you have not earned their permission of asking for the appointment until the objections have been overcome.

“Would it be a bother” or “Or would you be inconvenienced” When you are polite and express your request in the context of being in their best interest, it is difficult for them to say no. The

older generations are much more polite than we are. They are from a generation of interdependency and co-operation. Following direction was an expectation.

Set the time for the delivery, then.....the hook. This is where we open the door for the agent to walk in the home.

5) “By the way, remember the blue folder you took with you from the seminar, you may want to look at those materials before I stop over. I may not have much time, but feel free to ask a couple of quick questions if you would like. We do not charge for any of the materials or our time.”

Keeping the client in control of the delivery. The client feels that it is their decision to ask questions when the agent arrives, only if they want to have questions asked. This is important to the agent because the client does not feel threatened by his or her arrival.

6) **Optional** “If it’s convenient, would you please do me a favor and grab a pencil so you can write the date and time on your calendar.”

Reconfirm appt. time.....please put that on your calendar.....

7) “Thank you againHave a nice day....”

*Using the power phrase “**would it be a bother**” we went are able to schedule first meetings with 85% of those reached.*

*If they insist mailing the booklet, they may not be a great prospect anyway. We do not bludgeon people into appointments. If they ask for the booklet to be mailed I go back to the script. “I will be visiting with about a dozen people that live close to you next week. **Would it be a bother**” if I dropped off your information you requested in between appointments, on a day and time when you will be around? Great.....would Tuesday.....”*

We Recommend:



Spots are running.....leads....sign up!

Here is the YouTube link:

<http://www.youtube.com/watch?v=sGQToDarkIU>

Scrubbed Leads Description

We offer leads who have previously responded to financial advertisements such as TV or the internet, these leads are attacked due to the message and our brand, Annuity.com. In other words, we know that the lead has inquired about annuity or other financial products.

When a lead is scrubbed the prospect is given the name of the agent who will be contacting them. The type of data that is collected for the agent is the following:

- The prospect is given your name
- The type of annuity they are interested in
- The amount & location of their money to invest
- Their time frame for a potential annuity investment
- The best time they can be reached by phone
- Any additional information / notes we are able to gather...

Leads are delivered in real time.

Lead Volume test ~ Each area is individually tested so that we can reasonably predict the number of leads you should receive. Until your area is tested you may receive more leads than you expect.

Leads are then distributed on a round robin basis if there is more than one agent signed up for leads in your area with producing agents having priority.

The travel distance to the lead address is determined by the geographical broadcast area of the TV or Radio station. However, the majority of the leads will be within the highest density population areas.

You can sign up for leads at: Sign up for leads at:

<http://www.annuity-admin.com/agents/index.php>

Now....take advantage of our database management system, Retire Village. Not only is RV a drip system designed to keep your name in front of your prospects **BUT** it is a **“gleaning”** system, designed to move your relationship with your prospects either forward or ending it.

Combining RV with our lead system helps you obtain the most sales for your marketing dollar.

It all begins with the Daily Lead Log:

Dear Bill,

Your daily website visitors and leads for yesterday:

Name	State	email	Page Viewed	T
Other Site Visit(s) from people not in your Contact List				1

Reading Your Daily Lead Report:

Multiple Names: Every time someone that is in your uploaded database clicks on "*click here for more information*" from the bi-monthly drip, their name shows as a separate site hit on your report. You may see the same name multiple times visiting multiple pages. Click on the page number next to their name to see what they viewed.

Other Site Visit(s): These are visitors to your site that did not come from clicking on a link from your Drip Email so we do not know their name or email address. They could be coming from search engines, business referrals, or even from people in your office visiting your site.

Capturing New Contacts: When a new contact *signs up for the newsletter or contacts you using the online form*, they will automatically be added to your database for future drips.

Your Annuity.com / Retirevillage.com Team

www.annuity.com/agenttools

If you are not using this "Free" resource you are missing out....did I mention it is free?

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

Annuity.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons

 **iGO e-App**
powered by iPipeline

[View Demo](#) [Training](#) [LOGIN](#)

- ★ Go Paperless
- ★ Sell More; Get Paid Faster
- ★ e-Sign and e-Submit



Forms Search for Life Insurance



Product Information for Life Insurance





Recently I have had a few calls about appointment setting and who I would recommend. There are many variable to consider, but Kris has always been very professional and in tune to agent needs. Here website is below.

Appointment setting

www.callingleads.com

The best number is 865-354-9722

Kriss@callingleads.com and website www.callingleads.com

Disclaimer:

My opinion or numerous sources compiled by me

I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

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More Legal Stuff...

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