



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

Open MIC is open for anyone.

9:00: AM Pacific Thursday 800 504-8071 Code is 2554567

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



Annuity | **Agent's Alliance**
Real Help From Real Agents.

Leads, lead management, product support, selling support, marketing support:

We are agents too!



When you listen to Open MIC this week, I shall share a tale. Sometimes the judgement and bureaucracy of our government is just too much to take. **Walnut trees?** And these guys want to tell us how to run our annuity business? Look what they did to **Walnut trees**.



Important: If you only make one marketing decision this year.....make it this one, details below..... BB

As most of you know, I am a lifelong fan of “*The Who*, I have loved their music since I was a kid”. Their best song is in my opinion: “*Won’t Get Fooled Again*” it is about change and how we relate to it. The moral of the story is even with changes, things always revolve back to the same thing, a circle so to speak.

No longer.

The internet has changed all of that. The internet has opened more sources of information than we ever dreamed was possible. A recent article by Bob Wood of the *New York Times* explained the difference in how we perceive quality, reputation and integrity.

While conducting a phone interview, Bob now has access to 1,000s of sites to verify content, ask more proving questions and giving the interviewee nowhere to hide. Instant, available and content rich, that is what our search engines have accomplished for us.



Reputation: Once, it was based on a handshake, relationships, personal behavior and from one friend to another.

Now it is based on “search” engines.

The search engines have redefined our world, like it or not. This provides us with a new dilemma, how do we protect our relationships? How do we make sure the search engines identify us correctly? Think about your credit score, what are your options if information is not correct? The government has provided rules of engagement, rules to fix problems.

How do we combat reputation issues? How do we make sure the truth is the truth about us?

The Law of Unintended Consequences

***Unintended consequences** are outcomes that are not the ones foreseen and intended by a purposeful action.*

Retire Village is just an example of that. You all have heard about how RV can be used for lead generation, for relationship enhancement, for additional sales. Now the unintended use of RV is **FAR** more powerful than we ever dreamed.

20 months ago, we decided to re-establish **Retire Village** based on new rules that Google dictated. These rules are simple, either do it their way or suffer. We started at the start, we went through every article, every entry, every rule and made the changes. The idea was simple, we wanted our members to gain every possible benefit RV offers.

RV is a marketing site, a site to keep leads warm, a place to make that extra sales. I can't even begin to show you all the emails I have received over the years telling me about the sale, a sale only possible because of RV.

Here is one from today, from **Rick Taylor** in Montana (unsolicited):

Bill.

BTW I get **60-70** reads on my biweekly drips from my list of about 200.

I think Retire Village is some of the best marketing money I can spend.

Enjoying a little sunshine for a while, been a great spring with lots of moisture. Keeps everything green.

Rick

Nearly 25 years ago, I intended RV to help me take care of my leads and a way to grow them on an outsource basis. What I didn't know then is the actual result was TWO-fold. I received sales, but I also got this.

Reputation Management

Google: Bill Broich

What do you find? RV, ACOM, articles, picture, the front page is solid.

Now Google yourself.

My guess is if you are a member of RV, you will find out what I know: *The Law of Unintended Consequences*. You will find out that RV will be indexed and you will be at or near the top of the search engines.

This work was completed by Sherilyn Orr, a real expert on the topic of search engines. Every member of RV is individualized so Google accepts it as a separate website. Try that with a different company one size fits all website. She goes the extra mile because it is so important to the search engines, she knows that agents will be “Googled” and she knows how important it is to be indexed properly.

I pitch RV nearly weekly on *Open MIC* because I am a believer. Now I can offer you the greatest benefit of all. If you use RV as your database management tool, you will not only have a powerful tool but you will also enjoy the *Law of Unintended Consequences*.

I emailed a few members today and asked permission to use their names, take a few minutes and look them up. See how their reputation is enhanced by being a member, Google them.

- Rick Taylor Montana
- Rick Hahn Tennessee
- Dan Barnard Virginia
- Rick Dennis Houston
- Jed Mayfield Tucson
- Al Martinez Colorado
- Chad Owen Texas

(thanks to the list above).

Remember: 92% (according to LinkedIn) of people will look at you online prior to extending any relationship.

News Flash: Annuity.com is almost finished with the new redesign, hopefully I can share it with you next week. On the front page is a revolving agent list of article contributors. Here is a little peak at some of authors, all on the front page. Each agent has all their articles databased so when their clients visit, they get the entire library.

CONTRIBUTORS



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Annuity.com Guest Bloggers Know the Importance of
Their Online Reputation

Here is an offer I made a couple months ago, we now
have **23** authors.

The internet has both a good and a dangerous side... No one really regulates the internet, what you see is what

you get. **It can be used to build a business and it can be used to destroy one. . .**

How do we make sure our reputation is controlled, the goodness is expanded and anything negative is minimized?

Here is a tip: make sure everything about you on

the first page of Google is positive. Anything past the first page is mostly irrelevant, page 1 is what counts.

The web is like an ever-growing public library with billions of books but no central filing system. Google gets to decide, which means they control your reputation online. Bing is the ugly step child. It is Google that counts.



Annuity.com
Planning. Safety. Retirement.

*“Production is defined by sales,
sales are defined by marketing;*

marketing success is based on reputation.”

- **Bill Broich, Annuity.com**

THE BEST PLACE TO HIDE A DEAD BODY IS . . .
PAGE 2 OF THE GOOGLE SEARCH RESULTS.

Great Reputation Builders for Annuity Marketers

- Annuity.com – incredibly relevant to our industry, well established, and highly reputable.
- Retire Village Website – Depth and Diversity of Retirement Related Information is integrated with an email newsletter service that maintains your relationships through relevant retirement related information and reference tools.

- LinkedIn.com – general professional profile and networking.
- Better Business Bureau Profile – general business reputation.

Contact Bill or Sherilyn Orr to find out more [Click Here.](#)

[Or email us.](#)

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We have **23** agents blogging on annuity.com. The articles are solid, the message good and guess what? The articles are showing up in Google searches.

How do you think their referrals and leads view their professionalism?

Call me and join us. We have ~~575~~ 581 articles on annuity.com.



Bob Kelly has hit a home run with this article about reputations. Here is the link: <https://www.annuity.com/anonymous-sources-can-you-really-trust-them/>

BTW, Bob is on the front page of Annuity.com as an “expert” author!



Robert Kelly

Safe Money and Income Solutions

robertkellyfinancial.com | bobkelly.retirevillage.com

Thanks Bob for your share above (see link) and for your presentation below. The case below is an actual case written by Bob BECAUSE he had completed a Fact Finder, he discovered their goals and he provided a solution that made sense.

First a little review:

“People are living longer, not necessarily healthier”

In 2016, in California, LTC insurance premiums increased an average of **30%**. <http://money.usnews.com/money/personal-finance/articles/2016-05-06/out-of-control-premium-hikes-for-long-term-care-insurance>

For many people, the increasing cost of LTCI is far too high. The end result, loss of retirement funds, loss of home, loss of assets, increase stress.

Eric Nordman, Director, **NAIC Center for Insurance Policy and Research**

As baby boomers enter their golden years they will be confronted with one of the **largest financial risks** in the history of their generation. It is expected the overwhelming majority of elderly Americans will require long-term care (LTC) at some point in their lives.

The potential large LTC expenditures, often exceeding the retirement income and savings of a large portion of middle-class retirees, could increase the financial stress for them and their families jeopardizing their standard of living and quality of life.

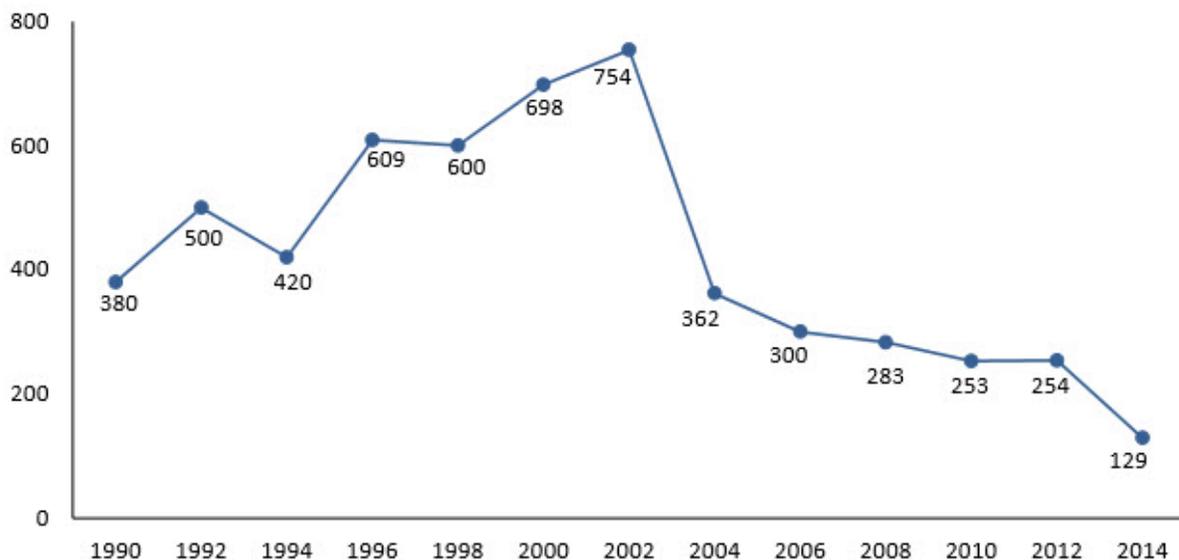
For the more financially vulnerable among the elderly, the need for costly LTC could actually prove an insurmountable challenge. It is only after **exhausting all their assets** that they could turn to social programs like Medicaid for help.

Although Medicaid is currently the largest payer for LTC, rising costs could place federal and state budgets **under serious** and increasing financial strain.

BTW, LTCI sales are **falling**:

Figure 2: Individual Market Sales: 1990–2014 (Thousands)

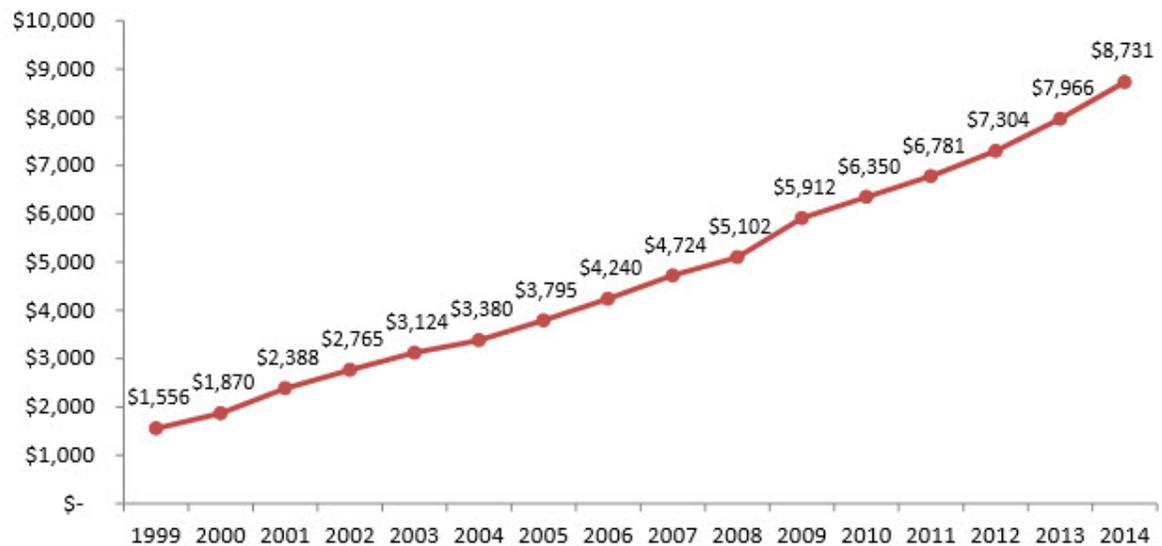
Source: LifePlans Analysis Based on AHIP, LIMRA and LifePlans Sales Surveys, 1990–2015



And yet, overall claims are increasing:

Figure 4: Annual Incurred Claims (\$ Millions)

Source: NAIC LTC Experience Exhibit Reports through 2014



Bob ran into such a situation, below is an article about his case.

Solve Your Long-Term Care Concerns and Eliminate Premiums

Robert P Kelly

I was contacted several years ago by a gentleman named Jack who had a concern about his IRA account that he wished to leave to his daughter. Fortunately for Jack he did not need this money for income for himself and his wife.

He was concerned about the account deteriorating over the years due to Required Minimum Distributions (RMDs) that he had to take every year as well as the risk of a market correction that could really devastate the account.

We arranged to meet and as we looked at his situation it was clear that, unlike many people today, income was not going to be a concern for him. But upon reviewing his IRA I discovered the situation was worse than he had described over the phone. His money was at market risk- but even worse- it was at market risk in a Variable Annuity! (variable annuities are securities and subject to fees, expenses, market risk and gain)

Being very familiar with these products I offered to do a free analysis for him on all the fees hidden inside this product- and there were many. As he was leaving me this information to review he was going through his legal and financial papers and he made a

comment about the rising costs of the Long-Term Care coverage. He purchased the policy from a well-known and highly rated company in that industry.

As I reviewed the policy, **I saw what he was paying and how his premiums had been increasing over the years** I suggested that I might have a solution for him that would solve both problems for him. We could possibly preserve his principal from market risk, eliminate all those fees in the annuity, have RMDs satisfied, and have the account value pass on to his daughter tax-free for a much higher amount than what was currently in the account! Plus, at the same time eliminate the cost of LTC coverage entirely while giving him even better Long-Term Care protection!

Of course, he was a little skeptical about this but he agreed to let me run the proposals and we set a follow-up appointment.

This is the solution that I came up with for him. I suggested that we move his money into an A+ rated company that would protect his principal as there would be no market risk and it would convert his \$345,000 taxable at death variable annuity into a tax-free death benefit of well over **\$400,000**.

This would also satisfy his RMDs on the funds used here as well as for other assets that were subject to RMDs as well- so it would help to preserve those assets as well. At the same time, it would eliminate the expense of the **premiums he was paying for Long Term Care that were over \$5,500 at that time and rising**.

He would now have over **\$8,200** a year of Long Term Care Coverage instead of the \$6,600 a year that he currently had- and he could extend that to lifetime payments instead of the 5 years coverage that he had right now. All of this could be accomplished with no fees or premiums to pay, and with a return of his principal to him at any time with no surrender fees if he changed his mind later on and wanted that money for other purposes!

This was an ideal resolution for him on all counts and we were able to get this all in place and give him the peace of mind knowing that he was fully covered if he needed Long Term Care, but he didn't have to pay for it if he never needed it. Also, at the same time, he could convert his IRA account to a non-taxable account for transfer to his daughter if he never needed it. On top of that he could access those funds at any time with no penalties if something came up and he needed or wanted those funds for some other reason.

This seemed too good to be true, but in fact it was true. This level of planning is available to most people.

This is just one example of how we can work with our clients at *Safe Money and Income Solutions* to find solutions to protect their assets, whether in IRAs, or 401Ks, or brokerage accounts outside of their qualified accounts.

Solving for RMD concerns, wealth transfer, or income needs is always done on a case by case basis as everyone's circumstances are unique to them. There is never one solution that fits all situations.

But fortunately, being independent and thus having access to so many options allows us to do the research and come up with the right solutions that satisfy our clients' needs that others may not be even aware exist.

Here is an effective way to explain how this type of policy works: buckets!

Linked Benefits

More flexibility for your future

Benefits if you need long-term care		OR	A benefit if you don't	OR	Return of premium options
					
Total LTC Benefits			Initial Specified Amount		ROP Benefit
Total LTC Benefit \$412,782	Max Monthly Benefit \$5,733		\$137,594		\$80,000 ***
Providing at least 6 years of coverage *			Death Benefit paid income tax-free** to beneficiary		

\$100,000 initial deposit, male age 65.

Look at this example:

LTC benefit

Policy Year	Age	Planned Premium	Surrender Value(3)	Death Benefit Amount	IRR(4)	Total	Annual	Monthly
1	65	100,000	80,000	148,000	48.0%	412,782	68,797	5,733
2	66	0	80,000	144,000	20.0%	412,782	68,797	5,733
3	67	0	80,000	140,800	12.1%	412,782	68,797	5,733
4	68	0	80,000	137,594	8.3%	412,782	68,797	5,733
5	69	0	80,000	137,594	6.6%	412,782	68,797	5,733
6	70	0	80,000	137,594	5.5%	412,782	68,797	5,733
7	71	0	80,000	137,594	4.7%	412,782	68,797	5,733
8	72	0	80,000	137,594	4.1%	412,782	68,797	5,733
9	73	0	80,000	137,594	3.6%	412,782	68,797	5,733
10	74	0	80,000	137,594	3.2%	412,782	68,797	5,733
11	75	0	80,000	137,594	2.9%	412,782	68,797	5,733
12	76	0	80,000	137,594	2.7%	412,782	68,797	5,733
13	77	0	80,000	137,594	2.5%	412,782	68,797	5,733
14	78	0	80,000	137,594	2.3%	412,782	68,797	5,733
15	79	0	80,000	137,594	2.2%	412,782	68,797	5,733
16	80	0	80,000	137,594	2.0%	412,782	68,797	5,733
17	81	0	80,000	137,594	1.9%	412,782	68,797	5,733
18	82	0	80,000	137,594	1.8%	412,782	68,797	5,733
19	83	0	80,000	137,594	1.7%	412,782	68,797	5,733
20	84	0	80,000	137,594	1.6%	412,782	68,797	5,733
21	85	0	80,000	137,594	1.5%	412,782	68,797	5,733
22	86	0	80,000	137,594	1.5%	412,782	68,797	5,733
23	87	0	80,000	137,594	1.4%	412,782	68,797	5,733
24	88	0	80,000	137,594	1.3%	412,782	68,797	5,733
25	89	0	80,000	137,594	1.3%	412,782	68,797	5,733
26	90	0	80,000	137,594	1.2%	412,782	68,797	5,733
27	91	0	80,000	137,594	1.2%	412,782	68,797	5,733
28	92	0	80,000	137,594	1.2%	412,782	68,797	5,733
29	93	0	80,000	137,594	1.1%	412,782	68,797	5,733
30	94	0	80,000	137,594	1.1%	412,782	68,797	5,733
35	99	0	80,000	137,594	0.9%	412,782	68,797	5,733
40	104	0	80,000	137,594	0.8%	412,782	68,797	5,733
45	109	0	80,000	137,594	0.7%	412,782	68,797	5,733
50	114	0	80,000	137,594		412,782	68,797	5,733
55	119	0	80,000	137,594		412,782	68,797	5,733

WHAT IF...
YOU COULD
KNOCK OUT
three
BIRDS WITH
one?
STONE?



AIG

2

The 10-10-10 Concept

What if you could knock out three birds with one stone? You could buy permanent life insurance, guaranteed to age 100 with a chronic illness benefit where you can pay premiums for 10 years, wait for 10 years and get your money back over 10 years – as a supplemental retirement benefit. [PowerPoint Presentation](#) and [On Demand Training](#).



Q: Bill, the US House passed a bill to stop the DOL Fiduciary Rule, have you heard anything more about it?

A: Yes, HB “*Financial CHOICE*” is headed for the US Senate where it is considered **DOA**. The reason is simple, democrats have enough votes to filibuster the bill.

Sorry, here is more info:

<http://www.investmentnews.com/article/20170608/FREE/170609943/house-passes-bill-that-would-kill-dol-fiduciary-rule?>

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.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



Disclaimer:

David Townsend and I own Annuity.com, but we have a lot of marketing friends, friends that you might be better off if you knew them. Sherilyn Orr at *Retire Village* and *Infofuel*, Anthony Owen at *Annuity Agents Alliance*, Kevin and Allison at *Financialize*, Carl, Darin, Tom and all the crew at *First Annuity*....and many more.

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Did you know that since 2000, Boise State is 103-6 at home? In the past 10 years, Boise State is the winningest football team in division 1. 137 wins.

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