



.....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

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OR VISIT OUR WEBSITE



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

Internal Annuity Agent Recruiting Wholesaler

Compensation: **\$30,000 Plus Bonus with Six Figure Income Potential**

Annuity Agents Alliance is a family owned and operated national insurance marketing firm established in 2007 and located in Thornton, CO. We provide a variety of support mechanisms and industry leading life insurance and annuity products for independent retirement planning advisors nationwide.

POSITION SUMMARY

Our rapidly growing firm is currently seeking an energetic, highly motivated business savvy individual to fill the position of **internal annuity wholesaler**. This position is part sales, part client manager.

RESPONSIBILITIES

- Build your own group of advisors to contribute to overall production of the company
- Recruit advisors through a variety of methods including by phone, mail/email and in person to sell fixed annuities through our firm
- Build/support/maintain relationships with advisors and their practices nationwide
- Provide advisors with case design, insurance product information, and quotations to aid in agent sales process
- Some travel required
- Some cold calling required

QUALIFICATIONS

- College degree in business/finance/marketing or related field - *Recent college graduates are encouraged to apply!*
- Driven with strong work ethic
- Ability to grasp advanced sales concepts and ideas
- Ability to maintain accurate notes in company database
- Ability to communicate clearly with clientele and staff
- Must work well alone and within a team
- Customer service mentality
- Superb telephone skills
- Computer literate! Strong working knowledge of MS Office products
- Must own, or be willing to purchase, Windows based laptop computer
- FICA above 600 and be able to pass financial and background check
- No bankruptcies in past 7 years & no current unpaid judgements
- *Ideal candidates have 1 or 2 years industry experience, but not required*

STATUS

- Full-time position
- First year salary is \$30,000, plus bonus

This is a fun, fast paced, and competitive work environment in a recession proof industry. **Internal annuity wholesalers average \$50,000+ in their first year**, so we expect the same from new candidates. Six figure income potential beginning years 2-3. Complete training provided. No experience necessary, but qualified candidates must have a basic understanding of business/finance. Must be self-directed and motivated. Work from home or office location of your choice once training is complete.

“Our brand can be your brand”



Larry’s barn burned down and his wife Susan, called the insurance company. Susan told the insurance company, “we had the barn insured for \$50,000 and I want my money.”

The agent replied, “Whoa there, just a minute Susan, insurance doesn’t work that way. We will ascertain the value of what was insured and provide you with one of comparable value.

After a long pause, Susan replied. “I would like to cancel the life insurance policy on my husband.”

Open MIC is sharing; Welcome!

ABM: Always Be Marketing

Thank you for joining us on Open MIC

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

Editorial

Promises Made Promises Kept

Betty called today with sad news, our long time client Bessie had suffered a stroke and was in the hospital. Bessie is nearly 95 and has enjoyed a wonderful and healthy life. Bessie's daughter had inquired about her money and was it safe? About 80% of her life savings is on deposit in annuities, safe and secure. It was indeed a pleasure to tell her that yes! Bessie's money was available, guaranteed and safe. You could almost hear the relief over the phone from her, knowing that there were sufficient funds available for whatever Bessie might need.

Our industry has been closely watching a Ninth Circuit court ruling regarding annuities and what affect an adverse decision might make to us. The question settled was about disclosure of how a bonus product worked and whether an insurance agent had followed suitability rules and made suggestions in the best interest of the client.

The court ruled in favor of *Equitrust* and said it had done exactly as it had promised. This ruling is important to us because it supports the contractual guarantees (and explanations) of non-forfeiture rights in the

policy. It clearly stated exactly what options the annuitant held as well as the rights of the insurance company.

Of course we all know that a person's situation can change as well as we know that annuities are long term choices. The fact remains simple; the promises made in writing in the contract were exactly what had been delivered. The court's interpretation could not have been stronger. Once again, what was **promised was delivered**.

For me this is still more proof that our industry is one of guarantees, one of safety and security and one we can all hold up to any inspection or evaluation.

Click the link below for the entire article:

<http://www.cfjblaw.com/ninth-circuit-finds-bonus-indexed-annuity-delivers-exactly-what-was-promised/>

Ninth Circuit Finds Bonus Indexed Annuity Delivers Exactly What was Promised

06.15.2015

By **Christine A. Stoddard**

Observing that it "delivered precisely what it promised," the Ninth Circuit Court of Appeals recently affirmed summary judgment for an insurer in a case alleging violations of the Racketeer Influenced and Corrupt Organizations Act (RICO) and state consumer fraud laws related to its sale of annuities. In *Eller v. EquiTrust Life Insurance Co.*, the purchaser of a bonus indexed annuity brought a putative class action alleging that the insurer engaged in fraud and challenging the annuity's premium bonus, the use of a "market value adjustment," and the insurer's alleged attempt to evade state nonforfeiture laws through its application of maturity dates.

The annuities at issue used "index credits," which would increase the value of an individual's account based on changes in a market index like the S&P 500. Additionally, a market value adjustment, also based on an external index, might be applied upon the early withdrawal of funds or surrender of the annuity, resulting in a positive or negative adjustment of the account's value. Finally, the annuity included a bonus feature through which the account was credited with a bonus consisting of 10 percent of premiums paid during the first year.

Of interest

The Federal Government and Their Slow Creep Over Our Lives

By Bill Broich

At a speech recently SEC Commissioner Luis A. Aguilar suggested the need for more federal government oversight for the annuity industry. Not the variable annuity industry that the SEC currently regulates but the annuity industry managed by each individual state Department of Insurance (DOI). His decision was based on the amount of “fraud” currently invading the annuity industry. Of course once again the SEC has it all wrong, the fraud is not with the type of annuity managed by the DOI, it is within their own currently managed side of the annuity business, the variable annuity (securities).

To further explain how disconnected Washington DC (SEC) is with reality, Commissioner Aguilar couldn't even use the correct name of our products, instead referring to them as “*equity indexed annuities*” a term long ago abandoned in favor of their real name “*fixed indexed annuities*.” His claim was the confusion and the complicated nature of these products and that the SEC would be better at managing (or regulating) them than any single state DOI.

This is a perfect example of the “creeping” regulation that is invading our country, more and more regulation by one single force that knows what is good for us, far better than any state DOI could ever manage. Commissioner Aguilar did not provide any details, just a general wave of his wand to let us know that the SEC is coming.

Of course there is one obstacle that is in his way, a big obstacle, and the SEC has no authority to regulate insurance companies. That roadblock was put in place and is known as the Harkin amendment to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, which bars federal regulation of indexed annuities (not the misnamed product according to Commissioner Aguilar that doesn't exist *equity linked annuities*). One year prior, the U.S. Court of Appeals for the District of Columbia vacated SEC Rule 151A, intended to regulate indexed annuities, on procedural, not substantive, grounds.

Commissioner Aguilar also spoke about the need for the SEC to focus on “complex securities,” which he defined to include “securities that often involve embedded derivatives and may include (once again miss named) *equity-indexed annuities*.”

During his speech he talked about the low interest environment in the investment world and suggested concern over the possibility of increased fraud. His term of “equity linked annuities” could cause investors to chase returns that were not actually available and to cause investors to make poor choices about the reality of returns. This could create a situation where the investor could become easy prey for fraudulent schemes that are cloaked as investments in complex securities."

What Commissioner Aguilar is forgetting is that protection currently exists and is managed on an active scale by each state Department of Insurance and has been doing so for over 100 years. What does Commissioner Aguilar think he and the SEC could bring to the table that is not already in place? What he will bring if he has his way is more and more creeping and unnecessary federal management of a system that is working perfectly. It seems the SEC is salivating for control over a product that is sold by and managed by insurance companies. The SEC needs to keep their grimy fingers off this industry and this wonderful product. Perhaps if they had shown (since 1933) that they could provide effective and competent management, they would get the chance, but their track record is sorely lacking.

Thank goodness for Tom Harkin and men (and women) like him who will stand up to the bullies at the SEC.

More

Wall Street and their management of sales via FINRA leave a lot to be desired. Fortunately, the NAIC isn't waiting for anyone but are themselves moving forward with disclosure. (what a joke FINRA is)BB

The *Wall Street Journal* recently reported how little monitoring was being done in many states of the activities of brokers who had been banned from the securities business. The WSJ said that its review of industry records indicated that, as of Dec. 1, at least **13 percent of the 395 brokers barred in 2013 by FINRA still had their insurance licenses.**

NAIC to Expedite Info on Agents Who Lose Advisor License

The National Association of Insurance Commissioners plans in July to start forwarding information on insurance agents who have been **reprimanded for financial wrongdoing**. The NAIC is setting up a system to get the reports from the Financial Industry Regulatory Authority (FINRA) and pass them to states, then commissioners will look at privacy issues and other [...] The post NAIC to Expedite Info on Agents Who Lose Advisor License (<http://www.looktowink.com/2015/06/naic-to-expedite-info-on-agents-who-lose-advisor-license/>) appeared first on Wink (<http://www.looktowink.com>) .

More

Have you been getting the feeling that I really am against the SEC, FINRA and more federal control? Seriously! The first thing to realize is to remember the story of Watergate and his famous direction: **Follow the Money**. The *Washington Post* reporters did just that and they uncovered all the dirt about Watergate and the Nixon Administration.

Let's use the same formula and follow the money. In this case it is lobbying money, the more spent on lobbying the more available influence.

<http://www.investmentnews.com/article/20150512/FREE/150519977/brokerage-industry-lobbying-dollars-dwarf-investment-advisers>

Brokerage industry lobbying dollars dwarf investment advisers'

Interest groups that represent the **brokerage side** of the financial advice industry once again spent by far the most money lobbying for their policy agenda this year.

The Securities Industry and Financial Markets Association (SIFMA) spent **(SEC) \$1.98 million** on lobbying in the first quarter, according to a report filed with the Office of the Clerk of the House of Representatives.

(BTW, if you are interested in who belongs to SIFMA here is the directory:
<http://www.sifma.org/member-directory/>)

The National Association of Insurance and Financial Advisors tallied **(NAIC) \$721,220** on lobbying during the first three months of this year, compared with \$708,090 in the last quarter of 2014 and \$694,328 in the first quarter last year.

The Financial Services Institute, which is comprised of independent broker-dealers and financial advisers, has spent \$213,524 lobbying so far this year, a slight increase from \$177,649 in the previous quarter and \$168,125 at the beginning of 2014.

“They have **more boots on the ground** and a lot of voice in the halls of Congress,” Mr. Thompson said. “You can’t always go by lobbying expenditures [to determine effectiveness], but it is a strong indicator.”

Investment adviser groups’ expenditures are a pittance by comparison.

The Investment Adviser Association spent \$40,000 on lobbying in the first quarter — the same amount it spent during the first quarter of 2014, according to the House Clerk’s office.

Speaking of, the industry-funded broker-dealer regulator, the Financial Industry Regulatory Authority Inc., also lobbied during the first quarter, spending a total of \$210,000, according to the Center for Responsive Politics. For all of 2014, Finra spent \$870,000.



You can Google: Best Annuities and see entire article

<http://online.barrons.com/articles/the-best-annuities-1434769209>

The Best Annuities

Investors are realizing what academics have long preached: **Fixed-income annuities outshine all retirement income options.**

By
Karen Hube
June 20, 2015

Fixed-income annuities have never paid out so little, and yet had so much appeal. These annuities, which provide a lifetime of guaranteed income, are paying out 12% less, on average, than in 2011, and 25% less than in 2007. And yet sales jumped 17% last year, to their highest level in five years.

The **appetite for guaranteed retirement income is reshaping the industry**, and drawing investors away from the enormously popular variable-annuity market. Sales of variable annuities usually rise with the stock market, but they have declined steadily for three consecutive years and are 24% below their 2007 highs. **Why this new hunger for fixed annuities?** As investors get real about how to turn their nest eggs into lifelong income, they're discovering what academics and analysts have been preaching for years: Fixed-income annuities outshine all other income-producing options.

Fixed annuities typically pay between three and four percentage points more than the 10-year Treasury bond, which today yields 2.3%. Competitive contracts now are paying between 5% and 6%; that means a \$200,000 investment will kick off about \$12,000 in annual income, more than double the \$4,600 you'd get from a 10-year Treasury.

Clearly, there's a caveat. With a Treasury bond, you collect the yield while you own the bond, and your initial investment is returned at maturity. With an annuity, your initial investment, or premium, is returned through your annual payouts. If you die young, you

could end up collecting less income than you paid up front. But if you live long, it could far exceed your original investment.

Small wonder, then, that investors have shunned fixed annuities, instead relying on their 401(k)s, IRAs, and other investments to generate retirement income. This worked well enough when interest rates were much higher, but these days building a retirement-income plan solely around an investment portfolio isn't working for many investors, says Mark Cortazzo, an advisor at Macro Consulting Group in Parsippany, N.J.

High-quality bonds aren't paying enough to live off of, and current market conditions do little to instill a sense of security. After a six-year bull market, stocks may be in for a major correction that could do irreparable damage to retirees' nest eggs -- especially those early in their retirement. "You know there's a problem with your retirement plan if part of it involves hoping that you'll die before you run out of money," Cortazzo says.

MAKE NO MISTAKE: Annuities aren't a simple solution. There are hundreds of variations, some that defer income and others that pay right away. Underlying investments may be variable, meaning they swing with the markets, or fixed, meaning investors get a fixed return. And insurers layer on benefits and perks and options -- for guaranteed income, death benefits, liquidity, and more -- each with their own terms and conditions and expenses.

To help make sense of the vast menu of annuities, *Barron's* rounded up the most competitive contracts in their categories, based on basic assumptions such as age and size of investment. The accompanying charts highlight the **50 best annuity** contracts in the industry as of the first week of June; quotes from insurers can change on a daily basis.

Fixed-Income Annuities

There are more options than ever before with fixed-income annuities. All are variations on the most basic immediate-income annuity, which turns a lump sum (your premium) into monthly income for life. Those payouts begin immediately upon purchasing the annuity. In early June, the most competitive of these contracts for a 60-year-old man investing \$200,000 offered a \$1,006.66 monthly payout, or \$12,079.92 yearly. If the investor dies before collecting \$200,000 in income, any remainder gets absorbed by the insurer. Some contracts offer guaranteed income over a surviving spouse's lifetime as well, or a return of remaining principal to heirs, albeit at the cost of lower payouts (see chart nearby).

Consider an income annuity as part of your overall fixed-income allocation, says Wade Pfau, a professor of retirement income at the American College. "**Income annuities are superior to bonds**, but not necessarily superior to stocks," he says.

Mathematically speaking, investors would come out ahead if they replaced their entire fixed-income investment portfolio with income annuities, Pfau says. But this is unrealistic: "It doesn't account for needing funds for unexpected spending," he adds.

Devoting half their bond portfolio to an immediate-income annuity did the trick for Jerry Thronset, 73, a retired pharmacist in Lakefield, Minn: “When I created a yearly, monthly, and daily budget, I had a gap between what I could take out of savings and what I needed to live on,” Thronset says. “An annuity filled that gap.” His advisor, Dean Harder of The Harder Group, estimates that Thronset and his wife have 30% more income than without the annuity.

Index Annuities

Yet another type of fixed annuity -- the index annuity -- has also gotten on the income-guarantee bandwagon. Initially, these annuities were intended as “safer” investments. They promise a guaranteed minimum payout, with the opportunity for more, by using some of investors’ premiums to buy options on a stock market index. If the options perform well, investors get a portion of the market’s return up to a specified cap. These days, caps are about 4%. So if an index returns 10%, investors get 4%.

As investments, index annuities haven’t been that popular. Among the issues are that the terms, such as the caps, are subject to change. And if you don’t like the changes, you won’t get out of the contract for seven to nine years without paying a surrender charge, which starts around 8% in the first year and declines until phasing out.

Starting about five years ago, insurers began selling income riders on these products, and more insurers, such as Symetra and Nationwide, began emphasizing this side of the business, causing sales to jump 53%, to \$48 billion, between 2010 and 2014, according to the Insured Retirement Institute.

Despite their complexity, index annuities may appeal to investors who don’t like the idea of locking up their money. While some deferred-income contracts allow investors to get part of their money back, that option cuts the amount of guaranteed income. After surrender periods expire on fixed-index annuities, investors have access to assets. “The big difference is flexibility and access to account values,” says Matt Gray, vice president of product innovation at Allianz Life Insurance.

Look for more variations on index annuities. Symetra and Nationwide launched “uncapped” products that limit market returns, but use a different calculation that may allow investors to get slightly higher returns than the standard cap. And Genworth designed a contract that doubles payments for up to five years if an investor lands in a nursing home.

America's 50 Best Annuities: Index, Variable, and Investment-Oriented Products

These annuities provide guaranteed income, but come with all sorts of bells and whistles that may be appealing to some investors but overly complex for others. Index annuities provide additional income when the market is rising, though that upside is capped and comes at a price. The assets in variable annuities grow tax-deferred in mutual funds, offering the potential for greater returns, but only those with the lowest fees make the most sense.

FIXED-INDEX ANNUITY WITH INCOME GUARANTEE: Assumes a \$200,000 investment at age 55, payout at 65.

LEVEL INCOME IN RETIREMENT

Company	Rating	Contract Name	10-Year Fixed Interest Rate	First-Year Bonus	Payout Rate	Annual Income Starting at Age 65	Total Income by Age 85	Total Income by Age 95
American Equity	A-	Bonus Gold	7.00%	10%	5.05%	\$21,855	\$437,100	\$655,650
Midland National	A+	Paragon Plus 14	6.75	8	5.15	21,169	423,380	\$635,070
American General	A	Power Select Plus	6.50	5	5.00	21,000	420,000	\$630,000
North American	A+	Prizm Plus 14	6.75	8	5.00	20,754	415,080	\$622,620

RISING INCOME IN RETIREMENT*

Company	Rating	Contract Name	10-Year Fixed Interest Rate	First-Year Bonus	Payout Rate	Annual Income Starting at Age 65	Total Income by Age 85	Total Income by Age 95
Allianz	A	Core Income 7	N.A.	N.A.	7%	\$17,301	\$446,085	733,219

*Annual income increases depend on stock market performance; investors participate partially in the market's upside; this scenario assumes a 2% increase per year.

VARIABLE ANNUITY WITH INCOME GUARANTEE: Assumes a \$200,000 investment at age 55, payout at 65.

Company	Rating	Contract and Rider name	Annual Contract and Rider Fee	Surrender Charge	Minimum Guaranteed Annual Income	Upside Potential
Jackson National	A+	Perspective II Lifeguard Freedom 6 Net	2.80%	7 years	\$16,000	Adds to income 40% of gains up to \$10,667

ANNUITIES DESIGNED FOR TAX-DEFERRED ASSET ACCUMULATION

TRADITIONAL VARIABLE ANNUITIES	Company	Contract name	Annual Contract Fee ¹	Number of Investment Options	5-Year Annual Return for Top U.S. Growth Fund ²
<i>Assets grow tax-deferred in underlying mutual fund-like investments. Assumes a \$200,000 investment.</i>	Fidelity Invest Life Insurance	Personal Retirement	.25% ³	57	19.35%
	Great-West Financial	Smart Track Variable Annuity	.25	92	20.12
	Transamerica Premier Life	Vanguard Variable Annuity	.29	17	17.90
	TIAA-CREF	Intelligent Variable Annuity	.35 ⁴	64	23.51
	Pacific Life	Pacific Odyssey	.40	90	17.63
	Nationwide Life	Destination Architect 2.0	.40	118	15.24
	Prudential Life	Premier Advisor	.55	81	17.53
	Lincoln National	ChoicePlus Assurance Fee-based	.60	88	17.20
	Ameritas	No-Load Variable Annuity	.60	62	18.02

VARIABLE ANNUITIES w/ALTERNATIVE INVESTMENTS	Company	Contract name	Annual Contract Fee ¹	Number of Investment Options (traditional/alternative)	5-Year Annual Return for Top U.S. Growth Fund ²
<i>These contracts come with both traditional and alternative investment choices.</i>	Jefferson National	Monument Advisor	\$240	351 (282/69)	23.50%
	Lincoln National	Investor Advantage Fee-based	0.30%	145 (133/12)	22.60
	Nationwide Life	marketFLEX Advisor	0.45	169 (134/35)	33.42
	Symetra	True Variable Annuity	0.60	117 (102/15)	31.29
	Guardian Life	ProStrategies	0.60	23 (10/13)	19.45

FIXED ANNUITY w/GUARANTEED RATE	Company	Rate	Contract Name	Guaranteed Period (years)	Guaranteed Rate
<i>Assets accumulate at a fixed rate for a specified period; then the rate fluctuates.</i>	Midland National	A+	Guarantee Ultimate 5	5 years	2.60%
	Oxford Life	A-	Multi-Select 7	7 years	3.05
	Delaware Life	A-	Pinnacle MYGA 10	10 years	3.25

¹ Includes mortality and expense fees, and any administration fees; fees can vary slightly in certain states. ² Through 5/29/15. ³ Drops to 0.10% on assets of \$1 million or more.

⁴ Drops to 0.25% when assets reach \$500,000; drops to 0.10% after 10 years.

Sources: company reports; AnnuityAdvantage.com; Cannex

Variable annuities are also costly: The average contract cost is 1.5%, and fees for income riders push the average costs to 2.5%. Add mutual fund management fees to that, and investors can pay well in **excess of 3%**. But there's a potential for larger payouts if the underlying investments perform well, says Judson Forner, director of investment marketing at Valmark Securities.

Because of the complexities and costs, many advisors say that only investors needing an additional tax-deferred vehicle should use a variable annuity, and then the focus is on tax-deferred savings, not guaranteeing income. And keep expenses below the average 1.4% contract fee; otherwise, the **fees erode the benefit of the tax deferral**. The chart below highlights 14 variable annuities with ultralow fees ranging from a flat \$240 annual charge (which would be a 0.12% fee on \$200,000) to 0.6%.

As with all annuities, wise choices and careful placement can increase assets and generate more income, and go a long way toward a more carefree retirement.

7 agent last 2 weeks, don't you need help?

We can help:

Need help on case prep? Have questions about mutual funds, stocks, bonds? Need help fact finding? We can help you put you case together.

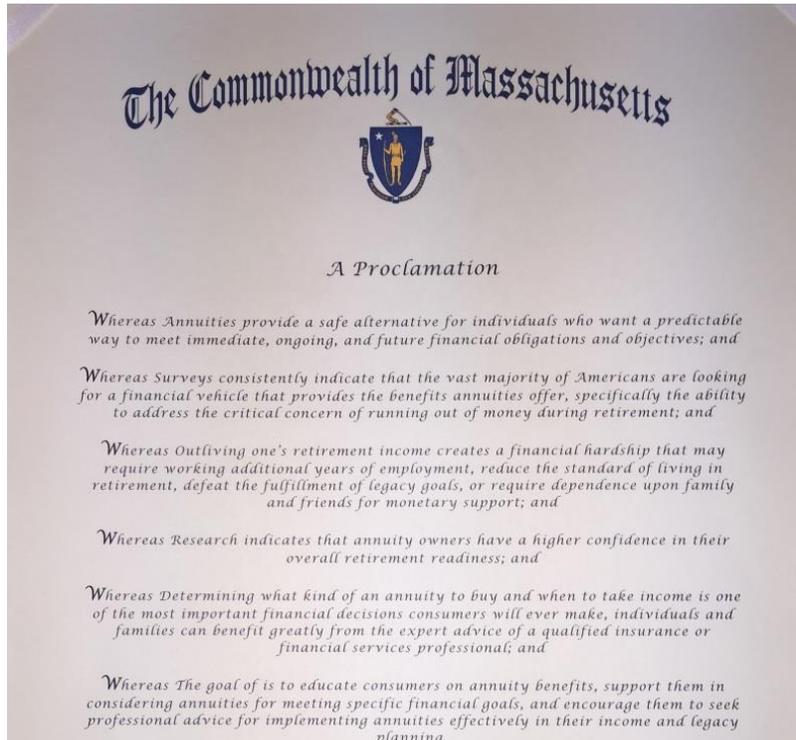
Sometime just a little adjustment is all you need; sometimes just knowing where to find specific information is all you need. We can help!

Call or email me. 360 701-6209.....bbroich@msn.com

Sales and Marketing

June is Annuity Awareness Month

<http://gallery.mailchimp.com/ddb405f8c6cb1293bfa1567c8/files/proclamation.pdf>



Push-Pull Dynamic Heats Up Annuity Awareness Month

There's momentum building around annuities, and that's good news for the annuity industry, which this month celebrates its second annual National Annuity Awareness Month (NAAM). Call it a "rise and shine" moment for guaranteed income products. As the sun rises on its way to solstice on June 21, the Society for Annuity Facts and Education [...] The post Push-Pull Dynamic Heats Up Annuity Awareness Month (<http://www.looktowink.com/2015/06/push-pull-dynamic-heats-up-annuity-awareness-month/>) appeared first on Wink (<http://www.looktowink.com>).

Videos are deep in our marketing plan. We have just completed our most recent video regarding variable annuities. Almost 5 minutes of professionally produced video explaining all aspects of variable annuities. This video can be available for crew members

either as direct marketing or through your Retire Village drip. Call us for more details.

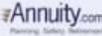
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Fees and Expenses Associated With Variable Annuities 



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Fees and Expenses Associated With Variable Annuities



Example Summary of Variable Annuity Fees

● Mortality and Expense fee (The Wrapper)	1.40%
● Investment Fees for Separate Accounts	1.35%
● Rider Fee Example	1.00%
Total estimate of fees per annum	3.75%

(national average according to Morningstar is 3.61%)

The advertisement features a couple in white clothing walking on a beach. In the foreground, there are two overlapping booklets. The left booklet is titled "Safe Money Guide" and lists "Retirement", "Security", "Investment", and "Growth" as key areas. It also includes the text "An Insider's Guide to Retirement Planning" and an image of a small green plant growing from a gold coin. The right booklet is titled "Best Annuity Rates Report" and features a photo of the same couple. At the bottom, the text "Call Now: 1-888-390-4103" is displayed next to the "Annuity.com" logo, which includes the tagline "Planning. Safety. Retirement."

Feel free to email me questions to put on Open
MIC...bbroich@msn.com



Questions this week regarding beneficiates, tontines and leads, BTW...**Thanks for the questions**, they help all of us!

Q: My prospect asked this: If my spouse dies, I can continue to receive both my own benefit and my deceased spouse's benefit. Right?

A: Social Security retirement benefits are only paid while you are alive. Assuming that you qualify, you would receive the greater of your own benefit or your spouse's benefit, but **not** both.

Q: I am in competition with an agent showing an IUL with gross returns of **12.8%**, how can that be right and how can it be fair competition?

A: Agents and some marketing organizations have used greater than reality illustrated returns over the past few years. The Association of Insurance commissioners have finally set standards for these illustrations.

IUL works in 3 ways:

1. Yield on invested assets
2. Expenses to run the policy
3. Mortality expenses.

Many policies could return 4% and outperform a contrast returning 10% simply by having actual expenses lower. Companies who have poor mortality results would mean each in force policy would be charged a higher rate.

Premiums paid + return on cash value

Minus

Mortality expenses + contract expenses and administration costs.

IUL illustration *estimate* yields and projected expenses

Insurance News Net is a good source for information, click on the link for the complete article.

<http://insuranceneWSnet.com/innarticle/2015/06/18/naic-oks-new-iul-illustration-rule.html>

NAIC OKs New IUL Illustration Rule

By [Arthur Postal](#) *InsuranceNewsNet*

“**More realistic**” guidelines for the illustrations insurers, agents and brokers can use in marketing indexed universal life insurance (IUL) products was approved today by the full National Association of Insurance Commissioners (NAIC).

The decision clears the way for implementation of the new guidelines on Sept. 1. It is intended to address existing regulatory loopholes that allow companies to illustrate **unrealistic rates of return** for indexed universal life products - in some cases, rates as high as **10 percent**.

The guideline will result in what are called **more reasonable illustrated rates below 7 percent for products**. It will require that companies be able to support those rates for the life of the product.

Agents and advisors would provide illustrations to the customer that either the insurance company produced for the agent or that the agent produced using company-approved software. The company is responsible for the format and content of the illustration.

Provisions detailing information on policy loans and **establishing additional standards** will go into effect for all new business and in-force life insurance illustrations on policies sold on or after March 1, 2016. The rule will place a limit on loan leverage, which will prohibit companies from offering low borrowing rates while simultaneously illustrating high rates of return in order to induce consumers to borrow against their policies.

The guideline has broad support from the life industry including a vast majority of IUL writers, regulators and consumer groups alike. It was mainly crafted by actuarial staff of state regulatory agencies.

The ACLI said the new illustrations “offer uniform rules for the development of illustrations of indexed universal life insurance products that **will benefit consumers**.” In particular, the ACLI said, the guidelines provide guidance in determining the index-based crediting rate for the currently payable scale and the disciplined current scale; limit the policy loan leverage shown in an illustration; and require additional consumer information (side-by-side illustration and additional disclosures) that will aid in consumer understanding.

“Moreover, the guidelines would set a **maximum rate that could be illustrated** based on a standardized formula. The maximum rate could vary depending on product design,” the ACLI statement said.

InsuranceNewsNet Washington Bureau Chief Arthur D. Postal has covered regulatory and legislative issues for more than 30 years. He can be reached at arthur.postal@innfeedback.com.

Agent Share:

Crew! Send me your shares and we will put them on Open MIC notes, that way we help each other in our **Agent Community!**

I suppose the question becomes simple, do you want a programmed ROBO advisor with pre-set algorithms making financial decisions for you or would you prefer a human being?...BB

Share from David Albin

<http://www.bloomberg.com/news/articles/2015-06-18/robo-advisers-to-run-2-trillion-by-2020-if-this-model-is-right>

Robots and Robo Advisors Heading Our Way

I guess I need more fiber; I was surprised about the amount of fiber in raspberries. I decided to print the entire article shared by Carolyn Allen because this could make a good handout or an off week drip on RV. (I left the links live in the article.)

Thanks Carolyn....BB

Want to Live Longer? Eat More Fiber-Rich Foods

By Mehmet C. Oz, MD, and Michael F. Roizen, MD

Just when you thought you'd heard everything about the health benefits of fiber (lower LDL cholesterol, better blood sugar, easier weight loss), a new one crops up -- and this one's a big deal: longer life.

Get plenty of fiber (the recommended 25 to 30 grams a day) and you'll be **22%** less likely to kick the bucket early. It's easy: Check out the fiber in 1 cup of these:

- Beans: 15 grams
- Peas: 9 grams
- Raspberries: 8 grams

- Broccoli: 6 grams
- Corn, 4 grams
- [Oatmeal](#): 4 grams
- Cheerios: 3 grams
- Pear: 5 grams
- Apple: 4 grams
- Two slices of whole-wheat bread: 4 grams
- A quarter cup of almonds: 4 grams
- A tablespoon of psyllium husks: 5 grams

Eating high-fiber foods can also cut your risk of heart disease, [diabetes](#), cancer, breathing problems, and help you [lose weight](#).

Convert refined-grain side dishes to fiber-rich [100% whole-grain](#) versions and you'll also get the vitamins, minerals, and dozens of health-enhancing phytochemicals in grain's innermost part, the kernel. (Along with the fiber-rich bran layer, the kernel is usually processed out in refined-grain products.) Start by substituting brown rice (4 grams per cup) for white rice (1 gram per cup). Then, get to know barley (6 grams) and quinoa (5 grams). Cook up a pot of whole-wheat spaghetti (6 grams). In a hurry? Reach for whole-wheat couscous (7 grams) and you'll have a fiber-rich side dish in a flash.

With just a little research you can easily find out of whom I am speaking....BB (would make a good off week drip)

If You Don't Want To Be A Fool Quit Acting Like One

By Bill Broich

Recently, a well-known financial columnist suggested that annuities were a “foolish” choice. He went on to make several points to build support for his position and to gain attention for him. This person makes his living by being contrary, by suggesting the normal way of business is not accurate. He does it so he can gather leads to sell his own books and seminars, products he charges for and subscriptions for which he collects annual royalties. His approach is the “*negative*” approach and a closer examination will reveal exactly what it is: “*A poorly informed, poorly educated self-indulgent person who only wants your attention so he can sell you something*”

The underlying marketing approach of his is simple, be contrary. Millions of people love and use annuities as a foundation for their guaranteed retirement accounts. Once the foundation is built, then other investments can be added for growth and inflation protection. His “story” is simple, annuities suck and if you would only do it his way, you would be better off. In actuality, if you do it his way, HE will be better off.

First of all I know he is not a stupid person, but he is grossly misinformed about annuities and the benefits they provide. Let's examine his points.

Annuities have significant fees and expenses. By not paying the fees and expenses, you will have more money left over. The fees are subtracted annually from your account and if you did not pay the fees, your account would grow more.

Annuities come in two flavors, securities (variable annuities) and insurance (fixed interest annuities). If you buy the security version, he is right, there will be fees and we agree with him, variable annuities can be a poor decision. The other type of annuity is sold by the insurance industry; it contains no fees and has no expenses. It is not an investment at all, it is a deposit. Deposits have no risk and you cannot lose your money. Make sure you know which type of annuity you are considering; if it is sold with a "prospectus" it is a security.

Guaranteed returns are after expenses: here is where he crosses the line and compares apples with hand grenades. Annuity companies get the benefit of the use of your money, simple. This is nothing different than any bank deposit, the bank loans out your deposit, and pays you interest. Insurance companies do the same thing. His remark that if the annuity pays the annuitant 4% in interest, the insurance company is probably making 2% on top of that and that is actually a fee, a hidden fee. Sooooo how is that any different than banks? The interest offered by the insurance company is guaranteed and has no fees, what you are offered is what you receive. Guaranteed returns and a completely outsourced management of your money.

Annuities are tax time bombs. Our expert suggests that paying taxes on returns annually is a far better way to accumulate money tax efficiently. Annuities are allowed to tax defer accumulated and earned interest until any date in the future when the funds are then accessed. Think for a moment about returns on bank deposits, you are forced to pay taxes on all interest paid whether you use the funds or keep them on deposit.

Common sense will tell you that anytime you can control the future tax liability, you have control over your own financial destiny.

Ever hear about Albert Einstein and his famous theory? What did Einstein believe was the most powerful force in the universe? His Theory of Relativity? No! Einstein believed the **Theory of Compound Interest** was the most powerful force in the universe. If you deposited \$1 and it magically doubled each year for 20 years, and as one example you paid taxes on the returns annually and the other was allowed to defer until the 20th year, how much would you have in each funds? Tax deferred for the 20 years would have accumulated to \$1,048,000. Taxes would be due when the funds were removed. The other account paying income taxes annually at 30% would contain \$524,000. That is the power of tax deferral.

Annuities are not guaranteed. Our expert also advised a recent group that annuities are subject to financial failure and if the economy turns down, annuities would also fail. Statements like this are silly, stupid and not appropriate. Would you lose your funds if they are on deposit and insured by the FDIC? Absolutely not, your funds are guaranteed. That same guarantee (under a different system) fully guarantees your funds on deposit to the legal state limit. Anyone can check with their state department of insurance and find their state limits. In fact, many states have higher than FDIC guarantees. Here is a link to check out your states guarantee limit:

<https://www.nolhga.com/policyholderinfo/main.cfm>

Our expert offers advice about products he knows absolutely nothing about, but like many “*soothsayers*” his followers follow blindly and without question. It is sad that so many people have heard his side of annuities, a side that is hedged with half-truths and misleading statements. It is also sad for those who would benefit greatly from the use of an annuity, benefits that include among other things such as income, income that cannot ever be outlived.

Maybe he will come around some day, my guess is it will be the day he looks at the huge bank account he has accumulated giving financial advice and need someone to provide him income, income he and his wife can never out live and guess what? He will discover the miracle of annuities, Of course by then he would have fleeced millions out of their money for dues and subscriptions, all for the betterment of himself.

Big Truck Partners



WHY RADIO?

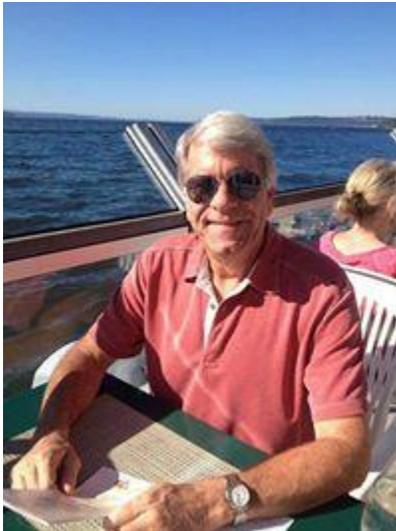
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- REFERRALS
- COMPETITIVE EDGE
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- 10/10 Compliant
- Competitive Compensation



David Townsend



Tips for engaging with women and multicultural consumers, helping small business owner clients and more in this week's newsletter.

Phone: 253-381-2328

Week of June 22, 2015

[View in Browser](#)

Marketing Concepts

10 Tips for Engaging with Women and Multicultural Consumers

Continue expanding your market with Prudential's new Total Markets website, designed to help you reach varied markets. Increase your influence with the available video and white papers.

[MORE](#)

Help Your Small Business Owner Clients Protect the Life of Their Business

Life insurance can provide an income-tax-free death benefit to your clients' beneficiaries. It can also help cover many other small-business needs and serve as an excellent employee retention tool.

[MORE](#)

Are You Looking to Make Your Clients' Estate Plans EPIC?

Could there be untapped sales potential with you existing estate planning clients or prospects? Watch and share this client-approved video. Start the conversation and learn how Estate Planning, Individually Centered (EPIC) can help you help your clients maximize how they live today, and maximize what they give tomorrow.

[MORE](#)

Managing Clients Tax Brackets

Taxes are central to client planning, however tax uncertainty abounds. High-income clients anticipate a continuing wave of tax law changes driven by lingering budget deficits. Whether these tax law changes come to fruition or not, the concerns are ones financial professionals need to address.

[MORE](#)

Product Updates

Coming Soon: External Term to Lincoln Perm Special Exchange Program

If your clients want more than what their term policies offer, now's a great time to step up to Lincoln. For a limited time only and beginning July 1, they can exchange their qualifying external term policies from a wide variety of carriers to a Lincoln Universal life, indexed universal life or variable universal life insurance policy.

[MORE](#)

All New Case Study Featuring Lifetime Builder

Prudential has launched improvements to its PruLife Founders Plus UL and PruLife Index Advantage UL. Learn how you can position these products with your clients for addressing needs such as cost-effective life insurance, costs of longevity risk, and volatility. Learn more.

[MORE](#)

Underwriting Updates

InTouch UW Dialogue: Athletic Heart

Read the latest Underwriting Dialogue from Legal & General America, which focuses on Athletic Heart, which can result from endurance training involves dilation of the heart and an increase in the thickness of the heart muscle.

[MORE](#)

For Producer and Advisor Use Only. Not for Client Use.

WEEKLY Carrier Updates

June 22, 2015

EQUITRUST

EquiTrust - Rate Increase and Commission Special! Effective immediately EquiTrust has raised rates and has a 1% commission special on the

MarketValue Index.

[Click here for rates](#)

FORETHOUGHT

Forethought Financial Field Notice: Rate Increase for SecureFore Fixed Annuity Series

Effective Wednesday, June 17, 2015, the crediting rates on our SecureFore fixed annuity products have increased. ([See attached rate sheet for more details](#))

- SecureFore 3 - 15 basis point increase to 1.90% over 3 years
- SecureFore 5 - 15 basis point increase to 2.40% over 5 years
- SecureFore 7 - 3 year rate guarantee increases by 35 basis points
- 5 year rate guarantee increases by 20 basis points

GUGGENHEIM

The Guggenheim TriVysta has been approved in **AZ, CA, HI, & NV.**

[See the attached state approval grid](#)

SENTINEL

Sentinel has announced a decrease in interest rates, rollup rates and payout factors effective 6/24/2015. Applications must be received by 6/23/2015 to get the current caps and roll-up rates. (*No changes to bonus, surrender or compensation.*)

[Click here for rates](#)

[Click here for field guide](#)

The Short List:

6 Questions To Ask About Variable Annuities

Like any financial tool, a variable annuity can be a great addition to your client's portfolio. Used properly, it can help manage the amount of taxes they're paying on your money while also providing growth and security for their retirement years. There are some nuances, however, that you may not be aware of. Here are [...] The post 6 Questions To Ask About Variable Annuities (<http://www.looktowink.com/2015/06/6-questions-to-ask-about-variable-annuities/>) appeared first on Wink (<http://www.looktowink.com>).

Advisors Move Away From Recommending Annuities, FPA Survey Says

Fixed annuities are fading as an investment option financial advisors offer their clients, according to a new survey. The study found that, during the height of the financial crisis, fixed annuities were a priority investment option financial advisors offered their clients. But financial advisors are suggesting fixed annuities at a lower rate now than they [...] The post Advisors Move Away From Recommending Annuities, FPA Survey Says (<http://www.looktowink.com/2015/06/advisors-move-away-from-recommending-annuities-fpa-survey-says/>) appeared first on Wink (<http://www.looktowink.com>).

Insurance Executive Pleads Guilty in \$100 Million Scam

A Maryland insurance company president pleaded guilty to federal fraud charges in connection with a long-running insurance scam that involved sending false financial documents to state regulators, independent auditors and A.M. Best Co. Jeffrey Brian Cohen, 39, of Reisterstown, Maryland, pleaded guilty to wire fraud, aggravated identity theft, making false statements to an insurance regulator [...] The post Insurance Executive Pleads Guilty in \$100 Million Scam (<http://www.looktowink.com/2015/06/insurance-executive-pleads-guilty-in-100-million-scam/>) appeared first on Wink (<http://www.looktowink.com>).

CEO says private equity ‘mixed bag’ for insurance

Athene Holding Ltd., the insurer tied to Apollo Global Management LLC, said it’s sensitive to the risks of private-equity firms buying insurers and that the trend could be a “mixed bag” for an industry with decades-long obligations to policyholders. “I share those concerns,” Athene Chief Executive Officer Jim Belardi said Wednesday at a conference in [...] The post CEO says private equity ‘mixed bag’ for insurance (<http://www.looktowink.com/2015/06/ceo-says-private-equity-mixed-bag-for-insurance/>) appeared first on Wink (<http://www.looktowink.com>) .

Your questions about qualified money, RMDs and QLACs answered

A big problem confronting those with significant retirement savings is that the money that they have accumulated is “qualified” money (sometimes abbreviated “TQ”). That is, money that has “grown” without being reported on the annual tax report to the IRS. Upon reaching 70½ years old, the IRS requires at least minimum distributions from those retirement [...] The post Your questions about qualified money, RMDs and QLACs answered (<http://www.looktowink.com/2015/06/your-questions-about-qualified-money-rmds-and-qlacs-answered/>) appeared first on Wink (<http://www.looktowink.com>) .

LIMRA: 9 In 10 Consumers Believe Their Advisor Puts Their Interests First

Nine in ten consumers who work with a paid financial advisor* believe their advisor always puts their interests first, according to a new consumer study by the LIMRA Secure Retirement Institute. The report, Spotlight on Advisors: Consumer Perception, Assessment and Experience, describes that nearly one in three Americans work with a paid financial professional. Fifty [...] The post LIMRA: 9 In 10 Consumers Believe Their Advisor Puts Their Interests First (<http://www.looktowink.com/2015/06/limra-9-in-10-consumers-believe-their-advisor-puts-their-interests-first-2/>) appeared first on Wink (<http://www.looktowink.com>) .

Consumers Flock to Indexed Universal Life Insurance, But Advisors Urge Caution

There are so many varieties of permanent life insurance, it can be tough to keep them all straight. Some even have subvarieties. And in some cases – as with indexed universal life insurance, a type of universal policy – a subvariety can become even more popular than the type on which it is based. Indexed [...] The post Consumers Flock to Indexed

Universal Life Insurance, But Advisors Urge Caution (<http://www.looktowink.com/2015/06/consumers-flock-to-indexed-universal-life-insurance-but-advisors-urge-caution/>) appeared first on Wink (<http://www.looktowink.com>) .

FIA Sales Remain Strong

The Insured Retirement Institute (IRI) today announced final first-quarter 2015 sales results for the U.S. annuity industry, based on data reported by Beacon Research and Morningstar, Inc. Industry-wide annuity sales in the first quarter of 2015 reached \$52.7 billion, a 6.9 percent decrease from \$56.6 billion in the previous quarter and a 6 percent decline [...] The post FIA Sales Remain Strong (<http://www.looktowink.com/2015/06/fia-sales-remain-strong/>) appeared first on Wink (<http://www.looktowink.com>) .

21 reasons to love being an annuity advisor

Selling annuities might not seem like the most glamorous job in the world, unless you are Real Housewife of Orange County Vicky Gunvalson ... then yes, yes it is as glamorous as one can imagine. Gunvalson, who runs a \$15 million annuity business, is also passionate about helping others, as she told our Annuities Channel Editor, Daniel [...] The post 21 reasons to love being an annuity advisor (<http://www.looktowink.com/2015/06/21-reasons-to-love-being-an-annuity-advisor/>) appeared first on Wink (<http://www.looktowink.com>) .

LIMRA: Sales Of Individual Life Combo Products Sold Increased In 2014

More individual life combination policies were sold in 2014 than in 2013, according to LIMRA's 2014 Individual Life Combination Products Annual Review. Just under 100,000 policies were purchased in 2014, a 4 percent increase over 2013. New premium collected fell 9 percent in 2014, compared with 2013 sales results to reach \$2.4 billion. Combination life [...] The post LIMRA: Sales Of Individual Life Combo Products Sold Increased In 2014 (<http://www.looktowink.com/2015/06/limra-sales-of-individual-life-combo-products-sold-increased-in-2014/>) appeared first on Wink (<http://www.looktowink.com>) .

DOL fiduciary proposal feels heat as more industry players pile on

The leader of a prominent retirement-plan company and a top business trade group both warned Tuesday that a proposed U.S. Department of Labor rule to change investment-advice standards for retirement accounts would hurt small investors and small companies. Robert Reynolds, president and chief executive of Great-West Financial and Putnam Investments, said the DOL rule, which [...] The post DOL fiduciary proposal feels heat as more industry players pile on (<http://www.looktowink.com/2015/06/dol-fiduciary-proposal-feels-heat-as-more-industry-players-pile-on/>) appeared first on Wink (<http://www.looktowink.com>) .

The Retirement Crisis: Is It Real?

According to a PBS survey, 92 percent of Americans think there's a retirement crisis in the country. But is there? And if so, how big is it? There are new retirement studies released seemingly every day, and the data is often conflicting. For example, according to the Employee Benefit Research Institute's 2014 Retirement Readiness Rating, [...] The post The Retirement Crisis: Is It Real? (<http://www.looktowink.com/2015/06/the-retirement-crisis-is-it-real/>) appeared first on Wink (<http://www.looktowink.com>) .

SEC Warns Of False Credentials

The Securities and Exchange Commission today warned investors to thoroughly check the claimed credentials of people soliciting their investments to ensure they are not falsifying, exaggerating, or hiding facts about their backgrounds. The agency has brought several recent enforcement cases along these lines, including two actions announced today. An investor alert issued by the SEC's [...] The post SEC Warns Of False Credentials (<http://www.looktowink.com/2015/06/sec-warns-of-false-credentials/>) appeared first on Wink (<http://www.looktowink.com>) .

NAIC Committee Approves New Actuarial Guideline for Indexed Universal Life Illustration

A National Association of Insurance Commissioners' panel has approved a guideline that would provide insurers with a standard means of calculating illustrated rates for indexed universal life policies, despite insurer objections about implementation deadlines. The changes approved June 4 by the Life Insurance and Annuities Committee are based on a guideline developed by its Life [...] The post NAIC Committee Approves New Actuarial Guideline for Indexed Universal Life Illustration (<http://www.looktowink.com/2015/06/naic-committee-approves-new-actuarial-guideline-for-indexed-universal-life-illustration/>) appeared first on Wink (<http://www.looktowink.com>) .

How to Compete and Win the Illustration War

We discovered a way to compete and win in the world of illustration warfare. We were presented with a case from a financial advisor who was competing against a major carrier's indexed universal life (IUL) policy illustration that was packaged as a life insurance retirement plan (LIRP). In our opinion, the interest rate used in [...] The post How to Compete and Win the Illustration War (<http://www.looktowink.com/2015/06/how-to-compete-and-win-the-illustration-war/>) appeared first on Wink (<http://www.looktowink.com>) .

How Annuities Soothe Retirement Anxiety

How Annuities Soothe Retirement Anxiety One day, advisor Joe Lucey received a call from a commercial airline pilot who wanted to come in and talk about financing retirement. The pilot, whom we'll call George, said he had heard Lucey talking about retirement planning on Secured Retirement Radio, a weekly show that Lucey hosts. That commentary [...] The post How Annuities Soothe Retirement Anxiety (<http://www.looktowink.com/2015/06/how-annuities-soothe-retirement-anxiety/>) appeared first on Wink (<http://www.looktowink.com>) .

8 ways to successfully sell to seniors

Seniors are by far the fastest growing market segment in the United States. It's also one of the most lucrative. According to the latest U.S. census, this demographic comprises 37 percent of the total U.S. population and will grow to 45 percent this year. Seniors also possess approximately \$1.6 trillion of all the disposable income [...] The post 8 ways to successfully sell to seniors (<http://www.looktowink.com/2015/06/8-ways-to-successfully-sell-to-seniors/>) appeared first on Wink (<http://www.looktowink.com>) .

Why Agents & Their Clients Should Love Annuities

Why Agents & Their Clients Should Love Annuities The story surrounding annuities is a textbook example of the adage that there are two sides (at least) to every story. Many people love annuities and what annuities can do for them. Consumers cherish the host of guaranteed income features that annuities offer. But mention the word [...] The post

Why Agents & Their Clients Should Love Annuities

(<http://www.looktowink.com/2015/06/why-agents-their-clients-should-love-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

FIA's Shine A Light In A Foggy Financial Picture

As the Federal Reserve has indicated, we expect an increase in the federal funds rate at some point during 2015. If this happens, it is possible your clients' fixed income investments could decline in value, hurting their broader retirement portfolio. Older retirement income plans included an increasing shift to traditional fixed income solutions such as [...] The post FIA's Shine A Light In A Foggy Financial Picture (<http://www.looktowink.com/2015/06/fias-shine-a-light-in-a-foggy-financial-picture/>) appeared first on Wink (<http://www.looktowink.com>) .

Pros, Cons Of Indexed Annuities

Indexed annuities are hot. In a survey by Wink's Sales & Market Report — a researcher serving the life insurance and annuities industries — annuity carriers reported first-quarter sales of \$11.3 billion for these kissing cousins of traditional variable annuities. That was up nearly 5% vs. the same period last year. It was the best [...] The post Pros, Cons Of Indexed Annuities (<http://www.looktowink.com/2015/06/pros-cons-of-indexed-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

Eager to leverage your sales and relationship-building skills?

Senior Internal Wholesaler Kestler Financial Group – Washington D.C. Metro Area Job Description Seeking a career with a growing company? Eager to leverage your sales and relationship-building skills? Thrive in a fun and collaborative environment? If so, we need to talk!... As an industry leader, Kestler Financial Group recognizes and rewards the individual talents and [...] The post Eager to leverage your sales and relationship-building skills? (<http://www.looktowink.com/2015/06/eager-to-leverage-your-sales-and-relationship-building-skills/>) appeared first on Wink (<http://www.looktowink.com>) .

LIMRA: Individual Life Sales Increase 8% In 1Q

WINDSOR, Conn., June 2, 2015—Total individual life insurance new annualized increased 8 percent and policy count rose 5 percent in the first quarter, according to LIMRA's Retail Individual Life Insurance Survey. Measured by new annualized premium and policy count, every product line recorded positive growth in the first quarter, compared with first quarter of 2014. [...] The post LIMRA: Individual Life Sales Increase 8% In 1Q (<http://www.looktowink.com/2015/06/limra-individual-life-sales-increase-8-in-1q/>) appeared first on Wink (<http://www.looktowink.com>) .

Elizabeth Warren Blasts SEC Chief Over Delays, Enforcement

Democratic U.S. Senator Elizabeth Warren issued a scathing critique of Securities and Exchange Commission Chair Mary Jo White, citing executive pay rule delays and inadequate enforcement in the lawmaker's latest swing against the Obama administration's financial policies. In a 13-page letter on Tuesday, Warren laid out numerous concerns over how White has run the agency. [...] The post Elizabeth Warren Blasts SEC Chief Over Delays, Enforcement (<http://www.looktowink.com/2015/06/elizabeth-warren-blasts-sec-chief-over-delays-enforcement/>) appeared first on Wink (<http://www.looktowink.com>) .

Two Views On Advisor Use Of Social Media

Compliance department rules aside, how do financial advisors approach social media? Do advisors weigh in on topics with their strongly-held view of where they stand? Or do they steer clear of potential controversy at the risk of being ignored? Advisor Ted Jenkin, author of the blog yoursmartmoneymoves.com, said that to reach a broad audience, advisors [...] The post Two Views On Advisor Use Of Social Media (<http://www.looktowink.com/2015/06/two-views-on-advisor-use-of-social-media/>) appeared first on Wink (<http://www.looktowink.com>) .

FIA's: Equity Or Fixed Income, Or Something Else Entirely?

Fixed index annuities may seem complex. These hybrid savings vehicles have been growing in popularity, yet many advisors and their clients still wonder what to make of them. Are they equity or fixed-income assets? The difference is important in terms of what you expect them to do, and how you characterize them in a portfolio [...] The post FIAs: Equity Or Fixed Income, Or Something Else Entirely? (<http://www.looktowink.com/2015/06/fias-equity-or-fixed-income-or-something-else-entirely/>) appeared first on Wink (<http://www.looktowink.com>) .

Can insurers reinvent annuities to widen prospect pool, accelerate growth?

With thousands of baby boomers turning 65 every day, and the number of defined-benefit pension plans available to support them continuing to decline, the pool of prime prospects for annuities offering lifetime income options should theoretically be deepening. Yet despite seemingly optimal growth conditions, individual annuity sales last year were actually 11% lower than their [...] The post Can insurers reinvent annuities to widen prospect pool, accelerate growth? (<http://www.looktowink.com/2015/06/can-insurers-reinvent-annuities-to-widen-prospect-pool-accelerate-growth/>) appeared first on Wink (<http://www.looktowink.com>) .

Annuities: 4 ways to reach more, sell more

For those familiar with current demographic and economic trends, it would appear the stars have aligned for an uptick in annuities growth. With the Pew Research Center projecting 10,000 baby boomers turning 65 every day for the next 15 years, juxtaposed with a decline in defined benefit pension plan availability to support them in their [...] The post Annuities: 4 ways to reach more, sell more (<http://www.looktowink.com/2015/06/annuities-4-ways-to-reach-more-sell-more/>) appeared first on Wink (<http://www.looktowink.com>) .

Life Insurer Use Of Captives Is Growing

WASHINGTON — Life insurers' use of captives and affiliates to cede their reinsurance risks is growing despite heavy criticism, especially from federal regulators. In a report

issued last week, SNL Financial said that in 2014 U.S. life insurers ceded 51.42 percent of the business they reinsured based on industry data reported to the National Association [...] The post Life Insurer Use Of Captives Is Growing (<http://www.looktowink.com/2015/06/life-insurer-use-of-captives-is-growing/>) appeared first on Wink (<http://www.looktowink.com>) .

6 Reasons Why Whole Life Is Causing Advisors To Take Notice

Life insurance has been around for thousands of years. It is believed that the Romans originated the product to fund burials of military personnel who were members of a burial club. Over time, the reasons for owning life insurance grew more complex, such as to meet estate planning or business planning needs, in addition to [...] The post 6 Reasons Why Whole Life Is Causing Advisors To Take Notice (<http://www.looktowink.com/2015/05/6-reasons-why-whole-life-is-causing-advisors-to-take-notice/>) appeared first on Wink (<http://www.looktowink.com>) .

Tech Spotlight: Next steps for the Global Insurance Accelerator

A 100-day adventure came to an end last week for six startups going through the Des Moines-based Global Insurance Accelerator. While the six teams officially graduated Wednesday, they still have work to do to remain viable. The same goes for the accelerator, which has another two years to go under its original mission. About [...] The post Tech Spotlight: Next steps for the Global Insurance Accelerator (<http://www.looktowink.com/2015/05/tech-spotlight-next-steps-for-the-global-insurance-accelerator/>) appeared first on Wink (<http://www.looktowink.com>) .

Advisers: Quit talking to and about each other on social media

Use it to offer information and build relationships with consumers who might become clients As more advisers flock to Twitter, Facebook and LinkedIn, it's time for them take a closer look at their posts — and focus on whether they're providing what clients and,

more importantly, potential clients, really want. Sometimes it seems as [...] The post Advisers: Quit talking to and about each other on social media (<http://www.looktowink.com/2015/05/advisers-quit-talking-to-and-about-each-other-on-social-media/>) appeared first on Wink (<http://www.looktowink.com>) .

Congressman Wants FINRA To Examine Investment Advisors

WASHINGTON — An Arkansas congressman’s proposal to shift oversight of investment advisors to the Financial Industry Regulatory Authority (FINRA) from the Securities and Exchange Commission (SEC) ran into opposition immediately from a trade organization representing advisors. Rep. French Hill, R-Ark., said he is considering legislation that would give FINRA authority to examine investment advisors. He [...] The post Congressman Wants FINRA To Examine Investment Advisors (<http://www.looktowink.com/2015/05/congressman-wants-finra-to-examine-investment-advisors/>) appeared first on Wink (<http://www.looktowink.com>) .

Fiduciary Rule Increases Cost, Oversight, Not Consumer Protection, Say Financial Officials

WASHINGTON — The Department of Labor’s proposed fiduciary standard adds another regulatory layer while increasing costs and failing in its stated mission of unifying a standard of care, according to financial services officials attending a conference today. “The DOL’s proposal goes far beyond [putting your customer first] standard to limit choice and raise costs, unnecessarily [...] The post Fiduciary Rule Increases Cost, Oversight, Not Consumer Protection, Say Financial Officials (<http://www.looktowink.com/2015/05/fiduciary-rule-increases-cost-oversight-not-consumer-protection-say-financial-officials/>) appeared first on Wink (<http://www.looktowink.com>) .

The top 10 reasons to become a financial adviser

There are so many reasons to choose this profession, those who are currently in it just need to do a better job of helping to spread the wor With over 40 years of combined

experience working with veterans of the financial services industry, our team knows all of the benefits a career path [...] The post The top 10 reasons to become a financial adviser (<http://www.looktowink.com/2015/05/the-top-10-reasons-to-become-a-financial-adviser/>) appeared first on Wink (<http://www.looktowink.com>) .

FINRA Head Trashes DOL Fiduciary Proposal

WASHINGTON — The head of the Financial Industry Regulatory Authority (FINRA) said he believes that the Department of Labor’s fiduciary standard proposal “will lead many firms to close their individual retirement account business entirely or substantially constrain the clients that they will serve.” Richard G. Ketchum, FINRA chairman and CEO, embraced the Department of Labor’s [...] The post FINRA Head Trashes DOL Fiduciary Proposal (<http://www.looktowink.com/2015/05/finra-head-trashes-dol-fiduciary-proposal/>) appeared first on Wink (<http://www.looktowink.com>) .

Money Fix: what to know about annuities for retirement

With so much talk about how unprepared most people are to retire, it’s not surprising that annuities have new appeal. An annuity is an insurance product designed to pay income for a period of time. Typically, you make a lump-sum payment or a series of payments to the seller, often an insurance company. In return, [...] The post Money Fix: what to know about annuities for retirement (<http://www.looktowink.com/2015/05/money-fix-what-to-know-about-annuities-for-retirement/>) appeared first on Wink (<http://www.looktowink.com>) .

To sell more permanent coverage, stop selling death insurance

Over the past decade or so, life insurance agents have sold a greater percentage of term insurance as compared to permanent coverage. We are all aware of the transition from needs analysis selling to transactional order taking. Although we look at ourselves as professionals, many independent agents will have to admit they too have fallen [...] The post To sell more permanent coverage, stop selling death insurance (<http://www.looktowink.com/2015/05/to-sell-more-permanent-coverage-stop-selling-death-insurance/>) appeared first on Wink (<http://www.looktowink.com>) .

Wall St. watchdog says Labor Department broker rule ‘not the way to go’

A U.S. Labor Department plan to reduce conflicts with brokers who offer retirement account advice drew criticism from the chief of Wall Street’s self-funded regulator on Wednesday, who said it would shift enforcement from regulators to investors. The plan, unveiled in April, aims to ensure that brokers offering retirement account advice do not steer customers [...] The post Wall St. watchdog says Labor Department broker rule ‘not the way to go’ (<http://www.looktowink.com/2015/05/wall-st-watchdog-says-labor-department-broker-rule-not-the-way-to-go/>) appeared first on Wink (<http://www.looktowink.com>) .

LIMRA: Lack of Consumer Awareness A Top Challenge For Banks That Sell Life Insurance

WINDSOR, Conn., May 27, 2015 — Among financial institutions that sell life insurance, almost 8 out of 10 program managers said lack of consumer awareness presents a key challenge to growing their sales. The LIMRA-BISRA 2015 Bank Life Insurance Study looked at how financial institutions market and sell individual life insurance, the challenges faced, and [...] The post LIMRA: Lack of Consumer Awareness A Top Challenge For Banks That Sell Life Insurance (<http://www.looktowink.com/2015/05/limra-lack-of-consumer-awareness-a-top-challenge-for-banks-that-sell-life-insurance/>) appeared first on Wink (<http://www.looktowink.com>) .

In-Plan Annuities And Guarantees Headed Toward Mainstream

The number of people electing in-plan retirement income guarantees has increased for three years in a row. By the double-digits. So has the number of plan participants who have access to in-plan guarantees. So has the number of plans offering in-plan guarantees. They’re not mainstream yet, but they are heading in that direction. This has [...] The post In-Plan Annuities And Guarantees Headed Toward Mainstream (<http://www.looktowink.com/2015/05/in-plan-annuities-and-guarantees-headed-toward-mainstream/>) appeared first on Wink (<http://www.looktowink.com>) .

Is your insurance data safe from hackers?

For hackers, the insurance industry is a virtual treasure trove of data. It's one-stop shopping for data thieves, with a smorgasbord of consumer information — medical, financial and personal — all in one place. In recent months a handful of insurance companies have announced security breaches, including Anthem, Premera and CareFirst, that resulted in more [...] The post *Is your insurance data safe from hackers?* (<http://www.looktowink.com/2015/05/is-your-insurance-data-safe-from-hackers/>) appeared first on Wink (<http://www.looktowink.com>) .

Why Agents & Their Clients Should Love Annuities

Why Agents & Their Clients Should Love Annuities The story surrounding annuities is a textbook example of the adage that there are two sides (at least) to every story. Many people love annuities and what annuities can do for them. Consumers cherish the host of guaranteed income features that annuities offer. But mention the word [...] The post *Why Agents & Their Clients Should Love Annuities* (<http://www.looktowink.com/2015/06/why-agents-their-clients-should-love-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

FIA's Shine A Light In A Foggy Financial Picture

As the Federal Reserve has indicated, we expect an increase in the federal funds rate at some point during 2015. If this happens, it is possible your clients' fixed income investments could decline in value, hurting their broader retirement portfolio. Older retirement income plans included an increasing shift to traditional fixed income solutions such as [...] The post *FIA's Shine A Light In A Foggy Financial Picture* (<http://www.looktowink.com/2015/06/fias-shine-a-light-in-a-foggy-financial-picture/>) appeared first on Wink (<http://www.looktowink.com>) .

Pros, Cons Of Indexed Annuities

Indexed annuities are hot. In a survey by Wink's Sales & Market Report — a researcher serving the life insurance and annuities industries — annuity carriers reported first-quarter sales of \$11.3 billion for these kissing cousins of traditional variable annuities. That was up nearly 5% vs. the same period last year. It was the best [...] The post Pros, Cons Of Indexed Annuities (<http://www.looktowink.com/2015/06/pros-cons-of-indexed-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

LIMRA: Individual Life Sales Increase 8% In 1Q

WINDSOR, Conn., June 2, 2015—Total individual life insurance new annualized increased 8 percent and policy count rose 5 percent in the first quarter, according to LIMRA's Retail Individual Life Insurance Survey. Measured by new annualized premium and policy count, every product line recorded positive growth in the first quarter, compared with first quarter of 2014. [...] The post LIMRA: Individual Life Sales Increase 8% In 1Q (<http://www.looktowink.com/2015/06/limra-individual-life-sales-increase-8-in-1q/>) appeared first on Wink (<http://www.looktowink.com>) .

Elizabeth Warren Blasts SEC Chief Over Delays, Enforcement

Democratic U.S. Senator Elizabeth Warren issued a scathing critique of Securities and Exchange Commission Chair Mary Jo White, citing executive pay rule delays and inadequate enforcement in the lawmaker's latest swing against the Obama administration's financial policies. In a 13-page letter on Tuesday, Warren laid out numerous concerns over how White has run the agency. [...] The post Elizabeth Warren Blasts SEC Chief Over Delays, Enforcement (<http://www.looktowink.com/2015/06/elizabeth-warren-blasts-sec-chief-over-delays-enforcement/>) appeared first on Wink (<http://www.looktowink.com>) .

Two Views On Advisor Use Of Social Media

Compliance department rules aside, how do financial advisors approach social media? Do advisors weigh in on topics with their strongly-held view of where they stand? Or do they steer clear of potential controversy at the risk of being ignored? Advisor Ted Jenkin, author of the blog yoursmartmoneymoves.com, said that to reach a broad audience, advisors [...] The post Two Views On Advisor Use Of Social Media

(<http://www.looktowink.com/2015/06/two-views-on-advisor-use-of-social-media/>) appeared first on Wink (<http://www.looktowink.com>) .

FIA's: Equity Or Fixed Income, Or Something Else Entirely?

Fixed index annuities may seem complex. These hybrid savings vehicles have been growing in popularity, yet many advisors and their clients still wonder what to make of them. Are they equity or fixed-income assets? The difference is important in terms of what you expect them to do, and how you characterize them in a portfolio [...] The post FIA's: Equity Or Fixed Income, Or Something Else Entirely? (<http://www.looktowink.com/2015/06/fias-equity-or-fixed-income-or-something-else-entirely/>) appeared first on Wink (<http://www.looktowink.com>) .

Can insurers reinvent annuities to widen prospect pool, accelerate growth?

With thousands of baby boomers turning 65 every day, and the number of defined-benefit pension plans available to support them continuing to decline, the pool of prime prospects for annuities offering lifetime income options should theoretically be deepening. Yet despite seemingly optimal growth conditions, individual annuity sales last year were actually 11% lower than their [...] The post Can insurers reinvent annuities to widen prospect pool, accelerate growth? (<http://www.looktowink.com/2015/06/can-insurers-reinvent-annuities-to-widen-prospect-pool-accelerate-growth/>) appeared first on Wink (<http://www.looktowink.com>) .

6 Reasons Why Whole Life Is Causing Advisors to Take Notice

Life insurance has been around for thousands of years. It is believed that the Romans originated the product to fund burials of military personnel who were members of a burial club. Over time, the reasons for owning life insurance grew more complex, such as to meet estate planning or business planning needs, in addition to [...] The post 6 Reasons Why Whole Life Is Causing Advisors To Take Notice (<http://www.looktowink.com/2015/05/6-reasons-why-whole-life-is-causing-advisors-to-take-notice/>) appeared first on Wink (<http://www.looktowink.com>) .

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More Legal Stuff...

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I can't accept responsibility for the profitability or legality of any published articles or opinions published in Open MIC. Nothing in these Open MIC notes should be considered personalized advice. Although I may answer your general questions, I am not licensed under securities laws to address your particular situation. No communication by me to you should be deemed as personalized advice.

And, although all of the articles have been selected for their content, however in the interests of balanced reporting we often publish articles we may not agree with, the publishing of such articles within Open MIC notes does NOT constitute a recommendation of the products or services mentioned or advertised within those articles. Boise State did play in the Fiesta Bowl and end 12-2...another fabulous year.

Did you know that since 2000, Boise State is 92-4 at home? In the past 10 years, Boise State is the winningest football team in division 1. 113 wins.

We make no compensation for the publishing (or hosting) of Open MIC Notes.....in fact it costs us for the phone "call in" system...oh well...

Also, our daughter Annie made it home safe from 6 months in South America, ready to start the next chapter of her life, in St. Louis.