



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

Open MIC is open for anyone.

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

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tony@annuityagentsalliance.com

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888-742-4368 or email him at tony@annuityagentsalliance.com.

*Licensing requirements and other conditions apply.

Think Community



Thank you for joining us on Open MIC

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

Anthony Owen at Tony@eagleshadowfinancial.com



God Bless Our Veterans

Thank our service men and women for their duty to our country, Monday was Memorial Day. My father and father-in-law both served in WWII, fortunately they made it home, many didn't.

Thanks Dad and Don, and thanks to all who serve.

Bill and Phyllis



Food for thought: "In matters pertaining to religion, it is prudent to err on the side of faith. In financial matters, it is prudent to err on the side of skepticism." -- Anonymous.

Alzheimer's

This is truly frightening.....BB

Every 67 seconds, someone in the United States develops Alzheimer's. That means Americans will set foot on a path that ends in death for more than 500,000 people a year, making Alzheimer's — a form of dementia — the No. 6 cause of death in this country.

The number of Americans with Alzheimer's is expected to more than triple by 2050, to **16 million, up from 5 million** today.

Here are some links

http://www.alz.org/alzheimers_disease_what_is_alzheimers.asp

<http://www.webmd.com/alzheimers/alzheimers-disease-stages>

<http://www.nia.nih.gov/alzheimers/publication/alzheimers-disease-fact-sheet>



ESPN PDF Shaquille O'Neal attached



 **[PRINT]** ESPN.com: TheLife

[\[Print without images\]](#)

ESPN

Monday, September 26, 2011
Updated: September 29, 9:25 PM ET

Soup for Shaq

By Kyle Stack
Special to ESPN.com

Of the 3,191 blocks (including playoffs) Shaquille O'Neal made during his 19-season NBA career, he could have yelled "No soup for you!" after virtually any of the send-backs. The line, made famous during a 1995 "The Soup Nazi" episode of "Seinfeld" about an eccentric soup shop owner in New York City, is embedded in pop culture's lexicon. Now that he's retired from the NBA, O'Neal has another reason to recite the line.

On Aug. 31, [Original Soupman](#) announced that O'Neal joined the company as an investor, adviser and spokesman. The Staten Island, N.Y.-based company was founded in 1984 by Al Yeganeh, aka The Soupman, who served as the inspiration for the character in the unforgettable "Seinfeld" episode. Even with Baseball Hall of Famer Reggie Jackson on board for several years as an investor, Soupman added O'Neal at a time when they believe growth is right around the corner.

With 15 franchise locations spread throughout seven states, primarily in New York, Soupman will add at least two more locations by 2012, at Universal Studios in Los Angeles and Mohegan Sun Casino in Pocono Downs, Pa.

Soupman's Heat n' Serve frozen collection of five soups are sold in grocery stores in 33 states, including at Winn-Dixie, Albertsons, Kroger, Publix, King Kullen and Hy-Vee. In order to integrate itself even further into what Soupman labels a \$6 billion grocery soup category, the company will release Tetra Pak in February 2012, a non-preservative line of shelf soups that will compete nationally and in Canada with soup can stalwarts Campbell's and Progresso.

Jackson told The Life he would like to see Soupman expand to store chains such as Subway and Starbucks. And Jackson, who claimed he has "a nice piece" in Soupman's holdings, believes that even O'Neal's presence won't overshadow the product.

"The most important thing you can say is not that Reggie likes it or that Shaq is on board," Jackson said via phone. "That's all cool stuff and a nice part of the conversation, but the soup is good and it's healthy."

In a telephone interview with The Life, O'Neal spoke about why he chose to invest in Soupman, his responsibilities with the company and whether there might be a signature Shaq soup on the horizon.



Shaquille O'Neal says "I don't really get involved with companies unless I believe in the product."

The Life: How did you get connected to Original Soupman?

O'Neal: Well, a cousin for one of the doctors for the Boston Celtics works for [Original Soupman]. [The doctor] was eating their soup one day, I tried it and I thought it was fabulous. They contacted me and asked if I wanted to be a partner. Hell of a good story and very original, and so am I. I thought it was a perfect match.

The Life: What impressed you about the company from the outset?

O'Neal: The first thing that impressed me is they have a great product. It's all about the product. I don't really get involved with companies unless I believe in the product. When I had that lobster bisque -- I tell ya -- like 30 chunks of lobster in that thang, boy. I was like, you know what, these guys are doing this just to impress me. So, I actually went out on my own and bought some off the shelf. My chef looked at it and said there was a lot of lobster in that lobster bisque. I was like, "These guys are really good."

The Life: Why invest in the company, though?

O'Neal: I mean, because I believe in it. It's sort of a business challenge. Right now, they have 15 franchise restaurants, including Mohegan Sun. I'm a very intelligent guy and [executive vice president Sebastian Rametta] is very intelligent, so we're going to use our knowledge to help this company grow. We already got plans. We're talking to other people and other stores, and it's going to be big.

The Life: Original Soupman describes your role as being in a few different areas. Can you describe what it will comprise?

O'Neal: Well, I'm gonna be sort of a guy who's endorsing a product. But I'm also going to be working underground. I've made a lot of business connections, a lot of retail connections over the years. So, we're going to try to work the product in those areas. Hopefully, they give us all stores or some stores.

The Life: What criteria did you and your business management team use to determine Soupman is a good investment?

O'Neal: It is a young company. We like good opportunities; we like to get with young companies that are just coming out. So, the thing I'm doing with [Tout](#), this other thing I did with Power Balance. We like to get with young companies and just help them get to the next level.

The Life: In addition to the 15 franchises, Soupman is also moving into grocery stores nationwide in 2012, right?

O'Neal: Yes, we're moving into grocery stores, we're going to be in airports, in casinos. That's where me and Sebby come in. Now that I'm retired, I can take calls, take meetings and fly and meet people. Do all that stuff.

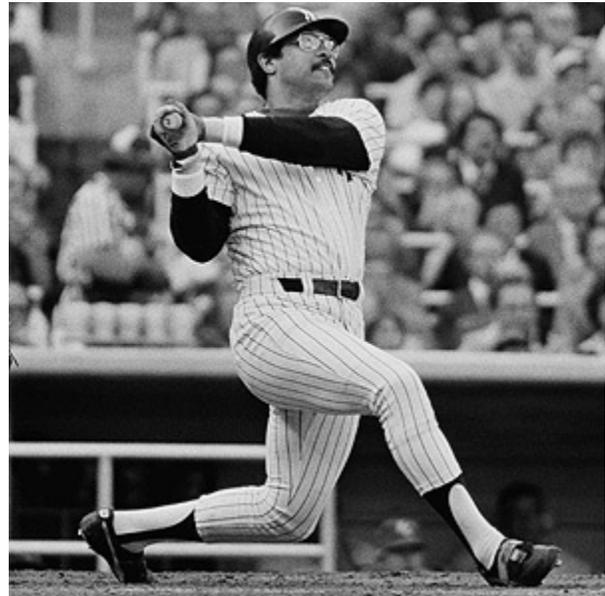
The Life: What growth do you foresee in Soupman as far as the number of franchises and where else it can expand on the grocery side?

O'Neal: I mean, I don't like to predict numbers. Right now, we have 15 [franchises], so we're going to double that and double that and double that. Right

now, it's a great company and they're making money. We don't want to expand too quickly and too rapidly. We're just going to take our time and do the correct deals.

The Life: Will you have a say into which locales Soupman expands?

O'Neal: The good thing about this organization is we're a team. I'm not running the company; I'm not in charge. But I'm going to have some input. As you know, when you're dealing with a team or you're dealing with a bunch of people, you say stuff and sometimes it gets taken; sometimes it doesn't. You know that as a writer, sometimes you want to put something in an article but here comes the editor guy. You know what I'm saying? So, we're going to have meetings. I'm going to have a "say," they're going to have a "say" and ultimately we will make the right decision.



Yankees great Reggie Jackson is another celebrity investor in The Original Soupman.

The Life: You mentioned wanting to learn more about the company. What particular departments do you want to learn about?

O'Neal: I mean, like I said I'm just going help them grow by attending meetings. I'm going to be letting people know [about Soupman] on Twitter, on the OriginalSoupman.com about the products. I'm not going to be taking over the company. We already have a CEO. I'm just a partner. And I just think I'm on a winning team.

The Life: Were you looking for a product to invest in that could be marketed easily on Tout?

O'Neal: Not really. It just came to me. I always look for two things: what's next and what's going to be huge. And soup is a \$6 billion industry in the grocery stores alone. That does not include restaurants or branded product placement. We just want to tap into that business. Twenty percent of \$6 billion you do the math.

The Life: What does Tout do to help enhance Soupman's awareness?

O'Neal: Tout is fabulous because there are a lot of people who have Twitter typos, if you know what I mean. With Tout, I can't tell someone to go do a Tout for me. With Tout, people get to see me, see what I'm doing, get to see my passion and they get to laugh. That's why I'm glad Tout came to us. My slogan is, "Why Tweet when you can Tout."

The Life: Do you think marketing Soupman on Tout will hit a different target market for Soupman?

O'Neal: We're going to use all avenues of marketing. I'm not going to use just Tout. I'm going to be in meetings. We have four or five meetings set up with major companies that I will attend, and I will be handling the presentation. I think I'm a good seller.

The Life: I should rephrase that last question. Will your involvement with Soupman help them open a different target market for them?

O'Neal: Yes, it will. We're just looking to expand. Like I said, I've met a lot of people and I've made a lot of connections. We're just trying to partner up with other franchises and make it bigger.

“



If someone brings it to you and it's too good to be true, then it's probably no good. ... The second thing I learned is that if you believe in a product, then go with it. Don't worry about the money. ... And third, listen to the Alan Greenspans of the world and study.

” -- *Shaquille O'Neal*

The Life: What was the size of the investment you made in Soupman?

O'Neal: I can't tell you that. I don't think that's important. I'm not one of those guys who like to brag about what they do. You know what I'm saying? I'm just a clean-cut businessman who likes to do good business, and I believe in the company. I'm their Superman.

The Life: Are you going to have a soup named after you?

O'Neal: We talked about a Shaq-and-Noodle soup. Right now, they all have all the other flavors. I think we're doing a kid's soup. Low in fat, low in carbs; really good for the kids.

The Life: Have you taken more interest in endorsing healthy food? I know you endorse Oreos, but have you taken more of an interest in healthy food?

O'Neal: I mean, I just want to do great products. Everybody likes Oreos. Oreos are like a lifestyle brand. If you're trying to work out and other stuff, Oreos are not for you. However, every cookie is 100 calories or less. So, if you take the Oreo then just take two or three, bro. You don't have to eat the whole pack, bro.

The Life: Your investment strategy since 2008, when the U.S. economy started to go downhill. Has that changed?

O'Neal: Yes, it has changed. Everyone has to downsize. I've had to downsize staff, salaries and I've had to let a couple businesses go. But if I was the only one in the world who had to do that, I would be sick right now. That's the way of life.

The Life: Has your strategy in what types of industries or categories you like to invest in changed?

O'Neal: Not really. Most of my investments are things that I own. Basically, my strategy has always been it's not what you make but what you keep. If your overhead is more than what you're giving out, then something isn't right about the math.

The Life: How about your investment strategy since you entered the NBA? Were there certain things you learned from your first investments back then that you've applied to your current strategy?

O'Neal: I learned that if someone brings it to you and it's too good to be true, then it's probably no good. That's the first thing I learned. The second thing I learned is that if you believe in a product, then go with it. Don't worry about the money. The money will come if it's all good. And third, listen to the Alan Greenspans of the world and study. Follow the strengths.

I was one of the initial investors in Starbucks when they needed some money. I was one of the initial investors in Google, I was one of the initial investors in Vitamin Water. So, I've done pretty well for myself.

The Life: Have you advised NBA players or other athletes on investments? Do they come to you for advice?

O'Neal: No, they don't. Everyone has their own strategy. My first strategy was how do I get some money coming back to me after I retire, if everything goes wrong. Let's say I made \$100 million in investments, how do I still get money? The first thing I got were some annuities. That was the first thing I did. The second thing I did was following the Alan Greenspans and Steve Jobses of the world. So, I think if you use those two things, you'll be good, especially athletes. We spend a lot of money.

The Life: You think NBA players are prepared for the lockout, that they'll start feeling heat once they miss some paychecks?

O'Neal: Some say they will. But you never know unless you're in their shoes.

The Life: With your role on Inside the NBA, are you going to try to get Barkley to try Soupman on-air.

O'Neal: Of course I will.

The Life: Will he come to you for it?

O'Neal: No, I'm just going to give it to him.

The Life: On-air?

O'Neal: On-air, homeboy marketing, baby. Thirty million people watch that program. I know exactly what I'm doing.

The Life: Is there anything about Original Soupman that you would like to add?

O'Neal: They have a great soup, a great "Seinfeld" connection, a great team. The team is important to me. I've always been a great team leader and I look forward to just helping the company grow.

Kyle Stack is a freelance writer in New York City who also contributes to ESPN The Magazine.

Editorial



The lawyers are coming.

Their portal to FIA will be the securities side of our industry.

Unless you have been sleeping under a rock, you will already know that our part of the industry (FIA) has been discovered by the securities side of the financial world. Many broker/dealers are now pushing FIA with their sales teams. The result is simple; the category is growing as BDs begin to fill in their clients' portfolios with our products.

The demand for safety and security is overwhelming; demand for FIA is just beginning. So instead of letting a "simple" insurance agent make the sale, the BD are grabbing product in an attempt to keep their clients in fold.

More and more we are going to have a target on our back and **FINRA** on our tail. Don't fear, we will survive. Make sure you don't get caught up in class action suits, protect yourself with good fact finding, and lower 1035 transfers and solid advice when it comes to moving money. Keep good records and always communicate with your clients in writing with written delivery kits, discovery letters and policy reviews.

This is written by an attorney whose practice is to protect seniors from being miss-used. I think this is an important article because it shows the legal industry getting ready to go after our side as we become the big target. Be careful in how you sell and remember, your ticket out of trouble is the fact finder. A whole new area of marketing is beginning to open up for the legal industry.BB

<http://www.zamansky.com/beware-of-the-equity-indexed-annuity/>

Beware of the Equity Indexed Annuity

Posted: May 07, 2014 |

Brokers have been pitching their clients who have been seeking yield, "indexed annuities", a **confusing product** which really doesn't fit the clients' needs.

Indexed annuities, which appear to simulate the returns of stocks, have come under the scrutiny of FINRA according to a report over the weekend by industry newspaper **InvestmentNews**. FINRA is looking for red flags such as the cost to clients, as high as 6-8% (**where did this misrepresentation come from, could he have it twisted with VA?....BB**) and whether these complicated fees were adequately disclosed by the broker to clients, according to reporters **Bruce Kelly** and **Darla Mercado**.

Indeed, stock brokers are becoming more of a force in the world of equity indexed annuities, which have typically been sold by insurance agents. One positive note regarding this trend is that **brokers are more highly regulated than insurance**

agents. Those agents have no central self-governing and regulatory organization like FINRA to watch over the hundreds of thousands of insurance agents currently pumping out expensive and confusing equity indexed annuities. Instead, they are regulated solely by individual states.

According to [InvestmentNews](#), during recent exams of brokers, FINRA “has put under its microscope some firms’ policies and procedures related to exchanges into fixed annuities from variable annuities, according to broker-dealer executives. Such variable annuity exchanges are known as “1035 Exchanges” because they fall under section 1035 of the Internal Revenue Code.”

The practice of variable annuity switching has routinely drawn the eye of securities regulators. It’s an area that has historically been **ripe for abuses** by unscrupulous brokers. By switching a client from one annuity to the other, a broker generates another high **commission** from the transaction. While not all annuity switches harm clients, it’s a transaction that the broker needs to walk his client through with an abundance of detail. The broker must explain how a 1035 exchange will benefit the client. If he doesn’t make such an explanation in convincing and clear detail, the client needs to head for the door.

Securities regulators are once again curious about the exchange, according to [InvestmentNews](#). “The 1035 exchange, overall, is something we’re looking at,” acknowledged Susan Axelrod, executive vice president, regulatory operations with Finra. It’s incumbent on broker-dealers to have the procedures and controls in place when such an exchange is recommended because it involves the sale of a security, she said”.

“It is an important area to focus on,” she added. “We’ve seen some deficiencies in this area. Not all firms have stepped up on this to insure that procedures and controls are reasonable.’ And the indexed annuity business is booming, with sales reaching \$38.6 billion last year, up 13.2% from \$34.1 billion in 2012,” according to research cited by [InvestmentNews](#).

As [InvestmentNews](#) noted, there are several danger signals regarding the exchanges, including undisclosed fees. FINRA will also take notice if the reason for a 1035 exchange was misstated, according to the article. For example, if a rep told a client that fees would be lower in the new product but are actually higher.

Variable annuities are often a staple of senior investors' portfolios, and that fact makes the product stand out to FINRA, according to InvestmentNews.

Annuities can generate a reliable income stream for older investors in retirement. However, **they are expensive, (once again he has us confused with the securities side....BB)** come with restrictions to the investor and carry a high commission to the broker. So, if a broker comes calling on you to exchange your annuity with a brand new product, make sure he spells out exactly the cost of the new product and the benefit. If the broker stammers, or can't answer your questions about the exchange, run for the hills. The 1035 exchange is likely for the brokers benefit, not yours.

Zamansky LLC are **investment and stock fraud attorneys** representing investors in federal and state litigation and arbitration against financial institutions.

Important point.....

BTW, this article is in blog form and used to attract clients, not to inform the public, it is a marketing piece.



<http://www.lifehack.org/articles/lifehack/bob-parsons-on-his-16-rules-for-survival.html?ref=e>

click on link for entire list

I know most of you don't need pep talks, but sometimes I do. I found these 16 ideas very helpful, hope you do also....BB

... There's an old Chinese saying that I just love, and I believe it is so true. It goes like this: "The temptation to quit will be greatest just before you are about to succeed."

1. **Get and stay out of your comfort zone.** I believe that not much happens of any significance when we're in our comfort zone. I hear people say, "But I'm concerned about security." My response to that is simple: "Security is for cadavers."
2. **Don't take yourself too seriously.** Lighten up. Often, at least half of what we accomplish is due to luck. None of us are in control as much as we like to think we are.

FLA up, VA down

<http://insurancenewsnet.com/oarticle/2014/05/21/limra-sri-total-1q-annuity-sales-up-11-a-507778.html#.U4PKTMIU8dk>

VA sales fell **3 percent** in the first quarter, to \$34.2 billion. This is the lowest level VA sales have been in first quarter 2010.

Indexed annuity sales rose **43 percent** in the first quarter, totaling \$11.3 billion. Product innovation has played an important role in growing the indexed annuity market - especially in new distribution channels. More companies are introducing uncapped crediting strategies that utilize volatility-controlled indices to manage the risk.

Sheryl Moore just released first quarter results for indexed products, one good thing, compensation increased for the first time in two years.

FIRST QUARTER 2014 INDEXED INSURANCE SALES

May 27, 2014 by Sheryl J. Moore

INDEXED ANNUITY

Wink's Sales & Market Report, 1st Quarter 2014 shows first quarter 2014 indexed annuity sales were **\$10,869 million, compared with sales of \$7,863 million** for the first quarter of 2013. First quarter indexed annuity sales were down nearly 6% when compared to the previous quarter, and up more than 39% when compared with the same period last year.

Total 1Q2014 indexed annuity sales were \$10,869,426,390.

THE TOP TEN INDEXED ANNUITY CARRIERS FOR THE FIRST QUARTER OF 2014:

1. Allianz Life
2. Security Benefit Life
3. American Equity Companies
4. Great American Insurance Group
5. Athene USA
6. Midland National Life
7. ING
8. EquiTrust
9. Symetra Financial
10. Lincoln National Life

AVERAGE COMMISSION

The average agent commission was **5.88%**; up slightly from last quarter's average. This is the first increase in the average commission paid to the sales agent in nearly two years.

See link for entire article: http://www.looktowink.com/2014/05/first-quarter-2014-indexed-insurance-sales/?utm_source=rss&utm_medium=rss&utm_campaign=first-quarter-2014-indexed-insurance-sales

American Equity deferred compensation, just a note to all, my check for May was just under **\$3,000** from cases written couple years ago. A very nice surprise.



<http://www.lifehealth.com/google-future-insurance/>

Is Google the Future of Insurance?

With the growing dominance of massive companies like Google and Amazon taking over in all facets of business, could insurance be next to on the list? –

See more at: <http://www.lifehealth.com/google-future-insurance/#sthash.wGTKMlRe.dpuf>

ROI on Social Media

<http://www.lifehealthpro.com/2014/05/24/4-more-social-media-myths-debunked?>

Social-media ROI is impossible to gauge. Direct leads from social media can be difficult to measure.

Prospects rarely look you up on Facebook for the first time and decide “Yes, I want to be his client. I will call him right now.” However, you can still look to various traffic indicators to track and gauge the return on your marketing investment.

In many ways it becomes measuring the immeasurable, what we do know is this, the more touches with meaningful information means the better chance of building relationships.

Blogging can be a very useful tool. We welcome your blogs to our site and we will show you how to expand your blog message with your Retire Village database.



Blogging can be a great relationship builder with your Retire Village database.

Quality Content over “Sales Letters”

Google has once again changed the rules; it was for several years a quantity issue, now which is gone. The only thing that matters now is **quality content**. In the past we have been able to write “sales type” blogs, but no more. Each blog must be based on quality and contain useful content and guess what.....**Google** is right.

Content and quality is not only king but the only road to take.

If you are joining us in writing blogs and sing them with your RV database, you must write content and not just peddle annuities. We can help, send us your ideas and let us craft the blog with you.





Buffet of leads

We have been generating leads in one form or another for over 25 years. Our seminar system was easily the best in the industry for years, and then came annuity.com. We have looked at many models of both acquiring leads and pricing of leads. Our goal has always been to provide a wide variety of leads for our crew and at the same time have constant vigilance on the quality/price ratio.

We are proud to announce our latest creation, a lead that matches quality with price. Instead of a one price catch all, we are now able to match price with quality to better average out your marketing money.

It is called the **“Lead matrix”** we are introducing this concept on our “scrubbed” leads and our “phone verified” leads initially.

We are also ready to launch on a national basis our **Best Rate Annuity** leads, more on that next week with Sherilyn and David.

Scrubbed leads

PHONE QUALIFIED LEADS

Retirement Savings	35 to 55 Years Old	56 to 78 Years Old	79 to 85 Years Old
\$25,000 to \$100,000	Age: 35 to 55 yrs Savings: \$25k to \$100k <input checked="" type="checkbox"/> \$129	Age: 56 to 78 yrs Savings: \$25k to \$100k <input checked="" type="checkbox"/> \$149	Age: 79 to 85 yrs Savings: \$25k to \$100k <input type="checkbox"/> \$139
\$100,000 to \$250,000	Age: 35 to 55 yrs Savings: \$100k to \$250k <input checked="" type="checkbox"/> \$149	Age: 56 to 78 yrs Savings: \$100k to \$250k <input checked="" type="checkbox"/> \$179	Age: 79 to 85 yrs Savings: \$100k to \$250k <input type="checkbox"/> \$169
\$250,000 & Higher	Age: 35 to 55 yrs Savings: \$250k & Higher <input checked="" type="checkbox"/> \$169	Age: 56 to 78 yrs Savings: \$250k & Higher <input checked="" type="checkbox"/> \$199	Age: 79 to 85 yrs Savings: \$250k & Higher <input type="checkbox"/> \$179

Here is an example 51 years old with verified \$200,000 in retirement savings, \$149.00

Date: 05/27/2014

City, State: Lynnwood, WA 98087

Age: 51 Years Old

Retirement Saving: \$200,000

Specific Interests: Retirement Planning

Notes from our call: Bill is concerned that he has not saved enough money for retirement. When asked how much he has managed to set aside to date, his response was, "not much", and he declined to state the source of what he has saved. He would like to receive guidance on how to begin saving so that he can live comfortably when he decides to retire. He would like a call from **Joe** as soon as possible, preferably this afternoon.

Lead Type: Phone Qualified

Lead Source: The lead filled out a form requesting the Safe Money Guide & Personalized Quote.

Lead ID: 58105

But wait, there is more, the price you pay as an authorized lead buyer (crew member) receives a 10% price discount. So instead of \$149.00, you pay \$134.



Discount to the crew.

PHONE VERIFIED LEADS

Retirement Savings	35 to 55 Years Old	56 to 78 Years Old	79 to 85 Years Old
\$25,000 to \$100,000	Age: 35 to 55 yrs Savings: \$25k to \$100k <input checked="" type="checkbox"/> \$44	Age: 56 to 78 yrs Savings: \$25k to \$100k <input checked="" type="checkbox"/> \$59	Age: 79 to 85 yrs Savings: \$25k to \$100k <input type="checkbox"/> \$54
\$100,000 to \$250,000	Age: 35 to 55 yrs Savings: \$100k to \$250k <input checked="" type="checkbox"/> \$64	Age: 56 to 78 yrs Savings: \$100k to \$250k <input checked="" type="checkbox"/> \$79	Age: 79 to 85 yrs Savings: \$100k to \$250k <input type="checkbox"/> \$74
\$250,000 & Higher	Age: 35 to 55 yrs Savings: \$250k & Higher <input checked="" type="checkbox"/> \$84	Age: 56 to 78 yrs Savings: \$250k & Higher <input checked="" type="checkbox"/> \$109	Age: 79 to 85 yrs Savings: \$250k & Higher <input type="checkbox"/> \$99

09:19 AM (Wednesday, April, 30th)

04/28/2014

John Smith

360 701-6209

Date:

City, State: Pleasant Hill, CA 94523

Age: 63 Years Old

Retirement Saving: \$25,001 - \$50,000

Specific Interests: Retirement Planning

Notes from our call: We did not speak directly with this lead, however we confirmed it is a working phone number and we verified their data.

Lead Type: Phone Verified

Lead Source: The lead filled out a form requesting the **Safe Money Guide & Personalized Quote.**

Lead ID: 56374

This lead has been verified as having a working number, the price is \$59, and crew members receive a 10% discount.



Discount to the crew



Grab Bag Lead Alert!

New Lead in Anchorage, AK

.....
Buy It Now Price: **\$18**

.....
Date: 05/27/2014
City, State: Anchorage, AK 99501

Age: 48 Years Old

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

Specific Interests: Retirement Planning

Notes from our call: We did not speak directly with this lead. The information matches our database look-up, but we cannot guarantee the accuracy of the information. The lead is sold as-is.

Grab Bag (sold as-is)

New to our lead offering, Grab Bag. These leads are perfect for a quick call and adding to your Retire Village account. They are priced based on their quality but some can be harvested when you use our system.

Lead Type:	Grab Bag Leads might be good and might be bad. We simply are not sure. If we spoke with the lead you'll see the reason we are not selling it at normal prices (ex: lead says they have a financial advisor), and if we did not speak with the lead we were not able to have our normal level of verification (ex: the phone rings & rings). You may have to do some "extra work" on these (like search for an alternative phone number). They are not refundable for any reason (except disconnected phone number).
Lead Source:	test campaign
Lead ID:	58102

[Buy Now](#)

Good Luck,

The FinAuction Team
FinAuction - A Better Way to Buy Leads

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

FinAuction so for leads close or outside your area where no agent has signed up for leads, it is a system to get a few extra leads when you want them in a simple auction format....

Oh and guess what.....Crew agents get a 30 minute head start, first choice always to the crew.....BB

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



- Scrubbed
- Phone Verified
- Grab Bag
- FinAuction

4 great ways to get more leads and at discounted prices to the crew.

FAQs

We have a section on our website dedicated to FAQs:
<http://www.finauction.com/faq.php>

The questions below are ones that have recently been asked by agents.

How does the Auction work?

We get asked this general question often. We ask agents to go to the website, [finauction.com](http://www.finauction.com) and review it - the process is very simple. We know some agents like to talk to us first, however we simply don't have the resources to do this.

How do I know if there are leads in my area?

On your Lead Management Center we show leads from the auction that are in your territory. We do not show leads that were sold directly to the FinLeads program however. We also show leads that are unsold in your area (Discounted Leads).

Can I know if there are agents in my area?

Not really. No two territories are the same and we are not set-up to provide this information.

Why are the prices different for different leads?

This is what makes FinAuction different than other lead programs. Our leads are priced according to the leads perceived value...for example, a 30yr old with 25k would not be priced as high as a 65yr old with \$100k.

How do you qualify your leads?

If it is a Phone Qualified lead it means we have spoken to the prospect by phone and asked a series of qualification questions, similar to the Scrubbed Lead. If it is a Data or Phone Verified lead it means we called the lead to make sure the phone number works and have run the lead's data through automatic database looks-ups to check for the accuracy of their name / address / phone number. It is not a perfect science - that is why you will sometimes get errant information on a Data Verified lead.

Can we get more details on the call, like where their money is?

We ask this question and try to get as much information as we can, however, we are often at the mercy of the lead. If they want to talk to us in detail we will listen, and take notes. Sometimes they prefer to keep their information more private and will only disclose it to the agent who calls them.

Can we know where the leads come from?

You will know what type of media the lead originated from, like online, email, direct mail, etc. This lead source is listed on every lead notification to help assist you in opening the conversation.

When I clicked on a lead it was already sold, what can I do?

For that specific lead, nothing. Once a lead has been purchased by another agent it is gone, as our leads are sold only one time. For future leads, however, you have options. First, you can use the Buy-it-Now feature on any lead when you first see it. This will automatically stop the auction and you win the lead. Second, you can add the FinLeads program to your account. With FinLeads you "lock-in" your territory so that any lead that meets your requirements (age & assets) in your territory will automatically be sold to you, and not sent to auction. FinLeads is the more traditional lead program you are used to, just with more flexibility.

What is a Grab Bag Lead?

This is a new lead type we are adding. It is a lower priced lead sold "as is." The Grab bag lead is one that we were not able to verify for a variety of reasons: voicemail is full or not set up, the lead states they just want information, or the lead claims to already have a financial advisor, etc. The lead is not worth as much as a Phone or Data Verified lead, however it is worth something. Many of these leads will probably not amount to much, but they are also priced accordingly and at the end of the day this is a numbers and timing game.

Why do I have to re-enter the eSignature form?

Every time you update your credit card info you are required to re-submit the esignature form (Credit Card authorization). Some agents first fill out the esignature form, and then update their card, so are then prompted to re-enter the esignature form. We are working on making the user interface easier in this area.

What if I don't receive the email notifications?

Some of you do not always receive email notifications (they go to your spam folder or are being bounced by your ISP (Internet Service Provider) even before they reach you. We suggest that ALL agents use our Free Text alert service - those cannot be blocked. On your Lead Management Center simply put your mobile phone number in the text alert section.

Will you be improving the quality of the leads?

Let's face it - some leads are good and some are not so good. We are constantly working on improving our leads, starting from the messaging we use to capture the lead's attention to the scripts we use to ask them about their retirement monies. Lead qualification is not a perfect science, but requires constant refining.

Can I speak to someone by phone to discuss the program?

We are set-up primarily for email support. We obviously have phones, but try to communication by email as much as possible as we simply don't have a team large enough to field calls that can be answered more efficiently by email or by reviewing our site.



Evolution of Variable Annuities Doesn't Mean Improvement

By Bill Broich

"This is not your father's Oldsmobile."

That slogan was created to modernize the public perception of the Oldsmobile brand. Old fashioned, big, solid and out of date, that was the image the marketers tried in vain to update. A faster sleeker model, anything to appeal to the younger car buyer, but in the end it was just another dead brand, gone from our marketplace forever.

For many years, The Hartford, Prudential, MetLife and John Hancock Insurance companies dictated how the variables annuity industry should and would work. These giant suppliers for security based annuities (variable annuities) provided innovation and

creativity with the products they provided to the American consumer. Don't get me wrong, I am not nor ever have I been a fan of variable annuities, but they do sell and there are many owners of these products across America.

Once the financial marketplace began its shift in 2008, promises and contractual guarantees offered by variables annuities became a huge and monstrous potential liability for the industry. The liability was really a derivative, meaning a future promise paid for by consumers but expensive for the insurance companies to keep. Variable annuity companies jumped into action with all sorts of schemes such as buying back their promises for cash, offering benefits that would lessen the future liability and in the case of The Hartford, leaving the business altogether after 60 years of providing contractual guarantees.

Now the newest evolution of the variable annuity is appearing in the form of a new marketing wrapper, called **“investment focused” variable annuities or “investment only” variable annuities**. In an article in *InvestmentNews* the new shift in variable annuities reported that variable annuity sales were down, some more than 50% which has caused the industry to create new wrappers, wrappers that can lessen their future liability while at the same time make more money for the securities industry. In other words, they are trying to re-sell Oldsmobiles.

InvestmentNews hit it on the head when they reported that the industry is at a cross roads, the new family of products has to offer a reason to buy them while at the same time charge a fee bordering on usury to control future liability. Will the consumer buy? That is anyone's guess. My guess is yes they will, they will buy because of all the bells and whistles, much as Oldsmobile tried all those years ago. When the Oldsmobile advertising kicked into gear, sales vastly improved, but after a while the consumer began to realize, it is still the same old stupid car. You can dress up variable annuities but when the fees make the product unusable, people will simply walk away.

So should sadness come over the securities industry? Should we feel sorry for them? Pity them? No, feel not sorry for them, the one thing they are very good at is reinventing themselves and making an old tired product look appealing again.

Remember, you can put lipstick on a pig, but it is still a pig.



Here is a terrific idea....BB

Market Market Market, never quit marketing, market in every way possible

www.timetrade.com

Add this **“schedule”** to every email you send, give your prospects and clients the opportunity to meet with you



Here is what they see when they click on the green bar, you and your LOGO, friendly and inviting, you can make it yours own design. Here is our friend Stan the Annuity Man.



Welcome! I am happy to make myself available for phone calls at selected times throughout the week.

Click the button below to check my availability and follow the on-screen instructions. Thank you.

A handwritten signature in black ink, appearing to read "Stan", written over a large, stylized circular flourish.

Scheduling is simple, and you can customize.

Select Date and Time

May 2014		Week		Month		Time Zone (-08:00) Pacific Time	
Sun	Mon	Tue	Wed	Thu	Fri	Sat	
27	28	29	30	1	2	3	
4	5	6	7	8	9	10	
11	12	13	14	15	16	17	
18	19	20	21	22	23	24	
25	26	27	28	29	30	31	
		6 Available	6 Available	6 Available	6 Available	4 Available	
1	2	3	4	5	6	7	
	6 Available	4 Available					

When you click on a date, this pops up....

First name *

Last name *

Email *

Phone Number *

Company

What questions do you have or what would you like to discuss?

Comments

Back powered by timetrade Continue

Put this on every email you send, give your prospects and clients every opportunity to meet with you

David Townsend
2601 North Alder Street
Tacoma, WA 98407
(253) 381-2328
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Our free online appointment scheduler	Professional online scheduling solutions	Appointment scheduling for teams
Free	\$49 per year	Starting at \$99 per user/per year
Get Started	Try It Free 30-Day Trial	Try It Free 30-Day Trial
Learn more	Learn more	Learn more
Features:	Features:	Includes Professional features plus:
<ul style="list-style-type: none">✓ 1 User✓ 5 Appointments per Month✓ 5 Appointment Types✓ OneMobile™ Technology✓ Outlook, iCal & Google Calendar Integration✓ Mobile Scheduling From Your iPhone	<ul style="list-style-type: none">✓ 1 User✓ Unlimited Appointments per Month✓ Unlimited Appointment Types✓ OneMobile™ Technology✓ Outlook, iCal & Google Calendar Integration✓ Mobile scheduling From Your iPhone✓ Custom Logo Branding*	<ul style="list-style-type: none">✓ Multiple Users <small>(see price/user)</small>✓ Automatic updates of Salesforce activities and calendars✓ Offer appointments directly from Salesforce✓ Central Administration and Configuration✓ Usage Reports and Analytics✓ Smart Routing™ with the

Custom LOGO Branding means you can you this if you are part of the crew.....

I was so stunned by these statistics, I left them up again.

Social Security and Retirement

Reliance by Older Americans on Social Security for Income		
(By numbers of older people, their share of the older population, and the extent of their reliance on Social Security for all or part of income.)		
Social Security...	People (000s)	Pct.
Provides 100% of income for	6,086	14.3
Provides 90-99.9% of income for	3,979	9.3
Provides 50-89.9% of income for	10,977	25.8
Provides < 50% of income for	21,539	50.6
Totals	42,581	100%
Source: AARP, U.S. Census Bureau, April 29, 2014.		

For a couple of months we have talked about social security, marketing, leads and how best to help our clients and prospects. When you look at this chart, it become obvious how many people depend on ss as a source of retirement funds. 50% depend on ss for 1/2 their retirement income.

When you think about these percentages, our approach to guarantees, safety and security become more and more important.



Big Truck Partners

We Recommend:

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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