



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

**Open MIC is open for anyone.**

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

**IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US**

**CALL OR EMAIL**

**ANTHONY OWEN**

**888-74AGENT (24368)**

**[tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com)**

**OR VISIT OUR WEBSITE**



# How Would You Like Residual Income from:



As a contracted Partner of Annuity Agents Alliance you could earn residual override commissions on any agent you help us recruit.\*

We do all the work and you get paid!

For further information please contact Anthony Owen at:

**888-742-4368** or email him at [tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com).

\*Licensing requirements and other conditions apply.

# Think Community



Our good friend Rick Dennis from Houston is really Elvis!

“I'd just like to say thank you... thank you very much”...

Folks can also see our Elvis (Rick) at this website: <http://rocksolidquartet.com/>

**Thank you for joining us on Open MIC**

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

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## **Food for thought: Lobbyists.....(discussed later in Open MIC)**

As a lobbyist, I was completely against term limits, and I know a lot of people are against term limits, and I was one of the leaders, because why? As a lobbyist, once you buy a congressional office, you don't have to re-buy that office in six years, right?

Jack Abramoff

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“Invest in the present, not the future.” – Kelly Broich

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Money always talks (via lobbyists) and FINRA has the funding, look what these guys are up to....BB

## **FINRA right to watch indexed annuities**

While there is no evidence yet that broker-dealers are taking advantage of investors with these products, there is potential for harm

### **FINRA Wants Our Annuity Products**

- How would you feel if France suddenly announced they would be monitoring the US Military?
- How would you feel if your neighbors told you they would be supervising your children?
- How would you feel if your bank announced it would have to approve your spending?

I wouldn't put up with that for a second, would you?

Well it has happened to our segment of the insurance industry; the Financial Regulatory Authority Inc. (FINRA) is paying close attention to how and when investors are

exchanging variable annuities for other products, such as indexed annuities. FINRA ([www.finra.org](http://www.finra.org)) is the security industry watchdog whose goal is to safeguard investors and protect them against wrong doing.

But wait, FINRA only regulates and marshal security brokers and security companies. Our insurance industry is overseen by each State Department of Insurance, always has been that way. How would FINRA feel if the Department of Insurance in California announced they would be investigating mutual fund sales?

Absurd and overreaching. FINRA does exactly what they were designed to do, assist the securities industry professionals though education and overseeing security activities. There has long been a separation between FINRA and each State Department of Insurance but now their fingers are slipping around our industry and I wonder why?

Could it be that people are fed up with how the security industry is managed and overseen? Could it be because the fees associated with security sales are obscene? Could it be many folks just want safety and security and a comfort their funds won't disappear with broker fees and expenses?

The simple fact FINRA even has an interest in our insurance products is alarming. Could it be the administration wants to end as many states' rights as possible and make sure the only ones really in control are the Feds?

I am not sure of the answer but my guess is probably not far off. I think that **Fixed Indexed Annuities** are the future for the Baby Boomers and not having control over that product means loss in revenue for FINRA and once again they will try their hardest to wiggle into our world.

Three years ago we had to fight them off when they attempted to introduce 151a, which would have granted control over Fixed Indexed Annuities by having them designated a security. How can an insurance product with no risk, no downside and full of safety and security provisions even be considered as a security? FINRA was over reaching then, just as it is now.

Fortunately clear heads prevailed and it was defeated. But still they come, and still they want to get their grimy hands on our industry.

Ask yourself why? I think the answer is as I have stated: money. They see control over what will be the biggest sector of the annuity industry will be a huge financial landfall, and they want it.

There has been almost no situation where our products have been abusive or where security licensed brokers have used them incorrectly. What is at stake is money, money being shifted from the industry leading product, variable annuities (securities) to

insurance issued produced. The Baby Boomers are coming to our products and the security industry cannot stand to be left out, so here comes the white horse, a white horse known as FINRA.

<http://www.investmentnews.com/article/20140511/REG/305119997>

In the article link above is reported that FINRA is concerned about product design and making sure disclosure is fully represented. I assume they want a 600 page prospectus just so the Baby Boomers can read until they fall asleep. FINRA is completely off base here and needs to crawl back into their cave.

Our industry can take care of itself without the help of an over budgeted lobbyist driven conglomerate hiding behind the word “disclosure”.

BB

## More

I left the links live for you....BB

<http://www.investmentnews.com/article/20140512/FREE/140509890#>

## Adviser groups open their wallets to reach members of Congress

First-quarter lobbying outlays ranged from \$20,000 to nearly \$2 million

By **Mark Schoeff Jr.**

May 12, 2014 @ 12:01

Interest groups lobbying Congress on behalf of financial advisers spent anywhere from \$20,000 to nearly \$2 million in the first quarter of 2014, according to filings with the House of Representatives Office of the Clerk.

At the low end was the **Financial Planning Association**, which spent \$20,000, the same amount it spent in the last quarter of 2013. At the high end was the **Securities**

**Industry and Financial Markets Association**, which spent **\$1.9 million**, an increase from the \$1.3 million it spent in the fourth quarter of last year.

SIFMA, which represents large broker-dealers, also listed many more bills and other areas of lobbying interest than other groups, with a roster that included dozens of measures ranging from implementation of the Dodd-Frank financial reform law to tax reform.

The Financial Services Institute, which represents independent broker-dealers and financial advisers, spent \$168,125 in the first quarter of the year, slightly less than the \$174,750 it spent in the previous quarter.

Groups that represent insurers reached deeper into their pockets for Capitol Hill activity. The National Association of Insurance and Financial Advisers spent \$694,328 in the first three months of the year, up from \$731,700 in the last quarter of 2013. The Insured Retirement Institute spent \$70,000, compared to \$50,000 in the final quarter of 2013.

The Investment Adviser Association, which represents registered investment advisers, spent \$40,000, down slightly from \$45,000 in the last quarter of 2013.

The Financial Planning Coalition, which comprises the FPA, the **Certified Financial Planner Board of Standards Inc.** and the **National Association of Personal Financial Advisors**, also spent \$20,000 on lobbying in the first quarter of this year.

While it is not a trade or lobbying group per se, the **Financial Industry Regulatory Authority** Inc. spent \$240,000 on lobbying expenses in the first quarter, about the same amount it spent in the fourth quarter — \$230,000.

In its filing, **Finra** did not elaborate on the legislation that is the focus of its efforts. In the lobbying issues section, it states, “Regulation of broker-dealers, securities industry and markets, investor protection and education.”

Finra has lobbied in recent years for consideration to become the self-regulatory organization for registered investment advisers, something it does now for stockbrokers. It claims to have abandoned that effort.

Several trade groups are set to hit Capitol Hill in coming weeks, sending their members to meetings with lawmakers to try to shape the laws under which they work.

(Here is a quote to fear....BB)

**“We’re on the right side of fiduciary duty,” said Ms. Nystrom. “We’re introducing ourselves as the good guys and good gals of the financial services industry.”**

## And More

Last week we posted a link regarding BrokerCheck...now this....remember I said, I wonder what the “catch” would be....BB

<http://www.investmentnews.com/article/20140423/FREE/140429970>

## Financial industry groups oppose adding exam scores to BrokerCheck

By **Mark Schoeff Jr.**  
Apr 23, 2014 @ 1:05 pm

7 comments

(Improve?....do we look stupid....BB)

As Finra considers ways to **improve** BrokerCheck, two industry groups said they will **oppose efforts** to expand the database by adding brokers' scores on securities licensing exams.

The **Financial Industry Regulatory Authority Inc.** **board will take** the first step toward strengthening its broker database when it meets on Thursday to consider a rule requiring brokerages to adopt written procedures to verify the accuracy and completeness of the information it submits on the Form U4 for brokers joining the firm.

The U4 is the foundation of broker profiles on Finra's BrokerCheck system, which is designed to help investors find **red flags** that would indicate problems with brokers with whom they might do business. BrokerCheck has been criticized recently by

investor-advocacy groups and federal lawmakers for containing inaccurate and incomplete information.

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Did you know....BB

## State Premium Tax

Six states assess a premium tax on annuity owners that's deducted from annuity payouts by five states, with one state, **South Dakota**, deducting the tax at the time of purchase. The tax ranges from 0.5% to 3.5% and is applied based on the state in which the purchaser resides when the premium is paid.

Four of the six states — **Maine, Nevada, South Dakota, and Wyoming** — assess the tax on nonqualified funds only. **California's tax rate is 0.5% on qualified funds and 2.35% on nonqualified funds. West Virginia** charges a 1% tax on qualified and nonqualified funds.

This link has more info about using fixed income annuities in your IRA:

<http://www.marketwatch.com/story/8-reasons-fixed-income-annuities-belong-in-your-ira-2014-05-12?pagenumber=2>

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Isn't Black Rock the biggest mutual fund company in America?

No...but they are this according to an industry insider:

*"BlackRock is the most influential financial institution in the world". ...BB*

<http://www.investmentnews.com/article/20140508/FREE/140509906>?

# **BlackRock faces lawsuits over “disproportionately large” fees**

Powerball-winning Florida adviser with stake in fund accuses firm of breaching fiduciary obligations

BlackRock Inc. is facing a potential class-action lawsuit by investors — and a lottery-winning Florida adviser — who assert the firm has breached its fiduciary obligations by charging exorbitant fees.

In the fourth legal complaint this year asserting similar claims, Florida investment adviser Timothy C. Davidson claims the world's largest money manager keeps too much of the value generated by one of its funds even as it gets larger and cheaper to maintain.

“Defendants have breached their fiduciary duty ... by charging and receiving investment advisory fees from the fund that are so disproportionately large that they bear no reasonable relationship to the services rendered,” **the complaint read**. “The fund's investment advisory fee arrangement has enabled [BlackRock Advisors] to retain for itself the vast majority of the benefits of economies of scale resulting from increases in the fund's assets under management during recent years, without appropriately sharing those benefits with the fund and its shareholders. In this regard, it is generally accepted in the mutual fund industry that it is not harder to manage a fund simply because it is bigger.”

The complaint also accuses the fund's board of directors of “not acting conscientiously” in approving fees and “markups,” a breach of the obligations required by the Investment Company Act of 1940, which governs funds.

“The fund and its shareholders have sustained hundreds of millions of dollars in damages,” according to the complaint.

The 1.05% expense ratio on the fund's A shares and 0.78% levy on the institutional shares are low relative to similarly distributed world-allocation funds and below the median for similarly distributed aggressive-, moderate-, and conservative-allocation funds,” Mr. McDevitt wrote.

**But he said the management fee structure for the fund prevented those fees from dropping further.**

## More

Last week I provided an easy way to look up mutual fund expenses etc. provided by FINRA (see disclosure below).

Over the years we have discussed mutual funds, their value, the negatives and the expenses related to them. I received a couple emails this week asking about MF expenses, here is a summary....from the **SEC**....go to the link for more information, I left links live in article.

<http://www.sec.gov/answers/mffees.htm>

## Sales Loads

Funds that use brokers to sell their shares typically compensate the brokers. Funds may do this by imposing a fee on investors, known as a "sales load" (or "sales charge (load)"), which is paid to the selling brokers. In this respect, a sales load is like a commission investors pay when they purchase any type of security from a broker. The SEC does not limit the size of sales load a fund may charge, but FINRA does not permit mutual fund sales loads to exceed **8.5%**. The percentage is lower if a fund imposes other types of charges. Most funds do not charge the maximum.

## Annual Fund Operating Expenses

### Management Fees

Management fees are fees that are paid out of fund assets to the fund's investment adviser (or its affiliates) for managing the fund's investment portfolio , and administrative fees payable to the investment adviser that are not included in the "Other Expenses" category (discussed below).

### Distribution [and/or Service] (12b-1) Fees

This category identifies so-called "**12b-1 fees,**" which are fees paid by the fund out of fund assets to cover distribution expenses and sometimes shareholder service expenses. "[12b-1 fees](#)" get their name from the SEC rule that authorizes a fund to pay them. The rule permits a fund to pay distribution fees out of fund assets only if the fund has adopted a plan (12b-1 plan) authorizing their payment. "Distribution fees" include fees paid for marketing and selling fund shares, such as compensating brokers and others who sell fund shares, and

paying for advertising, the printing and mailing of prospectuses to new investors, and the printing and mailing of sales literature. The SEC does not limit the size of 12b-1 fees that funds may pay. But under FINRA rules, 12b-1 fees that are used to pay marketing and distribution expenses (as opposed to shareholder service expenses) cannot exceed 0.75 percent of a fund's average net assets per year.

Some 12b-1 plans also authorize and include "shareholder service fees," which are fees paid to persons to respond to investor inquiries and provide investors with information about their investments. A fund may pay shareholder service fees without adopting a 12b-1 plan. If shareholder service fees are part of a fund's 12b-1 plan, these fees will be included in this category of the fee table. If shareholder service fees are paid outside a 12b-1 plan, then they will be included in the "Other expenses" category, discussed below. FINRA imposes an annual .25% cap on shareholder service fees (regardless of whether these fees are authorized as part of a 12b-1 plan).

#### **Other Expenses**

Included in this category are expenses not included in the categories "Management Fees" or "Distribution [and/or Service] (12b-1) Fees." Examples include: shareholder service expenses that are not included in the "Distribution [and/or Service] (12b-1) Fees" category; custodial expenses; legal expenses; accounting expenses; transfer agent expenses; and other administrative expenses.

#### **Total Annual Fund Operating Expenses**

This line of the fee table is the total of a fund's annual fund operating expenses, expressed as a percentage of the fund's average net assets.

## **A Word About Mutual Fund Fees and Expenses**

As you might expect, fees and expenses vary from fund to fund. A fund with high costs must perform better than a low-cost fund to generate the same returns for you. Even small differences in fees can translate into large differences in returns over time. For example, if you invested \$10,000 in a fund that produced a 10% annual return before expenses and had annual operating expenses of 1.5%, then after 20 years you would have roughly \$49,725. But if the fund had expenses of only 0.5%, then you would end up with \$60,858.

You must sign a disclosure, I am not recommending this for your clients, use it for information. This information is also available through Morningstar for a fee. I am a subscriber at Morningstar.

## **FINRA Fund Analyzer**

<http://apps.finra.org/fundanalyzer/1/fa.aspx>

	BlackRock Aggressive Growth Prepared Portfolio Class C
	Data as of 4/22/2014
Ticker Symbol	BCAPX
Investment Amount	\$10,000.00
Estimated Return You Selected	5.00%
Holding Period	10
Fund Value After 10 Year(s)	\$13,537.92
Profit/Loss	\$3,537.92
Total Fees & Sales Charges	\$2,160.82
Total Fees	\$2,160.82
Total Sales Charges	\$0.00

You can't collect from the grave...see below.

## Power statement



I actually used this power phrase a few appointments ago to make a point about using an income rider in place of more deferred saving, really made the point.....BB

<http://www.investmentnews.com/article/20140511/REG/305119991?>

## **Delaying Social Security can outperform investment returns**

But break-even period can be at least 20 years

Anyone with a passing knowledge of the time-value of money knows that \$1 in hand today is worth more than \$1 at some time in the future. Consequently, the incentive to invest today is based on the presumption of a larger payoff later.

One reader wrote to me recently vehemently arguing against the wisdom of delaying Social Security benefits based on lost-opportunity costs alone. Similar comments were posted in response to my Feb. 25 blog "Rate-of-return analysis shows value of delaying Social Security."

**Someone whose full retirement age is 66 would collect just 75% of benefits if he claimed Social Security at the earliest retirement age of 62 versus 132% of benefits if he delayed until age 70 to collect the maximum amount.**

**(this is a great set of calculations to learn, it makes a solid point when it comes to SS and relationship building....can be done on the back of an envelope to make the point and it is a great intro into a fact finder....BB)**

So if that person were entitled to a \$1,000-per-month benefit at age 66, he would collect just \$750 per month if he claimed Social Security at age 62, or \$1,320 per month if he delayed claiming until 70. Deferring Social Security for eight years increases monthly benefits by 76%, plus annual cost of living adjustments.

## **CAN'T COLLECT FROM GRAVE**

Of course, betting on increased benefits later also assumes you are more concerned about the longevity risk of outliving your money than the mortality risk of dying before you can collect benefits. Or, as I often tell my audiences, you must be present to win.

"Any retiree who fails to collect Social Security at 62 through age 69 must note the failure to collect as a debt on his annual statement of net worth," Steve Maersch, a retired journalist from Milwaukee and self-described numbers cruncher wrote in an e-mail. "The person who collects early gets full use of this money," he noted. "The person who waits until 70 to collect will get much larger checks, but must make up for the money he failed to collect ... In the vast majority of cases, he will come up a loser."

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## **When was the last time you thought about emailing this?**

"SHERILYN, in regard to the leads for *BEST ANNUITY CHOICE & SAFE MONEY GUIDE* how do we limit the amount of leads per week there coming in so fast we getting behind do we just tell you a number we want on a weekly basis, please let us know"

Anthony says it all here; dealing with lead prices is about managing your business...BB

Hello Partners,

Increased cost of business unfortunately is not coinciding with increases in commissions these days but hear what I am about to say because if you buy into it you will always be in control of your success (to whatever degree God allows).

If you are like me you went into business because you were tired of someone telling you when to eat your lunch, when to punch the clock, and how much you are worth per hour. I went into business Because I knew I was worth more than what some corporate

cubical jockey was paying me and I certainly didn't believe I needed 8 hours to do what an average person does in 8 hours.

When you are in business, especially this business, you have the right and privilege to give yourself a raise anytime you chose to do it. IT IS COMPLETELY UP TO YOU!

If costs go up you CAN increase your revenues to compensate for those cost increases and you don't need an insurance company comp schedule to dictate how much money you make.

Increase your conversion rate and increase your average case size by becoming a better annuity salesman! Constantly refine your skill and you can increase your net revenue by 20, 50, or even 100% without doing any extra work. Of course you can work harder too by running more appointments and become a better objection handler over the phone.

It is all in your hands. Don't think like a victim of circumstances when the cost of business goes up. Think like an entrepreneur and overcome the cost of business by working harder and smarter than anybody else you are in competition with. You will be the one left standing while all the other agents are overcome by their circumstances.

The worst thing you can do is stop your business (turn off your leads or decrease their flow) just because of the cost of business.

What you do in these circumstances determines if you are an agent or a business owner

Thanks for the biz,

## **Anthony R. Owen**

Many of you have asked me in the past how I keep track of the numbers in our business. I have finally put together a sample report of Chad's business. This represents actually real sales for 2014 year-to-date but obviously I have removed names and policy numbers.

First let me say this about leads. One of the calls I frequently get is about how the "last 4 leads went", or 10, or 20, or whatever (i.e. My last four radio leads did not have any money). Honestly, Chad and I never look at individual leads. We never talk about it. Seriously, **we spend 100's of thousands of dollars a year on marketing and never talk about individual leads.**

**What we do talk about is numbers.** Here are some things to consider when evaluating your marketing:

**Don't Inventory the Negative:** I sure we could all agree that no matter what lead source we use there are more "bad" leads than "good" leads. If we talk about leads we will have more negative to talk about than positive. If we talk about negative things we will have

negative results. Not trying to be Tony Robins here but this is just common sense. You have to keep junk out of your brain!

**You Can't Evaluate Leads:** Simple, you just can't do it. You might call a lead "bad" today and then put it in your drip system and that lead might call you back a year from now and write a check for a million dollars. Was that a "bad" lead? See me point? Now you created a bad attitude about a lead that actually was one of your best leads and for what? Maybe you even stopped receiving leads from that "bad source" and it turns out the source wasn't bad, only your attitude was.

**Leads Don't Matter, Numbers Do:** In the end leads don't matter, money does. Are you in this business to feel good about individual leads or are you in this business to make money? I can't speak for each of you but I didn't start a business, risk everything, and spend 100's of thousands of dollars a year to have a social club with my prospects. For this reason we only look at the numbers!!!! (NEVER LEADS!!!!). What do I mean by that?

**We never evaluate a marketing system based on our feelings, only facts.** The only facts that can be calculated come from the numbers that represent a marketing system:

- How many leads did I receive?
- How much did each lead cost?
- How much money did I gross?
- What is my net?
- **What is my ROI?**
- What is the efficiency of the lead? (i.e. conversion rate, conversion time, average premium)

When it comes to evaluating marketing systems **I don't care about my feelings or even my perceptions, valid or not.** I don't care if I hate the vendor! I don't care if I like the prospects! All I care about is what really matters, how my marketing supports my business and provides for my family. Ego doesn't matter, emotions don't matter, anything that can't be quantified doesn't matter.

So what is my point:

- **Don't complain about leads, only complain about results.**
- In order to complain about results you have to have the numbers to support your complaint. If you don't have numbers (that is exact number, not speculated numbers) then you have nothing to complain about.
- **Don't complain about selective results.** For example, I could complain that I spent \$50K on leads and only made \$70K and ignore the fact that I only booked 2 appointments per week and that my closure ratio on appointments was only 10%. Always entertain the possibility that it is not the leads causing the problem but also opportunities for you to become a better annuity salesman.

If you have any questions about how to evaluate your business by the numbers let me know. This is one of the things that Chad and I did early on that has made a huge contribution to our success!



# Our Lead Sources

Here are the lead sources we recommend, we own some and we use others, by combining these sources, you should have more than enough leads to write any level of business you desire. As you go along, select the leads that work best for you....simple approach. One word of caution, never use just one lead source, protect yourself.

**And remember the most important business rule!**



**ROI**

RETURN ON INVESTMENT is the ratio of money gained or lost on an investment relative to the amount of money invested. It is a measure of profitability of the investment.



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**Annuity.com**  
Planning. Safety. Retirement.

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

Safe Money Radio is about 12 years old, we have owned it the past 7 years, it works and it generates leads. Many agent use SMR as their core marketing source. Tried and True!

BTW, we have a radio host that spends \$200,000 a year on his radio programs: Does he believe? Does he know his ROI?

[www.safemoneyradio.com](http://www.safemoneyradio.com)

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

Call Anthony 303 284-3582

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Kevin Dufficy and Allison Skinner..... [kevin@annuity.com](mailto:kevin@annuity.com)

Scrubbed leads, \$134 to crew members. Volume is increasing and new technology has increased quality.

- Lead flow grew by 50% in April on a day-to-day basis, and is continuing to grow
- Call Center upgrades are increasing quality (feedback from Agents)
- Increased staff means getting a higher % of leads on the phone, which means more scrub leads

- New campaigns going live in May / June that will double current volumes

Here are two scrubbed leads from this week to show you the details that are collected for you.

**1)** BJ confirmed he has in excess of \$250,000 saved for retirement. This retirement is in a 401K and IRA account. His concerns lie in securing his retirement and obtaining the very best return on his money. He does not have a preferable time that is best to reach him, anytime of the day is good for him to receive a call.

**2)** Sheila is concerned that she might not have enough money to last for the remainder of her life. She has profit sharing, a 401k account, and a pension for retirement income sources. She also has \$50k of investable money in a savings account. She is off of work for the next three days, so **Mike** can give her a call to discuss her concern as well as potential annuity purchase.

### **Personalized for Mike (agent), relationship building from start....BB**

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**Kevin and Allison also own and run FinAuction, making leads available to agents.**

Revolutionary idea and guess what? Annuity.com crew members get first choice!

Kevin will explain to us how it works and how you can grab extra leads!

An email or text is sent to you alerting you of an extra lead....

Here is a sample of a scrubbed lead....



## Lead Auction Alert! New Lead in Mount Vernon, WA

To make a bid, click on the Make a Bid button & enter the auction.

**Auction Ends:** 01:57 PM (Monday, May, 12th)

**Open Bid Price:** \$79

**Buy It Now Price:**  \$159

**Date:** 05/11/2014

**Date:** 05/11/2014

**City, State:** Mount Vernon, WA 98273

**Age:** 66 Years Old

**Retirement Saving:** \$50,001 - \$75,000

**Specific Interests:** Retirement Planning

**Notes from our call:** Peter was on the internet researching his PERS (public employment retirement system) account. He is not sure how much investable money he has in the account, but a ballpark figure is between \$50k and \$100k. He would like advice on how best to invest this money when he is eligible to do so, as well as how he can make sure he has **enough money to last the remainder of his life.** An agent can give him a call in the evening to discuss his questions.

**Lead Type:** Phone Qualified

**Lead Source:** This lead has been generated by one of our Partner Sites. The lead filled out a form requesting a Phone Consultation, Personalized Investment Rate Quotes & Retirement Guide.

**Lead ID:** 57327

**Bid Now**

\*If you are the highest bidder at the end of the Auction, your credit card will be charged the closing bid amount and the remaining lead details will be sent to you.

Good Luck,

The FinAuction Team  
FinAuction - A Better Way to Buy Leads

Questions or Comments? Email us at support@finauction.com

**Kevin, how do we sign up?**

# BEST ANNUITY CHOICE

Presented by: Annuity.com, David Winer and Sherilyn Orr

Leads are fresh, exclusive and real time delivery

## Best Annuity Choice

Free **BEST ANNUITIES Report**  
Toll Free 1-800-717-6357 (24/7 Live Operator)

### Find Out Who Offers the Best Annuity!



If you are ...

- ✓ Searching for the Best Annuity Yields and Income?
- ✓ Trying to Decide if Annuities are Right for You?
- ✓ Wanting to Receive the Highest Policy Guarantees?

How about a ...

- ✓ 10%<sup>+(1)</sup> Yield! (2013)
- ✓ 8%<sup>(2)</sup> Income!
- ✓ 12%<sup>(3)</sup> Bonus!
- ✓ 20%<sup>(4)</sup> Free Withdrawal!



### Make an Informed Choice

Request our **Best Annuities** report and discover:

- The Best Overall Annuity Choices
- How to Determine Which Annuity to Choose
- Recommendations from 25 Years Experience

### Best Annuities Report *(Absolutely Free)*



At Mayfield Financial & Estate Protection Services, Inc. our singular focus is the income needs and lifestyle requirements of retirement.

**CLICK FOR FREE REPORTS!**

Email or call David Winer at [davidwiner@aol.com](mailto:davidwiner@aol.com)

EldersFinancial.com  
214-450-5589

Here is a link to see entire website: <http://www.bestannuitychoice.us/indexTUS-AZ.html>

## Sample Lead

<b>Annuity Quote Request Lead (1)</b>	
Lead Date:	05/13/2014 6:24 AM
First Name:	Kathy
Last Name:	Johnson
City:	Monson
State:	TX
Zip:	76022
Email:	<a href="mailto:kathy.johnsonr@first-american.net">kathy.johnsonr@first-american.net</a>
Phone:	(817) 555-5555

David Winer and Joe Rych are here to talk about how they use the phone to **ZERO** in on prospects

Joe Rych  
425 486-5575  
[joe@annuity.com](mailto:joe@annuity.com)  
[www.retirevillage.com](http://www.retirevillage.com)

David Winer  
President, Elders Financial LLC  
[EldersFinancial.com](http://EldersFinancial.com)  
214-450-5589

# David Winer's Personal Phone Script

Phone Script To Set Annuity Appointments....You can be a pro with this (also Joe Rych's "**would it be a bother**" is a killer, email Joe and he will get you a copy....BB

*"Hi (PROSPECT NAME), this is (YOUR NAME). During your visit to our web site, BestAnnuityChoice, you requested a copy of our Best Annuities Report and Safe Money Guide. I'm calling to arrange delivery of that material, and see if I can be of further assistance."*

"Do you have a few minutes to visit on your request? Great, thanks."

*"Can you tell me a little bit about your retirement situation, and why you are interested in annuities?"*

## **LISTEN!!!!**

Given a chance to speak, the prospect should give you plenty of ammunition to have a meaningful conversation. Your goal is to learn as much about the prospect's situation as possible, without making them uncomfortable.

**Can't stress enough how important a friendly, meaningful conversation is in your ultimate success in setting an appointment.** Without that rapport, a delivery appointment is unlikely.

Once you feel that you have "connected" with the prospect, let them know you'll be in their area during the coming week, and ask if afternoons are better than mornings.

If the prospects baulks at setting an appointment to receive the reports, you can say a number of things to add value to your presence. Such as, *"Based on our earlier discussion about your retirement needs and concerns, I think it would be helpful if you'd allow me to deliver the reports and highlight important information. Since I'm going to be in your area anyway, what day/time is best for you?"*

If they still won't set an appointment, then you'll need to Email the reports. If you've established good rapport, all is not lost. Make sure the prospect knows your Email address and tell them that you'll put on the subject line of the Email, "Your Requested Annuity Repots." This way, they can identify your Email whether it goes to their inbox or spam files. Further, let them know you will follow up in a few days to make sure they received the Email and you will answer any questions or concerns they might have on annuities.

Everything goes back to your initial conversation with the prospect. If you take the time and interest to learn as much about the prospect's retirement situation as possible, good

things will happen, whether that is by hand or Email delivery of the reports. Key is persistence and staying focused on how the annuities you offer will solve retirement needs.

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[www.advisorworld.com](http://www.advisorworld.com)

The price for our qualified Annuity leads from **\$200 to \$250** effective Thursday, May 22<sup>nd</sup>, 2014.

AW leads have worked for us and are a good source for prospects.

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## Speaking of ROI, do you think Chad knows his?



# **Big Truck Partners**

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**[www.annuity.com/agenttools](http://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 Search and Comparisons



Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



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