



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

Open MIC is open for anyone.

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Here are some words of wisdom: Play Bocce Ball and live a long time



The small white ball is the "p" (target)

I decided to try something new, I joined a **Bocce Ball** league in St. Helena California. The league has been in existence for 25 years and prior to that it

was played in this area for the past 100 years as an Italian Rec. sport. The game is quite simple, a small white ball (the P) is thrown and both teams try and get their balls (red and green, (sometimes blue) color) closer, the closest balls wins the point. A 4 point roll is called a Casino.

My team is mostly seniors, age 65 (me) to 85, the oldest. There are 8 members on my team (we trade off for game), our name is Hogan's Hero's after the team captain, Ron Hogan. Ron is in his late 70's and has Parkinson's disease, he has a little trouble getting ready to roll but when he does he is deadly accurate.

We play a 20 game season, currently we are 2-1. Each game is really 3 different 12 point games, winners are the ones who get 2 of 3 wins.

Not like a fast paced game of basketball but still a game requiring finesse, sharp shooting and the devilish desire to knock you competitor's ball away from the P.

These foils have been playing Bocce all their lives and are very serious, I made a rules error in week 2 and was immediately re-explained the rules but 4-5 people playing, just to make sure I understood. There are 16 teams of 8 each playing on 8 courts. A real experience.

The reason I am sharing all this with you is because of a wonderful older man rolling in the court next to me last week. He has a "walker" to help him move and is slow to get ready, but still a solid roller. We would visit while we were waiting for our teammates to roll the balls our direction.

Totally unsolicited Fred said to me as we leaned over the end rail how two things keep him going (he is now 90) his **love for Bocce** and his desire to **"screw" over his insurance company**. I laughed and said what did he mean....his answer was simple, he had annuities that paid him lifetime income and the longer he lived the more it cost the insurance company.

In other words, he had lifetime guaranteed income and he was enjoying it every month. I said:

"Fred, what do you do with the money every month?"

He had a simple answer which should make sense for all of us....he said

"I spend it because I know a new check will come again on the 1st."

Doesn't that sound familiar? And doesn't that put our careers in perspective? Fred is playing Bocce Ball every week from his walker, loving life and not worrying about retirement income, why? Because Fred owns annuities.

I was never prouder.

Here is a pic of Fred getting ready to roll the Bocce. Never give up Fred, never!



Indexed Annuities can only go up. (My deep thought quote of the day...BB)



Bill

I have lost several sales off these leads because of low caps. The prospects very much like the income rider, but they just can't get past the fact that account value may be depleted by their mid 80's. Prospects have been in their mid-60's wanting to start income at or before 70. Tell them caps will go up as interest rates rise, etc., etc., etc., but still can't get past the reality of these low caps. Splitting any of their funds to a MYGA or FIA without the income rider isn't a solution, because it doesn't leave enough \$\$\$ to create sufficient income from the rider. Last resort is to fall-back on a bank CD ladder for interest income, but the commissions aren't there. Suggestions?



Editorial

Yes, I do have a suggestion. The suggestion is based on a question.

"What is the money for?"

There are lots of ways to ask that question, such as *"What is the purpose of the funds and what do you want them to accomplish?"* (my favorite)

The days of having your cake and eating it to are gone, too much manipulation from Wall Street, too much compliance, US Treasuries way to low, too many Hedge Fund companies manipulating for gross profits, bank interest rates too low....it goes on and on.

Your comment about the caps being too low is thinking from the wrong point of view, my answer is simple...."Who cares what the cap is?"

You say it is important, but I say it isn't...not if the answer is **LTMONOFGI** (long term monthly occurring never outliving fully guaranteed income.)

If the answer is for income, then the caps are meaningless and you as the agent are studying the problem facing insurance companies way to0 hard. Focus on the Fact Finder and Focus on the answer.

"What is the money for?"

Let the insurance company worry about their bottom line and the spread, focus on the "purpose" of the annuity.

Then there is the risk factor, the factor that says if I am taking a risk, what is my reward? The answer may surprise you.

Go to this website www.gafriss.com

\$300,000 deposit, 2% bonus, estimated return 3%.

In 5 years the income value would be **\$25,245 (LTMONOFGI)**

The estimated account value at 3% minus rider cost would be \$330,489 at age 65 (5 years).

So out comes the income which was the goal of the annuity income....but the prospect wants his **"cake and eat it to"** so how can we help our agent make the sales he is losing?

It is all about how you look at things...

- Mrs. Jones, you stated that you wanted to use your IRA for income correct?
- You also stated that because of the "low caps" you might not use my product, correct?
- You felt that using the funds as income might leave your heirs with nothing, correct?
- You are considering other investments with risk in order to have income and have your account grow, correct?
- Mrs. Jones, I assume you want to have your cake and eat it also, correct?

- In other words you want maximize income and still have all your funds, correct?
- Examining this more in depth, these funds are needed for income, but the fear of not having funds later in life because of the low caps are causing you to not buy this annuity and in doing so you are accepting risk which could erode your financial future, correct?
- If I could show you how you could have **LTMONOFGI** and still be fully guaranteed to leave a future value to your heirs, would you buy my annuity?
- If the answer is yes, show them this simple concept.

Your account has a value of \$300,000.

Use \$250,000 to buy income with an indexed annuity with an income rider. In 5 years you would be guaranteed to have an annual income of **\$21,038** (LTMONOFGI)

Use \$50,000 of your \$300,000 and buy a single pay fully guaranteed life insurance policy with a future death benefit of \$400,000.

Now you have income which you can never outlive and now your heirs will inherit tax free \$400,000 even if your annuity account value is \$0.

Will she buy the dual policies, probably not. The reason is she will always go for the maximum income, but the point will be made. You can have income and you can have a guaranteed future value.

Yes....you can "have your cake and eat it too"....BB

*****Here is an easy to understand a site which can be used to determine life expectancy with your clients and prospects, it can be used with an iPad and makes a great point.

<http://media.nmfn.com/tnetwork/lifespan>

FINRA and BrokerCheck

<http://www.investmentnews.com/article/20120527/REG/305279993/-1/INIssueAlert01>

New and improved database ready to go....

And then of course there is this.....

FINRA refuses to post scores for brokers tests

<http://www.investmentnews.com/article/20120527/REG/305279993/-1/INIssueAlert01>

Barron's Magazine Top 50 Annuities

http://online.barrons.com/article/SB50001424053111903964304577422130743520466.html?mod=BOL_twm_ls#articleTabs_article%3D1

Here are the results from the article for FIA

Theme and Variations

The performance of fixed index annuities with income guarantees is based in part on the performance of the stock market or other underlying investments and the first-year bonus, or step up in the principal value. The performance of variable annuities depends on the underlying assets. Here's our top 10 of each.

FIXED INDEX ANNUITY WITH INCOME GUARANTEE: A portion of assets are pegged to the upside of an index with capped performance and downside protection. Payment is based on the account value or the principal plus the guaranteed rate, whichever is higher.

• Assumes \$200,000 investment by 55-year old male; payout begins at 65.

Company	Rating	Contract Name	10-Year Fixed Interest Rate	First-Year Bonus	Payout Rate	Annual Income Starting at Age 65
Great American Life	A	Valor 10	Simple 10.0%	2%	5.5%	\$22,440
Lincoln National	A+	OptiChoice	Compound 5.0	0	6.5	21,176
American Equity	A-	Bonus Gold	Compound 6.5	10	5.0	20,649
North American	A+	Charter 14	Compound 6.5	10	4.7	20,557
Aviva	A	Balanced Asset Allocation	Compound 6.5	6	5.0	19,898

• Assumes \$200,000 investment by 50-year old male; payout begins at 65.

Company	Rating	Contract Name	10-Year Fixed Interest Rate (Compound)	First-Year Bonus	Payout Rate	Annual Income Starting at Age 65
American Equity	A-	Bonus Gold	6.5%	10%	4.8%	\$28,290
North American	A+	Charter 14	6.5	10	4.7	27,838
Aviva	A	BAA 12	6.5	6	5.0	27,262
Lincoln	A+	OptiChoice	5.0	0	6.5	27,026
Aviva	A	Income Preferred Bonus	6.2	6	4.9	26,317

DEFERRED VARIABLE ANNUITY: Assets grow tax-deferred based on the performance of the underlying investments in stocks, bonds or other securities. Future payouts based on accumulated value. Assumes \$200,000 investment.

Company	Rating	Contract Name	Annual Insurance & Administrative Fees ¹	Surrender Charge	5-Year Avg. Annual Return For Large-Cap Growth Funds ²
Fidelity Investment Life	A+	Personal Retirement	0.25% ³	None	4.78%
Monumental Life	A+	Vanguard Variable Annuity	0.30	None	3.84
Allianz	A	Retirement Pro	0.30	None	3.00
Pacific Life Insurance	A+	Pacific Odyssey	0.40	None	1.73
TIAA-CREF Life Insurance	A++	Intelligent Investor	0.50	None	4.50
Prudential Life	A+	Premier Advisor	0.55 ⁴	None	4.34
Nationwide Life	A+	Schwab Income Choice	0.65	None	N.A.
Great-West Life & Annuity	A+	Schwab OneSource	0.65	None	2.64
Jackson National	A+	Elite Access	1.00	Yes ⁵	N.A.
Northwestern	A++	Select Variable	1.25 ⁶	Yes	3.82

¹Not including expense ratios on investment options. ²Returns through 4/30/12. ³Fees drop to 0.15% when assets reach \$1 mil. ⁴Insurance fee only. ⁵Waived for a .25% annual fee. ⁶Fee drops to .50% after 8 years. N.A.=Not applicable. Sources: AM Best, Capital Financial Advisory Group, Company reports, Insurance Technologies, Morningstar

Annuity Specs releases Annuity results

Sheryl Moore's report

<http://www.insurancenewsnet.com/article.aspx?id=343312&type=topnews>

Those at the top steal..... \$47.7 million to be exact

National Association of Personal Financial Advisors.....probably will get a slap on the wrist, nothing like what happened to Glean....

Wealthy Looking for safety also

<http://www.investmentnews.com/article/20120520/REG/305209973/-1/INIssueAlert01>

When the dust settles, I know who will be on top....BB

<http://insurancenewsnet.com/article.aspx?id=343539>

Why Indexed Annuities Keep Charging Ahead

May 23, 2012

By **Linda Koco**

AnnuityNews

In the first quarter, indexed annuities topped the charts in sales growth among all annuity lines as compared to first quarter 2011.

The sales volume still did not surpass that of more traditional annuity products, such as variable annuities and fixed deferred annuities, but in terms of sales *growth*, the products were definitely the leader of the pack, and by a substantial margin.

What's behind it? The answer is in the sales results themselves.

The sales results

First quarter indexed annuity sales reached \$8.1 billion -- up 14 percent compared to first quarter 2011, according to estimates from LIMRA. AnnuitySpecs.com is reporting similar results — first quarter sales of \$8 billion in 2012, up by more than 13 percent from first quarter last year.

The differences in results reported by the two firms are not significant, given that the firms have slightly different lists of participating companies as well as different research parameters and definitions.

But the double-digit growth that both firms identified *is* significant, especially when viewed against the performance of other annuity product lines. For example, **total variable annuity sales fell by 7 percent in first quarter 2012 compared to first quarter last year, according to LIMRA.**

The Fool Writes about Annuities

http://www.msnbc.msn.com/id/47604630/ns/business-motley_fool/

Anything positive from the Motley Fool is helpful...BB



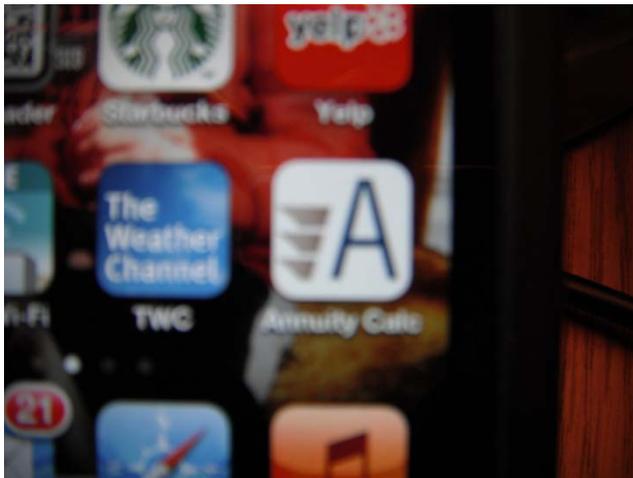
Hey!!!!!!!!!!!!!!!!!!!!.....Annuity goes Mobile

Go to the iphone store and search annuity calc...scroll down a few and there we are....if you like what we have done...write a review....

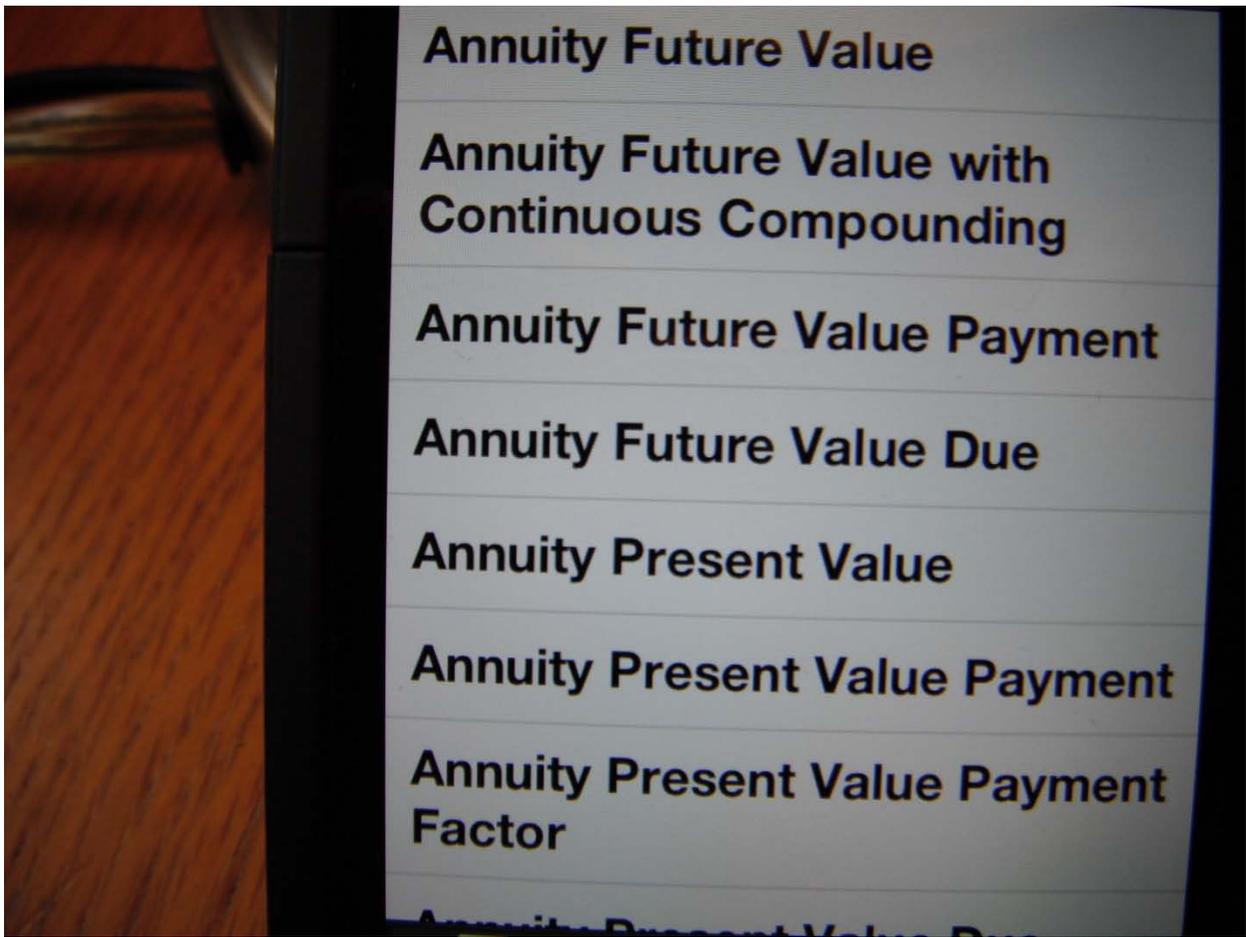
It's a **free download....make sure your clients and prospects are aware they can download for free.**



Look lower right



Push the button (the A)



Use the calculator!!!



Big Truck Questions

Questions for the Owen's Brothers from the Crew

Q. Do you guys buy the product you sell? Do you own annuities?

Who are you going to call?

.....Retire Village!

We help you generate Leads

1. SEO management ~ look long term ~ 2 to 3 years to evaluate
2. Telemarketing services to collect e-mail
3. Custom phone numbers for tracking ad words
4. Not just a facelift but much more..

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Annuity.com Insurance Products & Sales Tools

The screenshot displays a grid of icons for different services: Annuity Search and Comparisons, Term Life Quotes and Comparisons, iGO e-App (powered by Pipeliner), Forms Search for Life Insurance, Product Information for Life Insurance, Underwriting Information for Life Insurance, and Licensing and Contracting for Life Insurance and/or Annuities. A central image shows two hands shaking over a document with a pen.

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Have a look at the new site....



Dave has some product updates...

(exclusive) Leads \$25 for Life Leads for the Crew

Here is a sample....Shaun is here to tell you more about them.

Here is a life lead that could also be an annuity sale.....look!

first: Pete
last: Frances
address: 253 jefferson st
city: Bellevue
state: WA
zip: 98605
email: **xxxxxxx@yahoo.com**
phone: 541399xxxx
work:
gender: male
dob: 1948-07-20
coverage_type: Whole Life
coverage_amount: **\$350,000**
coverage_term: 0
heightFT: 6
heightIN: 2
weight: 201
familyhist: no
familydeath: no
dui: no
tobacco: N
medhist: none

Today's Life Insurance Lead market has been disappointing to say the least. It's getting harder and harder to find a good lead source. The Lead Market has been saturated with fly-by-night shops that over promise and under deliver. With the exception of a few lead companies, most disappear as fast as they appear. This is where The Lead Guys come in. We believe in having integrity behind our lead. That is; we are up front and honest about internet leads, and the product we provide to our agents.

Types of Leads Exclusive: Our leads are exclusive and organically generated. This means that these are leads that are people genuinely interested in life insurance, and have investigated prices on the internet. There is no way of knowing where every individual has been on the internet, but these leads are guaranteed to have been cultivated from actual insurance interest on the world wide web. The Lead Guys LLC has extensive experience in the world of online leads, and are using this knowledge to provide the best lead possible to our agents.

- Highest Quality** - We specialize in search-generated leads, sell only to licensed agents and guarantee exclusivity.
- Instant Delivery** - Contact customers while they are still searching.
- Real customers** - We gather from all major search engines. Customers provide basic information in order to be obtain insurance.
- Target the highest quality leads** - Target by geography, demographics and policy types.
- Leads are delivered instantly** - Delivery via email. Industry-leading quality

Please Contact Shaun to set up a one on one training session to go over the different types of electronic apps and scripts for being successful on writing Life Insurance over the phone..

Shaun Ebben

208-297-7818

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Meet the publisher..... Ralph Hill

Ralph owns **The Copy Machine Inc**

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About:

The Copy Machine Inc in Seattle, WA is a private company which is listed under copying and duplicating

service. Current estimates show this company has an annual revenue of \$800,000 and employs a staff of 7.

<http://www.copymachine.net/>



Color front and back, photo, bio and contact info. Ralph and his team will provide set up, formatting and layout, all you need is the **photo, bio and contact info**. The book is available in a range of 50 copies and as many as 200, per order.

50 copies are \$7.00 each or \$350 for 50

100 copies are \$6.50 each or \$650 for 100.

200 copies are \$6.00 each \$1,200 for 200.

And....you can share this URL with your clients and prospects for more **"Safe Money"** topics

<http://www.annuity.com/safemoney>

Here is your contact info.....

Ralph or Damon

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