



.....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

888-74**AGENT** (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



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For further information please contact Anthony Owen at:

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

*Licensing requirements and other conditions apply.

Think Community



I pledge allegiance to the Broncos! August 28,
Georgia Dome, Kick-Off Classic... vs. **Ole Miss**

Since 1946, Boise State is the winningest College Football team in America!

Thank you for joining us on Open MIC

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

Open MIC Hiatus: Open MIC will be on hiatus beginning July 3 to July 16. We will resume July 17th

We try hard to produce Open MIC every week with fresh and meaningful information, please write business with us.

Food for thought: Claude Monet

FOCUS ON FAILURE



My life has been nothing but a failure, and all that's left for me to do is to destroy my paintings before I disappear."



CLAUDE MONET
PAINTER

Editorial



Great question isn't it? The answer is simple, we all have ethics. The difference in our ethics and our behavior can be wide and varied.

What is ethics? Ethics is our behavior based on our moral values. Simple.

Here is a dictionary's definition: **Ethics**

“a system of moral principles: the rules of conduct recognized in respect to a particular class of human actions or a particular group, culture, etc.: medical ethics; Christian ethics, personal morals.”

In simple words, morals are what we believe; ethics are how we act on those beliefs.

Your ethics are your life choices based on your personal view of the world. In all things, including choices, there is an up and a down, a left and a right, an inward and an outward, and within this universal manner of opposites — with each opposite direction changing from the originating nature. Each action is chosen by, or for, a

cause. With each choice, each reaction becomes the foundational memory of logical conclusions from which all future logic is judged and structured upon.

What then are morals?

The difference between ethics and morals can seem somewhat arbitrary to many, but there is a basic, albeit subtle, difference. Morals define personal character, while ethics stress a social system in which those morals are applied. In other words, ethics point to standards or codes of behavior expected by the group to which the individual belongs.

www.wisegeek.org

People use their morals and as such ethics to make many life choices and none of us are ever exactly the same since we are at our base core individuals, free thinking individuals. Take this “free thinking” individual as an example:

<http://www.sec.gov/litigation/litreleases/2014/lr23012.htm>

SEC Charges Albany, N.Y.-Based Investment Adviser with Defrauding Clients

The Securities and Exchange Commission today filed an emergency enforcement action to halt an ongoing fraud by an investment adviser based in Albany, N.Y., who is charged with lying to clients about the success of their investments while stealing their money for his personal use. Of course Scott Valente and his firm The ELIV Group LLC are innocent until found guilty, I am using this SEC press release as a point. People can make choices that can affect other people both good and bad based on their interpretation of their morals, meaning their ethics.

How does this affect us and why would I include it in Open MIC? Am I judging or trying to take some high-road, the answer is definitely not. The reason I have selected this topic for an editorial is because in our business how we determine our ethics will have a long lasting effect on our clients, both good and bad.

Let me continue, a few years ago I wrote in Open MIC about a marketing organization operating here in Washington selling Charitable Gift Annuities. I had a client who bought one from them and after some help from the Department of Insurance, she was received a refund. The company was doing business in numerous states and was finally forced out of business, well sort of. The company (New Life) has now filed for bankruptcy and many folks have lost much.

New Life, based in Madison, Tenn., handled about 475 uninsured annuity investments, which enabled buyers to donate money to New Life charities and receive monthly or quarterly payments from that investment for the rest of their

lives. Payments stopped flowing to annuity holders on Dec. 31 when the nonprofit filed for bankruptcy, blaming its struggling investment portfolio.

To compound problems, investors swept in and bought many of these contracts for pennies on the dollar and assumed a roll of profiteer. A government bankruptcy watchdog wants to ensure the claims trading industry doesn't profit from the confusion of hundreds of people who have already lost money with New Life International, a Tennessee nonprofit that collapsed last year after investing money from charitable gift annuities

Let's examine the three different levels of ethics:

1. Those who bought (475 clients) the annuities to help the charities and to receive income, their ethics were at one level.
2. The investors trying to gain a financial advantage by buying the contracts at deep discounts had ethics at another level.
3. The company that marketed the charitable annuities and provided the guarantees. Three levels of ethics.

Here is the link about the charitable annuity company and bankruptcy if you are interested:

<http://stream.wsj.com/story/latest-headlines/SS-2-63399/SS-2-549768/>

So back to my point regarding ethics and how we use our personal ethics to earn a living and the effect on our client base. Last week we talked about Mr. Alan S. Lewis, an insurance agent in California who was being charged with theft and burglary for selling annuities to seniors. (http://insurancenewsnet.com/inarticle/2014/05/29/ex-agent-faces-charges-for-annuity-sales-a-510812.html#.U5YX6cIU_jp)

He sold and re-sold annuities to his clientele based on new product benefits as current bonuses. Was he wrong? I think the answer is gray and possible he is guilty or he is innocent. That will be determined in a court, but my point is this:

Did he tell his clients the whole and complete truth? Did he obtain a full and complete fact finder for each client every time he met with them and suggested they make a change?

Do you? Do I always tell the full and unadulterated truth? The truth about how bonuses are calculated and how long it takes to actually qualify for the full bonus? How long before the bonuses actually become reality?

How about income riders? I have seen plenty of sales offerings touting a 6% to 8% return, guaranteed? How would your ethics deal with a half-truth or maybe not FULL disclosure?

If we increase our ethics to leave no shadow of gray, would our sales successes be fewer? My guess is probably, sales would not be as good as they might. I am willing to confess that I always sell benefits, benefits my clients can enjoy with these products, but I too am probably guilty of lack of thoroughness in explaining all the possible negative things that could happen in the future.

There is no substitute for honesty and for full disclosure. Morals are who we are; ethics are how we choose to live our morals.

Use these tips:

1. Fact finding is not only essential, it is absolutely necessary. If you do not complete a full and accurate fact finder, please leave our industry.
2. Always send a “*discovery*” letter to your prospect explaining what you spoke about in the fact finding process.
3. Never use annuity information that does not comply with the company issuing the annuity, company brochures are important, use them.
4. Always explain all details of the proposed annuity benefits, both good and bad.
5. Suitability is king; make sure your recommendations are in line with the information found in the fact finder.
6. Keep full and written records in every clients file.
7. Your client records are vital; make sure they are safe and secure. Stop any chance of identity theft.
8. Never put a sale above the best interests of your client, nothing is worth that.

Annuities are “almost” the best products available; sell their benefits based on the results of building a relationship through fact finding.

Joe Rych and I are discussing this important issue; please feel free to jump in the talk.....BB

My opinion is that in most cases lack of full disclosure is driven not by greed but by desperation – so how do you turn what you may see as a negative selling point into a positive, resulting in your client accepting the reasons for policy restrictions.

People feel more comfortable with you when you give the negatives with the positive.

My first lesson in full disclosure was taught to me in the real-estate industry

Ebben at shaun@annuity.com Amber@annuity.com

Life Number 208 297-7818 Cell 208 585-1312 Amber O'Brien 208 297-7747

Mutual of Omaha

Did you know Mild Asthma or Sleep Apnea clients may be eligible for a Preferred rating? Take a look at Mutual of Omaha's [underwriting strengths](#).

Mutual of Omaha's underwriting credit program offers many advantages for you and your clients. They can apply selected medical and lifestyle credits to help shape a better offer. [Learn more](#).

Most Recent Life Product Updates

Mutual of Omaha has been hard at work demonstrating their commitment to the life insurance marketplace and their commitment to you. The chart at the following link is a summary of all their product in 2014 and is just a small token of that commitment. [Learn more](#).

Remember to Keep it Going with DI

The "Keep it Going" booklet will help you explain to your clients that when they add disability income insurance to their financial plan, they are not only taking an important step toward securing their income during working years, they are giving themselves a plan to help keep their life going. [View the booklet](#).

AIG

Unique Survivorship Coverage for a Variety of Needs

Elite Survivor Index II UL provides affordable last survivor death benefit protection plus the opportunity to build cash value you can access in the future. To learn everything you need to know to tell this story to your clients, check out the brochures below. Flexibility, choice and protection, all wrapped up in one policy that can help your clients "Retire Stronger".

[Elite Survivor Index II Consumer Brochure](#)

[Elite Survivor Index II Producer Brochure](#)

Much more at RetireStronger.com

Announcing AG Ultra One

American General is pleased to announce AG Ultra One, a one-year term life insurance product. [Details](#).

John Hancock

New Accumulation VUL

John Hancock is pleased to announce their new Accumulation VUL, a leader for retirement income potential, which now features rolling targets and improved performance. For more information and access to marketing materials, [click here](#).

Nationwide

Your Clients Want and Expect Social Security Advice

Did you know that 57% of clients expect Social Security guidance from their advisor, and that 93% would seek out another advisor if their current one couldn't or didn't provide it?

Thankfully, Nationwide is hosting an upcoming webinar on how to incorporate Social Security optimization into the retirement planning process, in partnership with Forbes, on Monday, June 23. Details below.

Social Security: Strategy, Policy and Practice
Monday June 23, 1-2pm EST
[Register Now](#)

AXA

Take a good defense and make it great with AXA's Term Conversion play, in which you can opt to add AXA's Long-Term Care Services rider with limited underwriting and no labs or exams. Limited time offer. [Learn more.](#)

Transamerica

ACE Interest Rates Are Changing for the Week of June 9
Threshold interest rates have decreased 5 basis points for TransACE 2013, TransACE CV 2013 and TransAce Survivor 2013. To view threshold interest rates, [click here](#).

Selling to Foreign Nationals Just Got Easier
Transamerica's roots in this lucrative sector reach back several decades, and today the growth continues with new resources to help you make sales in the Foreign Nationals market. To learn more about these new resources and view an infographic with details on the opportunity, [click here](#).

ING

Why ING IUL-Protector? Because it's Competitive.
The ING IUL-Protector is competitive even when minimally funded and even when more cash accumulation potential is needed. To view a new co-brandable promotional email, [click here](#).

ING's cardiac risk assessments might surprise you. Take a look at this example to learn how a 70-year old female got a Preferred rating. [View example](#).

Lincoln Financial Group

MoneyGuard II has More for Your Clients and Your Business
With over 25 years of experience, Lincoln is a leader in the hybrid LTC solutions market and they are committed to helping you assist your clients in protecting their wealth. [Learn more.](#)

Accordia Life

Retirement Path Roadmap
With simple pieces of data and a few clicks of a mouse, Accordia Life will help you create a comprehensive, Accordia Life branded presentation that explains the potential gaps in a prospect's retirement needs and how their IUL products can help fill that void. [Learn more.](#)

Legal & General America

The Extra Might Beat the Great Rates
OPTerm rates are in the top 5 in 98% of cells across all bands, term lengths and rating classes, for both men and women. But, with LGA, you get value beyond just price. To learn What More Do You Get from LGA and OPTerm, [click here](#).

Protective

Protective Life Agrees to be Acquired by Dai-ichi Life
Protective to become Dai-ichi Life's U.S. growth platform and maintain current strategy, operations and headquarters
Combined company will be 13th largest global insurer

To learn more about this pending transaction, you can read the Protective Life Press Release, their Letter to Distributors, a Frequently Asked Question's document and a Transaction Fact sheet below.

[Press Release](#)

[Frequently Asked Questions](#)

[Transaction Fact Sheet](#)

Take the Protective Fact or Fiction Challenge

Is this statement Fact or Fiction? Chameleons change color to fit in with their surroundings.

[Sounds Legit, Tell Me More](#)

[Who Cares, I just want to quote Protective Custom Choice UL](#)

Symetra

New SUL-G 1.0 Product Competitive in Multiple Funding Situations

Launched in late May, Symetra's SUL-G 1.0 is among the leaders in annual pay premiums and target premiums, as shared in recent weeks. But Symetra's dedication to competitiveness doesn't stop there. It is also among the price leaders in single premium situations as well. [Learn more.](#)

Allianz

Reaching a Broader Audience Just Got Easier

A new, consumer-approved, animated video from Allianz aims to show how FIUL products provide death benefit protection, key tax advantages, and ways to access available cash value in the policy. [Learn more.](#)

"Paperless" Clients have a chance to win a Visa Gift Card or iPad Air

To give your clients a chance to win a Visa gift card or iPad Air, suggest they sign up to go paperless and view their statements online and they'll be entered for a chance to win. [Learn more.](#)

Prudential

New Mobile Toolkit

Every client wants to know the answer to 3 questions about life insurance: How much do I need? Can I Qualify? How much does it cost? Now you can help answer those questions in minutes with Pru's new Mobile Toolkit, available for use on any smartphone, by running a quick needs analysis, obtaining a ballpark underwriting estimate and getting a quick quote for term insurance.

To access the mobile toolkit, go to the link below. The first time you access the toolkit, you will need to provide some specific information, including your name, email address and NPN. This is a one-time requirement, as long as you don't clear your browser cookies. After which, simply bookmark or add this site to your home screen for future use!

Mobile toolkit: lifetoolkit.prudential.com.

Minnesota Life

Innovative Underwriting at Minnesota Life

The underwriting department at Minnesota Life continually engages in research and development to look for ways to improve underwriting offers for your clients. [Learn how innovative underwriting can get you better rates.](#)

Decision Engine: Guiding You to the Right Products

Finding a policy that works for your client can sometimes be difficult. Now you have a tool that helps determine an appropriate life insurance product based on your clients' needs and desires. [Learn more.](#)

Eclipse IUL is soaring above the competition. To learn more, [click here](#).

Briere-Giroux, principal and Hartford Office Leader of the Actuarial Practice of Oliver Wyman, a management consulting firm.

More

Guaranteed features propel indexed-annuity sales

See link for complete story: <http://www.investmentnews.com/article/20140606/FREE/140609931#>

Firms now see these products as fixed-income alternatives with more growth than CDs

By **Darla Mercado**

Just as living benefits helped drive broker-dealers' variable annuity feeding frenzy years ago, these guaranteed features appear to be propelling firms' sales of indexed annuities.

Broker-dealers and wire houses have taken a **particular shine to indexed annuities**, seeing them as a fixed-income alternative that can provide better growth than a CD. They're an attractive product, considering that low interest rates have made many other fixed-income alternatives less promising.

Logos and other branding



Did you know we allow you to brand with us? Call any of us for details.

Find Stability In Difficult Times

To navigate today's turbulent financial world you need a strong foundation to stand on.

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Phil Knight gave Davidson over a million in stock later on for the "swoosh".

<http://trendland.com/the-price-of-branding-infographic/>

Time to Rein In Rollovers?

<http://www.thinkadvisor.com/2014/05/27/time-to-rein-in-rollovers?>

Ed Slott says lack of knowledge on the options available for 401(k) holders hurts participants and advisors

If you've been paying attention over the past year, you've noticed that regulators and those in Washington are placing increased scrutiny on IRA rollovers.

Are advisors chasing rollover dollars without bothering to consider whether they are appropriate for clients? In some cases, most assuredly yes, but IRA expert Ed Slott said that the **SEC and FINRA** not only want to stop **rollover abuses**, they want advisors to become educated on the options available to workers who are either retiring or shifting jobs.

This article was written several years ago, it still has the same message....repeated contacts....BB (I used this article about 10 years ago on Open MIC)

A Profitable, Powerful Tool for Your Business: Database Marketing

By [Kelly Dotseth](#) /

The term database marketing refers to the systematic approach of gathering, consolidating, and then analyzing and processing consumer data. Data is analyzed both for current customers and potential customers and is maintained in a company's database. Databases in themselves have been used to store customer data for traditional marketing for some time; the database marketing approach differs in the fact that much more consumer data is maintained, and also that the data is processed and utilized in more sophisticated ways. Marketers can use the data obtained through databases to learn more about different customers, select target markets for specific products or marketing campaigns, compare individuals or groups of customers' value to the company, and provide more personalized or specialized offerings to customers. The key is that instead of just having a mailing list of prospective customers or a single list of current customers, businesses can use technology to evaluate and manage the information more precisely.

In an effort to more effectively target potential customers, many enterprises use database marketing to build models of their target demographic group, track down these groups and focus their advertising budgets on them in the hope that it will result in an improved return on investment (ROI) from their advertising. Information about customers can be gathered either from internal sales data or bought in from other methods or organizations. (**He saw the future....BB.**) With the advancement of the internet, more mediums to gather consumer data have come along. Many people are comfortable completing electronic forms for everything from online purchasing to online surveys to setting up e-mail accounts; thus, the amount of consumer information available to companies has increased greatly with the growth of the internet.

Especially for small businesses, **building lasting customer relationships is key to a business's success**. Business's return rate on marketing dollars spent can be drastically increased with targeted marketing efforts. A good rule to follow for database marketing is to spend the most money hitting a business' best **customers repeatedly**, but to also save some money to experiment with new target groups. Success doesn't hinge on the size of a business or even necessarily its available resources. Successful businesses master an ability to collect, to store, and then to target and use customer and prospective information effectively.

Internet Business [<http://pavedpathertosuccess.com/>]

Article Source: http://EzineArticles.com/?expert=Kelly_Dotseth



Your most valuable business asset is your database of clients and prospects. It should be treated as such. Without it you are back to ground zero.

I frequently hear agents say “I've provided my clients with the product they need. Why should I consider investing in a (CRM) **Customer Relations Management System?**”

The answer is more obvious than what you might think:

Life changes more quickly and sometimes quite suddenly as we age (inheritance, deaths, debilitating illnesses, sale of a business, ect.). What this means is that someone who says “No” today may very well need your services in the near future. *If you are not keeping your image in front of your clients and prospect you could lose the opportunity to serve them at some upcoming date.*

With that in mind, consider looking at your database of clients and prospects in a different light. **Your database is an asset**, and that asset needs to be nurtured with reliable “industry specific” useful information.

We offer a (CRM) Customer Relations Management System that will accomplish exactly that. ***RetireVillage.com is designed, written, and managed for you by active selling insurance agents.***

Here is how we do it:

We prepare and send out industry related messages for you twice per month with your picture and contact information.

1. We drip on your clients and prospects for you twice per month with industry related content. The drips come from you with your picture and contact information. The drip is a teaser asking them to “click here” for the rest of the article. When they do so they land on your RetireVillage.com site where they can request additional information.
2. We then generate a [daily lead report](#) for you so you can see who is visiting, and which pages they viewed so you can determine their interest level ~ powerful information to have.

The [daily lead report](#) is your entrée to call your clients and prospects anytime.

Call or e-mail me for more information.

Joe and Linda Rych, Owners RetireVillage.com

Office 1-800-814-5378





Harvard

<http://hbr.org/>

Here is a great source of information and it is free! You are allowed to read 4 complete articles a month free. Register and take advantage of this terrific source of information. Expand your knowledge.

Plus, they are offering a 50% off sale now if you want the full subscription.

BB

<https://www.irahelp.com/esymposium/rsvp>

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SLOTT SUMMER eSYMPOSIUM
JUNE 12 2-4 PM ET

Welcome to the Slott Summer eSymposium. RSVP with your contact information below. You will be sent an email with event details after filling out the form and another reminder email on Thursday, June 12 before the live event from 2-4 PM ET.

Event Highlights:

- Ask your questions to America's IRA Experts through a LIVE chat feature
- Watch a special video library full of IRA information created for this eSymposium
- Receive a special offer on Ed Slott's 2014 Retirement Decisions Guide AND the upcoming 2-Day IRA Workshop on July 17-18 in Chicago

Here is a chance to increase your knowledge and become more educated which translates to being a better agent.

SEC OKs FINRA's New Supervisory Rules

<http://www.thinkadvisor.com/2014/03/24/sec-oks-finras-new-supervisory-rules>

The Securities and Exchange Commission has approved the Financial Industry Regulatory Authority's new consolidated rules governing supervision as well as guidance on email reviews.

Is nothing sacred? If you can't believe in gold, what can you believe in?.....BB

<http://www.bloomberg.com/news/2014-02-28/gold-fix-study-shows-signs-of-decade-of-bank-manipulation.html>

Gold Fix Study Shows Signs of Decade of Bank Manipulation

By Liam Vaughan

Firms declare how many bars of gold they want to buy or sell at the current spot price, based on orders from clients and themselves. The price is increased or reduced until the buy and sell amounts are within 50 bars, or about 620 kilograms, of each other, at which point **the fix is set.**

The London gold fix, the benchmark used by miners, jewelers and central banks to value the metal, may have been **manipulated for a decade** by the banks setting it, researchers say.

Unusual trading patterns around **3 p.m. in London**, when the so-called afternoon fix is set on a private conference call between five of the biggest gold dealers, are a sign of collusive behavior and should be investigated, **New York** University's Stern School of Business Professor Rosa Abrantes-Metz and Albert Metz, a managing director at Moody's Investors Service, wrote in a draft research paper.

"The structure of the benchmark is certainly conducive to collusion and manipulation, and the empirical data are consistent with price artificiality," they say in the report, which hasn't yet been submitted for publication. **"It is likely that co-operation between participants may be occurring."**

I occasionally listen to Dave Ramsey, generally when I am in the car and bored.....But...he doesn't care for our products and voices his negative opinion too often. NAFA responded to his advice, see link below. This might come in handy if you have prospects or clients that ask you about Ramsey....BB

http://www.daily-journal.com/opinion/letters/a-response-to-a-dave-ramsey-column/article_2fca39ce-67b5-5597-b3e8-8a2ba228d523.html



A Response to a Dave Ramsey column

The **National Association for Fixed Annuities**, was very intrigued by the advice Dave Ramsey gave to an individual. The world of fixed annuities is governed by very strict laws of disclosure and suitability determination before any recommendation of a product can be given.

I spoke about Ramsey last week, here is a more in depth share from our friend John Harris....Thanks John....BB

Bill, Shaun,

Finally! An powerful rebuttal / antidote to Dave Ramsey and Suze Orman!!!

Video link here...

Celebrity CPA Slott speaking about Cash Value Life insurance

Then a download section will appear on your screen as follows:

This video and others by Ed Slott are available on YouTube, but the link above has been edited/condensed to be confined to the cash value life insurance discussion.

More compelling arguments from a Renowned CPA Ed Slott...

Tax Advisor Ed Slott on the IUL - YouTube - 5 Minutes

Search results for Ed Slott on YouTube

Ed Slott on YouTube

Perhaps this can be linked/posted/made available on our Retire Village sites?

Best,

John G. Harris

Harris Financial Management

BLOG ging @ Protect Your A\$\$ets...

300 Mt. Lebanon Blvd, Suite 2218-A
Pittsburgh, PA 15234

1-800-355-0364

<http://adrec.us/aoi/equitrust/>

They say, "We don't want to run out of money."

You say, "EquiTrust pays you ***Income For Life!***"

Income For Life, an optional benefit available on all Index Annuities from EquiTrust Life Insurance Company®

Payments...

- based on 6.5% accumulation for up to 15 years
- continue even if contract value is depleted
- available on one or two lives
- may be stopped and restarted as needed

First Name

Last Name

Phone

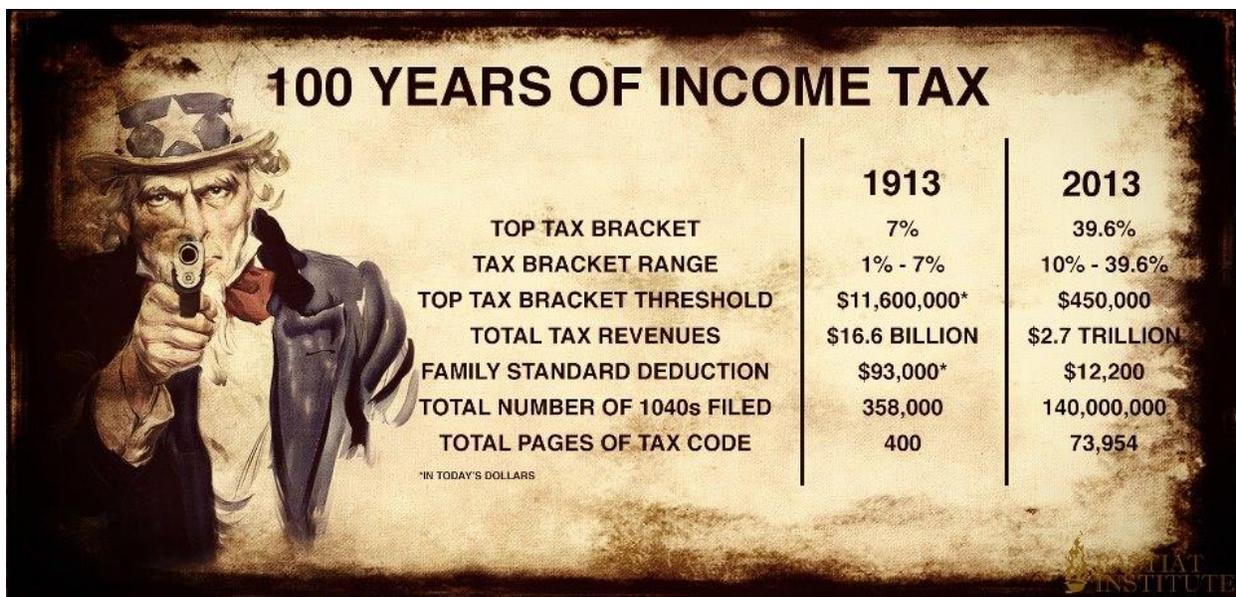
Email

State

Zip

Submit

Great presentation piece for your prospects as well as explaining FIA to your clients, maybe at a policy review? Click on link above:



www.ebaumsworld.com

Might be something of interest here for your clients, I thought the difference in pages of tax code was eye popping....BB

Public Pensions Hiding Trillions in Liabilities, SEC Commissioner Says

Lax government accounting standards that have allowed systemic pension underfunding would amount to fraud in the public sector.

Lax governmental accounting standards that have allowed systemic **underfunding of public pensions** would amount to fraud were those public plans subject to laws governing the private sector, according to SEC Commissioner Daniel Gallagher.

“In the private sector, the SEC would quickly bring fraud charges against any corporate issuer and its officers for playing such numbers games,” said Gallagher. “And, we would also pursue and punish the so-called fiduciaries who recklessly seek yield to meet unrealistic accounting assumptions. We should not treat municipalities any differently.”

Gallagher’s comments were made in a May 29 address at the first Municipal Securities Regulator Summit. The SEC’s Office of Municipal Securities oversees the \$3.7 trillion municipal bond market. Munis can be an important fixed-income vehicle for retirement, as the interest earned on them is tax-exempt.

Nearly three-fourths of muni bonds are held by retail investors.

Gallagher said that municipal bond issuers are misleading investors by failing to disclose the true extent of pension and other post-employment benefits (OPEB), like retiree health care obligations.

"Trillions of dollars in liabilities ... are not appropriately reflected on government books, thereby seriously misleading investors about the riskiness of their investments in municipal securities," he said.

The most optimistic estimates (often made by plan administrators) show state and local pension plans are underfunded by \$1 trillion. Others believe the more accurate number is more than \$4 trillion. Gallagher said that in order to fund the shortfalls, every household in the U.S. would need to pay \$14,000 a year for the next 30 years.

<http://www.thinkadvisor.com/2014/06/04/public-pensions-hiding-trillions-in-liabilities-se?eNL=53971e3f160ba0cb622aa980&utm>

AAA or **D** Rating...which one would offer the lowest interest?

Here is why this is important, our communities rely on municipal bonds to fund our improvements etc....if there is not an adequate pension funding plan in place for employees, the ability to borrow could be damaged. This could mean a severe drop in rating and the higher cost of borrowing, a higher cost of borrowing means services cost more and taxes increase.....this could be a significant problem with our target market.....BB

It just keeps getting better and better



Crew: 10% off these prices....discount!

Hi Bill,

We have two important announcements for the **SCRUB & BRANDED** lead programs at Annuity.com:

1. **Programs moving to FinAuction.com**

Effective immediately, the Scrub & Branded programs will be managed via our FinAuction platform. Everything will work the same for you, but by combining the two systems we will be able to grow our lead volumes for you more quickly. You can manage and update your lead program by clicking the **FinLeads Link**, in your Lead Management Center.

2. **Price Matrix gives you MORE control**

As many of you are now aware, we are officially moving away from the "fixed-price" lead model for our Scrub & Branded programs (one price for all leads, regardless of age, assets, etc.) Effective immediately, leads will be priced to you based on the lead matrixes you see below. We have two categories of leads: Phone Qualified (aka Scrubbed) and Phone & Data Verified (aka Branded). Each of these categories is then divided by age & asset information, and a price is assigned to each possible combination.

Why have we done this? A 65 year old lead with \$250,000 in savings is harder to generate than a 40 year old with \$10,000 in savings. The price matrix helps us more accurately price leads so that we can generate more of the leads you want, while allowing you to get a better value for your marketing dollars.

Furthermore, with this new system you can select the type(s) of lead that you want. By default you are opted-in to all lead types, but if you want you de-select any lead type (phone/age/assets) that you don't want you are able to do so via the **FinLeads Link** on your Lead Management Center.

PHONE QUALIFIED LEADS

Every Phone Qualified lead is qualified directly by one of our Call Center staff.

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 ✔ \$129	Age: 56 to 78 yrs Savings: \$25k to \$100k ✔ \$149	Age: 79 to 85 yrs Savings: \$25k to \$100k ✔ \$139
\$100,000 to \$250,000	Age: 35 to 55 yrs Savings: \$100k to \$250k ✔ \$149	Age: 56 to 78 yrs Savings: \$100k to \$250k ✔ \$179	Age: 79 to 85 yrs Savings: \$100k to \$250k ✔ \$169
\$250,000 & Higher	Age: 35 to 55 yrs Savings: \$250k & Higher ✔ \$169	Age: 56 to 78 yrs Savings: \$250k & Higher ✔ \$199	Age: 79 to 85 yrs Savings: \$250k & Higher ✔ \$179

PHONE VERIFIED LEADS

Every lead has been phone & data verified.

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 ✔ \$44	Age: 56 to 78 yrs Savings: \$25k to \$100k ✔ \$59	Age: 79 to 85 yrs Savings: \$25k to \$100k ✔ \$54
\$100,000 to \$250,000	Age: 35 to 55 yrs Savings: \$100k to \$250k ✔ \$64	Age: 56 to 78 yrs Savings: \$100k to \$250k ✔ \$79	Age: 79 to 85 yrs Savings: \$100k to \$250k ✔ \$74
\$250,000 & Higher	Age: 35 to 55 yrs Savings: \$250k & Higher ✔ \$84	Age: 56 to 78 yrs Savings: \$250k & Higher ✔ \$109	Age: 79 to 85 yrs Savings: \$250k & Higher ✔ \$99

If you have any questions about the changes above, please email me. Presently, email is the best and quickest form of communication.

Regards,

Allison

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support@annuity.com



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