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

Open MIC is open for anyone.

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74AGENT (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE

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

"It takes a village to raise an annuity agent"

https://www.youtube.com/watch?v=bo_4RMl_dVg

Click to watch our new video about women and retirement, this is a segment of the market you should include in your marketing.

Next week is the Fourth of July and Open MIC will be on Hiatus….Mark your calendars for July 11th for our Special Guest.

Words of Wisdom

- Judge a man by his questions rather than his answers
- I hate women because they always know where things are

Voltaire.

Thanks for the kind words……

I abbreviated this email….BB; it was in response to me asking him about how the leads were working, was he making sales. His answer was a little more than I had expected, but much appreciated.

Thanks for your concern. Yes, I have had some luck with the **Annuity.com** leads. I have set four appointments from them. In fact next week I have an appointment with a new client, and I will be seeing another client who has visited me three previous times.

I appreciate all the work that you and the rest of the brain trust of Annuity.com have done for me and the rest of your agents. I work with Anthony Owens organization; he and Chad's training are superb. I also am buying life leads from Shaun. His recommendation of a single premium IUL plan that I used to attract the client I am expecting to close.

Joe, set up my Retire Village website that I believe is one of the best marketing tools I have seen. After adopting it, I abandoned the website I created.

And Bill, I can't forget the contributions you make each week on Open Mic. I am so impressed and grateful for the time you put into preparation. You are all a profession group, and it is my privilege to work with you.

Name withheld

Bill,

On last week's open mic I heard you ask for feedback on the open mic and whether we felt it was worth keeping it going.

Here is my feedback: I feel that without a doubt it is extremely helpful. It accomplishes a number of things for me, especially out here with little contact with my partners at Annuity.com. I have missed very few of them over the years and try to schedule around them so as not to miss them whenever possible. Also it appears to be a good opportunity to let us know about the improvements to annuity.com and what is going on in our industry.

I for one enjoy and look forward to each week Open Mic, I even get a great deal of insight from your "rants". Please keep them going and keep in mind, just because we don't have a lot of questions, doesn't mean we're not listening and learning.

My 2 cents,

Rick

JULY 11th we have a special guest on Open MIC, mark your calendar.

http://www.theamericancollege.edu/ads/cfp-challenger-webcast

Remember my editorial….education!

Dave and Shaun

Product updates

Big Truck Partners

Q. Open mic question for Chad - What's the weirdest, strangest, most bizarre, sales situation you have been in and still managed to right the app?

From Joe Rych

I've had a few – it's when you do, what you have to do, because there is a mortgage, a wife, and two hungry babies at home….these are true

1) I made a presentation in a house with a dirt floor and chickens in the house – the owner was kind enough to place a newspaper on a chair for me to sit down

2) One women insisted on me giving her my presentation in my car…. and she bought – it's hard filling out an app on top of the dashboard

3) I took a trainee on an appointment and was run out of the house at rifle point – it was snowing and I got stuck in the prospects driveway trying to make a quick exit – the trainee didn't hesitate to get out and push

4) And last but not least – a prospect showed me her modeling portfolio from her youth and proceeded to pin me to the sofa – I wrote the app in spite of the awkward atmosphere and since then I've always insisted on using the kitchen table

From BB

I had one also, in the 1970s during an appointment with an older lady in a farm setting she said to me: "*I will buy your policy but if you are lying to me I am going to camp on your trail!*"

Here is a nice piece you can use with your clients and prospects to get more leads. It would also be a good piece for your off week drip on RV. Use the power of our brand and video to maximize leads. If you have access to a database that has opted in, email this to them, you have very little downside. Plus there is no charge. (photo is copyrighted, just go to www.istockphoto.com and buy it's use, cheap. Don't steal copyrighted material, see my disclosure at end of notes for my copyright rules)

Volatility, Information, The Stock Market and Annuities

Volatility: the property of changing rapidly

Volatility is what drives the stock market, it changes. As it changes, opportunities exist to make money whether betting on a movement up or a movement down of the market. All that is needed to make the stock market work is volatility and what drives volatility?

Information.

Information is almost any form can have an effect on the volatility of the stock market. Information from a confidential source can be extremely

valuable to the right investor, which is known as insider trading. Insider trading is illegal. (Except in the US Congress where it is allowed.)

Information through legal channels drives the stock market, as an example if the President says he doesn't like broccoli, farm stocks could decline. If an earnings report is greater than expected, stocks could increase, or the estimate of a bad earnings report could have a negative effect. It is all about information.

But, it is a very private and exclusive club, the stock exchange. The stock exchange appears to be open and available to everyone but sadly it is not. It is the vast playground for money making for only a few, the few who own board seats on the exchange and are the quickest to act on any new information.

Why? Simple, they are in first place to make the market move. By the time we as small investors hear the news it is well after the fact, after all we are busy working at our jobs and are not close to the actual action. By the time we hear anything of value, positions have already been taken. Taken by the big boys, those closest to the action.

How do we as small investors even invest in the stock market? There are many ways I suppose, but taking a long term look at the investment is the only way it makes sense. Buying individual stocks is also a waste of time generally. Buying groups of stocks can make sense but then why not just buy the market? You can do that (almost).

You can buy the S/P 500 Stock Index (Standard and Poor's 500 Stock Index) which is 500 America stocks spread over all segments of the American economy. Just buy the American economy and then as America grows or falls so do you. Numerous mutual funds that mimic the S/P 500 are available, simple choose the least expensive one. (S/P 500 is a trademark owned by McGraw Hill)

Volatility!

What happens when the market is in a downward movement due to volatility just when you would like your money to be available for retirement?

How do you protect yourself against that possibility?

Base your retirement decisions on your time period to retirement, if you are 30, invest in the S/P 500 and bet on America. As you age, you merely reallocate from the stock market to more guarantees by using a Fixed Indexed Annuity. Shield yourself from the downside and yet continue with some upside. You eliminate any chance of losing your long term funds.

Sound too good to be true? Well they say the *devils in the details*, so do your own research, start by watching this video and understanding how a Fixed Indexed Annuity really works.

https://www.youtube.com/watch?v=ChHaRxguEkM

This next part is highly difficult, I picked pieces to help you and I left all the links in, I would urge you to spend as much time on this topic as necessary to understand the basics of the system. Being able to converse with your clients and prospects will elevate you above other agents.

BB

The Federal Reserve, the Market and Our Future

Why has the stock market increased so much over the past 2 years? Why are interest rates so low? The answer is very definable and is well known, the Federal Reserve did it.

The Federal Reserve has been buying $85 billion of US Treasuries **monthly** to plug money back into the system and at the same time keep interest rates very low. As long as interest rates remain low, people will put more money into the market to attempt to gain a greater yield.

But, if interest rates begin to increase, money will flow out of the market to perceived safer places, such as bank products, annuities and the bond market.

Federal Reserve Chairman Bernanke recently announced the Federal Reserve would be reducing the amount of US Treasuries it would be buying in the future.

Guess what happened with this announcement? The market dropped like a rock, stocks down over 600 points in 2 days.

So what is the **Federal Reserve?** Here is a short easy to understand "cheat sheet" to help you explain it and to understand it.

One of the more mysterious areas of the economy is the role of the Fed. Formally known as the **Federal Reserve**, the Fed is the gatekeeper of the U.S. economy. It is the central bank of the United States. The Fed regulates financial institutions, manages the nation's money and influences the economy. By raising and lowering interest rates, creating

money and using a few other tricks, the Fed can either stimulate or slow down the economy. This manipulation helps maintain low inflation, high employment rates, and manufacturing output.

Who owns the Federal Reserve? http://www.federalreserve.gov/faqs/about_14986.htm

The Federal Reserve System fulfills its public mission as an independent entity within government. It is not "owned" by anyone and is not a private, profit-making institution.

As the **nation's central bank,** the Federal Reserve derives its authority from the Congress of the United States. It is considered an independent central bank because its monetary policy decisions do not have to be approved by the President or anyone else in the executive or legislative branches of government, it does not receive funding appropriated by the Congress, and the terms of the members of the Board of Governors span multiple presidential and congressional terms.

However, the Federal Reserve is **subject to oversight by the Congress**, which often reviews the Federal Reserve's activities and can alter its responsibilities by statute. Therefore, the Federal Reserve can be more accurately described as "independent within the government" rather than "independent of government."

The **12 regional Federal Reserve Banks**, which were established by the Congress as the operating arms of the nation's central banking system, are organized similarly to private corporations--possibly leading to some confusion about "ownership." For example, the Reserve Banks issue shares of stock to member banks. However, owning Reserve Bank stock is quite different from owning stock in a private company. The Reserve Banks are not operated for profit, and ownership of a certain amount of stock is, by law, a condition of membership in the System. The stock may not be sold, traded, or pledged as security for a loan; dividends are, by law, 6 percent per year.

In essence, it is a private club, backed by the US and makes money for its owners. You and I are not entitled to invest or participate in any way, it is private and exclusive....and the control it has over American lives is massive.....BB

To continue on with our lesson.....

http://www.advisorone.com/2013/06/05/pimcos-gross-warns-get-out-of-market-feds-qe-chemo

PIMCO's Gross Warns: Get Out of Market, Fed's QE Chemo Treatment Failing

PIMCO manager says investors should avoid risk in stocks and bonds, preserve capital

BY GIL WEINREICH, ADVISORONE
June 5, 2013

The lifeblood of America's ailing economy—the Fed's emergency monetary infusion via QE—may be "**anemic, oxygen-starved, or even leukemic**," warns bond king Bill Gross in his June missive to PIMCO shareholders.

While the fund firm founder devotes just a single, final sentence to actionable advice—**"investors should look for a pacemaker to follow a less risky, lower returning, but more life sustaining path**"—it's clear he thinks they should be generally heading for the market's exits.

That is because his analysis is explicit that risk assets "are at risk due to artificial pricing." And what are those assets?

"Corporate and high yield bonds, stocks, private equity and emerging market investments are financial assets that immediately come to mind," Gross writes.

The PIMCO manager's analysis is based on the concept of "carry," which he defines as "return over and above the fixed, if mercurial, yield on an economy's policy rate (fed funds)."

More common terms are "equity risk premium" or "credit risk premium," which suggest that investors are willing to put their capital at risk if they can potentially earn a return greater than the risk-free rate they can obtain on short-dated government bonds.

"If the 'carry' or potential return on these asset classes were no more than the 25 basis points offered by today's fed funds rate, then who would take the chance?" Gross (left) asks.

By sustaining a zero-rate environment, Gross fears the Fed is depriving the economy of risk.

"Our global financial system at the zero-bound is beginning to resemble a leukemia patient with New Age chemotherapy, desperately attempting to cure an economy that requires structural as opposed to monetary solutions," he writes.

That is because quantitative easing and zero-rates "have lowered carry and risk premiums." While the lowering of interest rates was probably necessary to avert a Great Depression-style debt deflation, he says sustaining that policy beyond the initial crisis has stunted economic growth by dis-incenting risk-taking.

Gross says the global monetary policy response in the recent period is historically unprecedented, meaning that interest rates in the U.S. and U.K. have never been so low, such that "never have investors received less for the risk they are taking."

"Central banks – including today's superquant, Kuroda, leading the Bank of Japan – seem to believe that higher and higher asset prices produced necessarily by more and more QE check writing will inevitably stimulate real economic growth via the spillover wealth effect into consumption and real investment."

The best case for buying annuities that I have ever heard.....BB

http://www.nytimes.com/2013/06/23/business/the-federal-reserves-framers-would-be-shocked.html?

New York Times

HINDSIGHT

The Federal Reserve's Framers Would Be Shocked

By ROGER LOWENSTEIN

Published: June 22, 2013

All might well be surprised at the wide powers now wielded by the Fed, as led by Ben S. Bernanke.

ONE hundred years ago today, President Woodrow Wilson went before Congress and demanded that it "act now" to create the Federal Reserve System. His proposal set off a fierce debate. One of the plan's most strident critics, Representative Charles A. Lindbergh Sr., the father of the aviator, predicted that the Federal Reserve Act would establish **"the most gigantic trust on earth,"** and that the **Fed would become an economic dictator or, as he put it, an "invisible government by the money power."**

Had the congressman witnessed Ben S. Bernanke's news conference last week, he surely would have felt vindicated. Investors, traders and ordinary citizens listened with rapt attention as Mr. Bernanke, the Fed chairman, spoke of his timetable for scaling down simulative bond purchases. "If things are worse, we will do more," he said of the nation's economy. "If things are better, we will do less."

In 1913, few of the framers of the Fed anticipated that the institution would do anything of the sort. **The preamble to the act specified three purposes: to furnish "an elastic currency," to provide a market for commercial paper so that banks would have more liquidity, and to improve supervision of banks. Regulating the economy was not among them.**

The framers saw that the banking system needed reform, but they were sorely divided about how to go about it. Wall Street wanted a strong central bank — preferably under private control. Populists like William Jennings Bryan, Wilson's secretary of state, insisted that banks answer to the public. But many people from the farm belt, like Lindbergh, were opposed to any powerful financial agency.

The backdrop to the legislation was that the United States, in the late 19th century, suffered frequent financial panics. In 1907, banks ran out of cash and the panic snowballed into a depression. The nation had no central reserve — no agency that, in a crisis, could allocate credit where needed. All it had was J.P. Morgan Sr., who arranged for a private loan syndicate. That was not enough, and, anyway, in the spring of 1913 Morgan died. Leading financiers, like Paul Warburg, a German immigrant who wanted to replicate the Reichsbank in his adopted home, thought the United States needed some coordinating agency. They thought that the system was too decentralized.

Many ordinary Americans disagreed. They thought banking was too centralized already, and that credit shortages were the fault of uncompetitive practices on Wall Street. Over the winter of 1912-13, Congress staged sensational hearings to unmask the **"money trust"** — a supposed conspiracy among the biggest banks. The hearings did not uncover evidence tying credit shortages to collusive behavior. They did establish that Wall Street tycoons were overly clubby with one another — especially in the distribution of securities — and not exactly beacons of free competition.

The Democrats, who won control of Congress in 1912, promised in their platform to free the country "from control or domination by what is known as the money trust." What's

more, they specifically opposed the creation of a "central bank," which the delegates saw as a stalking horse for the money trust.

THUS, supporters of the Federal Reserve legislation faced a delicate problem: how to fashion a centralizing agency and not run afoul of the strong popular sentiment against centralization.

Representative Carter Glass of Virginia, the chief sponsor of the Federal Reserve Act, embodied this dichotomy. Before 1913, his claim to fame was helping to draft a state constitution that had disenfranchised African-Americans. He was an ardent champion of states' rights. Like most Southern Democrats, he wanted to restrain federal authority — in banking as well as in race relations. Laissez-faire Democrats since Jefferson and Jackson had opposed central banks, and Glass embraced that tradition. But he recognized a need for banking reform, and wanted a more elastic currency to avert money panics and moderate depressions.

His solution was to propose privately owned regional reserve banks that would be new centers of banking strength, away from Wall Street. Wilson horrified him by insisting that a Reserve Board sit atop the individual banks. To Glass, this federalist design looked too much like a central bank.

Then Wilson horrified Wall Street by insisting that Reserve Board members be named by the president, rather than by banks. "History and experience unmistakably show that governments are not good bankers," hissed The New York Times, which typically toed the Wall Street line. The Washington Post accused Wilson of engineering "a colossal political machine."

Facing Congress on June 23, Wilson touched a popular chord when he said banks should be **"the instruments, not the masters, of business."** But he also said that "our banking laws must mobilize reserves." This had been Warburg's main goal — to pool banking reserves so they could be tapped as needed.

Historians still debate what the Fed's framers intended because many details were left vague, and the Fed evolved over time. When the act was signed, in December 1913, few anticipated that the Federal Reserve Board would become so central to the economy, though it did have authority over interest rates. And Glass pledged that the new agency would be restrained by the requirements of the gold standard — which the nation eventually abandoned.

The current Fed would dismay the framers. Glass would be **shocked at the power of Mr. Bernanke.** Warburg might applaud the Fed's efforts to temper a recession, while frowning on its printing of "fiat money."

For some of the same reasons, "end the Fed" is a rallying cry among Tea Partyers, and among critics with a fondness for the gold standard. Representative Kevin Brady, a Texas Republican who is chairman of the Joint Economic Committee, has marked the Fed's centennial by calling for a commission "to examine the United States monetary policy" and "evaluate alternative monetary regimes."

The trenchant question is whether nostalgia for "originalism" is a useful guide to policy. Wilson knew well that the Second Bank of the United States — a 19th-century precursor to the Fed — had been left to die, at the insistence of President Andrew Jackson. But Wilson was trying to govern for the present, not to placate his party's ghosts. Congress today should receive reform proposals in the same spirit.

http://meter-svc.nytimes.com/meter.gif"/

Roger Lowenstein is writing a history of the Federal Reserve

Every Asset That Depends on Cheap, Abundant Credit (Housing, Bonds, Stocks) Is Doomed (June 21, 2013)

Four words: financialization, debtocracy, diminishing returns.

About a month ago I asked **What If Stocks, Bonds and Housing All Go Down Together?** (May 24, 2013). Why would such an outrageous thought even occur to me?

Four words: financialization debtocracy, diminishing returns. The entire global economy, developed and developing nations alike, is now dependent on cheap, abundant credit for everything: for "growth," for asset inflation, and ultimately for central state deficit spending, which props up all the cartels, rentier arrangements, fiefdoms and armies of toadies, lackeys, apparatchiks and embezzlers that suck off the Status Quo.

I have long endeavored to explain the harsh reality of neofeudal, neocolonial financialization: Neofeudalism and the Neocolonial-Financialization Model (May 24, 2012) and the neofeudal debtocracy that depends on low yields (interest rates) to enable enormous deficit spending: Why Krugman and the Keynesians Are Lackeys for the Neofeudal Debtocracy (April 24, 2013).

The wheels fall off the entire financialized debtocracy wagon once yields rise. There's nothing mysterious about this:

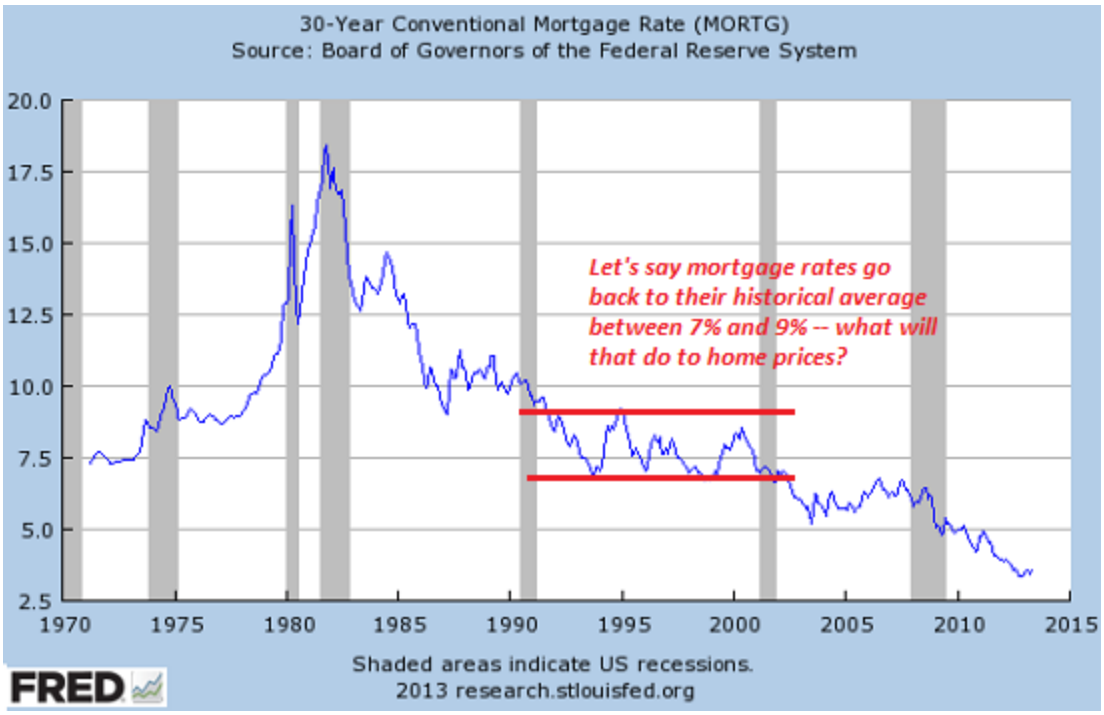
1. As interest rates/yields rise, all the existing bonds paying next to nothing plummet in market value

2. As mortgage rates rise, there's nobody left who can afford Housing Bubble 2.0 prices, so home prices fall off a cliff

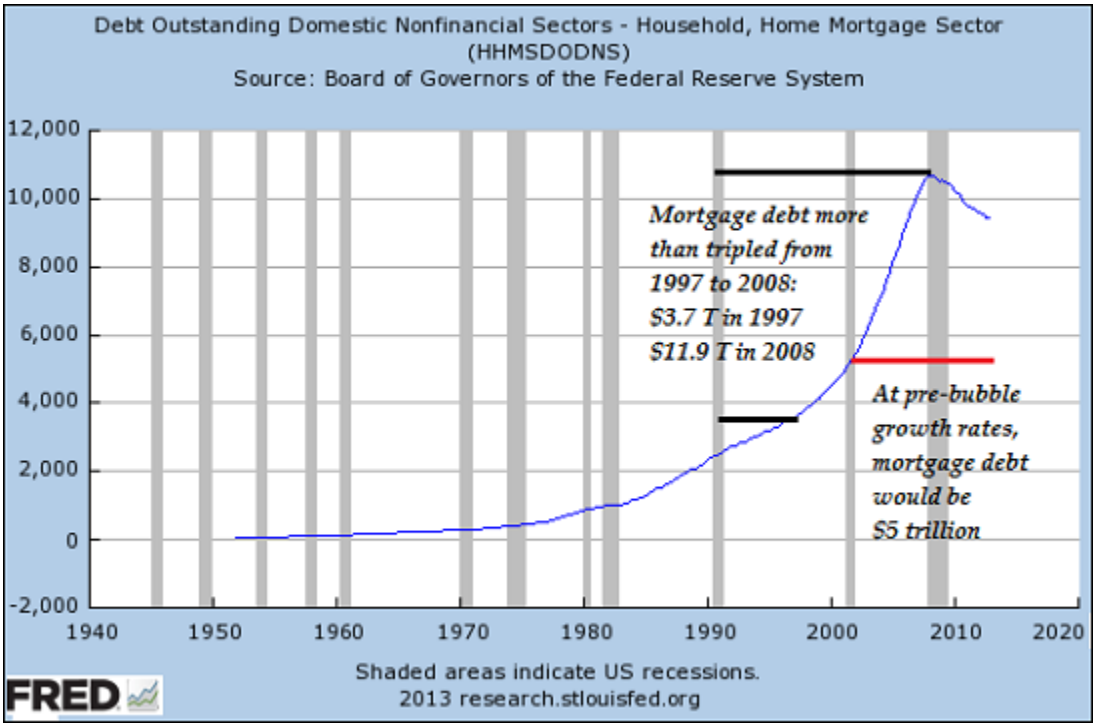
3. Once you can get 5+% yield on cash again, few people are willing to risk capital in the equities markets in the hopes that they can earn more than 5% yield before the next crash wipes out 40% of their equity

4. As asset classes decline, lenders are wary of loaning money against these assets; if the collateral for the loan (real estate, bonds, stocks, etc.) are in a waterfall decline, no sane lender will risk capital on a bet that the collateral will be sufficient to cover losses should the borrower default.

Here is a chart of mortgage rates since 1970. Rates were pushed to 17+% to snuff inflation in the early 1980s, and they've dropped over the past 30 years to historic lows: the rate for a fixed-rate 30-year conventional mortgage was about 3.5% a few weeks ago. It has now risen above 4%.

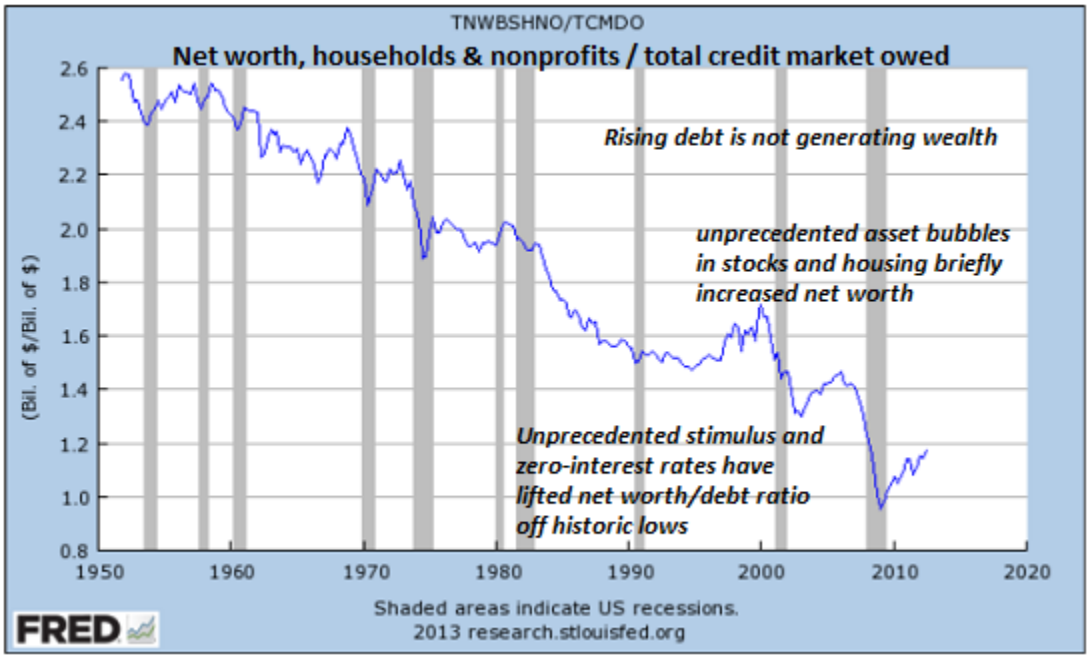


Here's mortgage debt. If mortgage debt had expanded at the previous rate, total debt would be closer to $5 trillion instead of $10 trillion.



You see what happens when debt becomes cheap and abundant: debt rises faster than wages or assets.

But hasn't household wealth increased mightily in the past decades? **Here is a chart that plots the relationship of household net worth and total credit owed, i.e. debt:**



Household wealth may be rising, but what this chart reveals is debt is rising even faster--that's why the line is declining. Put another way, every dollar of new debt is generating less and less wealth.

It's called diminishing returns: every dollar of debt creates interest payments, but it's no longer doing households or enterprises any good. The Fatal Disease of the Status Quo: Diminishing Returns (May 1, 2013).

Not only insurers but agents as well, we will love it because we will finally have good news for our clients and prospects, clients will love it because they will finally be earning highr yields, so who won't love it?

The one who has **$17 trillion of debt**, us the Americna people. How can we possible pay the interest on that debt? What happens

when the government must raise inetres rates they pay to eb competitive? How will we handle a $3 trillion annual deficite?

Who loses?

Insurers will like increase in interest rates and so will annuity buyers

http://www.lifehealthpro.com/2013/06/20/withering-on-the-vine

Withering on the vine

The effect of interest rates on key insurers

By Arthur D. Postal
JUNE 20, 2013 •

It is a "trillion-dollar question:" When will the Federal Reserve Board change its monetary policy and allow interest rates to edge up from their current scrapping-the-bottom-of-the-barrel levels? That's how Robert Benmosche, president and CEO of American International Group, described the wrenching challenge driving the insurance world, whether it be carriers, agents, customers, investors, regulators, marketing experts or rating agencies.

Ratings agencies feel the same. In a recent report, analysts at Moody's Investors Service called it a "key risk" in the U.S. life insurance sector. **"We believe that life insurers are overly optimistic"** in dealing with the issue, citing as one reason the fact that U.S. accounting standards permit the deferral of the recognition of changing economic conditions, such as low interest rates.

The Moody's report also cites other factors that lead them to believe life insurers have been playing down the risk. Factors such as life insurers' "robust earnings growth expectations (even relative to historical levels for benign periods) under an adverse macroeconomic environment and past underestimation of potential tail risk (e.g., variable annuities with guaranteed benefits and long term care insurance)."

The report also notes that as rates have fallen to unprecedented levels and remained there longer than expected, investor concern has intensified. This worrisome attitude

has led to depressed stock valuations and wider credit spreads relative to non-financial sectors.

Ranking of annuity writers for 3 months ended March 31, 2013
Based on ordinary and group direct annuity considerations

RANK			ANNUITY CONSIDERATIONS ($B)			
Q1'13	Q1'12	SNL top-tier entity	Q1'13	Q1'12	Q1'12–Q1'13 change (%)	Market share (%)
1	1	MetLife Inc.*	6.40	8.40	-23.82	8.77
2	2	Prudential Financial Inc.	5.50	7.80	-29.46	7.55
3	4	Jackson National Life Group	5.34	5.05	5.73	7.32
4	6	AEGON NV	4.39	3.98	10.12	6.02
5	5	Manulife Financial Corp.	4.15	4.13	0.52	5.69
6	7	Lincoln National Corp.	4.12	3.39	21.38	5.65
7	3	ING Groep NV	4.07	5.19	-21.52	5.58
8	8	American International Group	3.31	3.36	-1.33	4.55
9	10	TIAA-CREF	2.83	2.55	10.99	3.88
10	9	New York Life Insurance Group	2.59	2.93	-11.72	3.55
		Total *	**42.70**	**46.78**	**-8.73**	**58.55**
		Industry *	**72.92**	**78.98**	**-7.67**	**100.00**

As of June 13, 2013
Based on as-reported quarterly NAIC statutory life statement filings; U.S. filers only.
Rank based on a combination of ordinary individual and group direct annuity considerations as reported in statutory filings under Exhibit 1 - Direct Premiums and Deposit-type Contracts.
*MetLife Inc.'s Delaware-based American Life Insurance Co. subsidiary and Aflac Inc.'s American Family Life Insurance Co. of adjustments, Aflac Inc. would still rank outside the top 10 for the first quarter of 2013, while MetLife would remain in first place. A significant amount of annuity considerations of the two subsidiaries is collected outside the U.S.
The SNL top-tier designation includes unaffiliated companies, as well as SNL groups that are not statutory filers but represent the consolidation of data of the statutory filers within the SNL-defined group structure.
Source: SNL Financial

"We believe that if rates remain at current levels beyond 2015, there would be significant earnings charges and loss of capital with **many rating downgrades**," Moody's reports. An extended period of low interest rates would also lead not only to significantly lower investment income, but also to higher statutory reserve requirements and meaningful DAC write-downs (on GAAP financials), weakening companies' profitability.

Pay attention……BB

According to the report, the most affected insurers would be those that have sizable exposure to fixed-rate immediate and deferred annuities; universal life and interest sensitive insurance policies with high minimum crediting rates; **variable annuities with lifetime guaranteed income benefits;** long-term care; and long-term disability.

Now you know why **The Hartford** is gone, **Hancock** is gone, annuity benefits are being reduced, new offerings are now called "hybrids" and why interest rates are so low.

BB

BLOG

Remember when cell phones arrived? How would anyone use them, they were so big. What happened to coin pay phones, gone?

Mick Jagger once said the greatest thing that ever happened to the Rolling Stones was technology. Why? Because they could then sell their book of music in the newest delivery system. More sales.

Technology is in a constant change of flux. Always moving and always changing.

> **Voltaire said:** No problem can withstand the assault of sustained thinking.
>
> How true the statement, did you ever think that writing a few words and posting them on the internet would make you money? Money in the form of traffic which becomes leads which become annuity sales.

If you are not blogging, you are already behind the competition.

I have spoken about using our brand and blogging, using that glow to connect with your database and to enrich your relationship. Here it is in actual action, Jed Mayfield of Tucson blogs on our site:

So far in the month of June, Jed Mayfield has had 5 visitors click through to his home page. This is free marketing and it will only grow.

5 people could mean 5 new leads, 5 leads could mean more annuity sales. Marketing 24/7.

http://www.annuity.com/annuity_blog/the-best-kept-secret-in-the-financial-world/

How absolutely simple is this marketing, plus you can use your blog for direct marketing from your Retire Village site.

Q. Let's start with a question: How much annuity premium is Jed Mayfield expecting to write this year? What is his goal?

From Life Health Pro

3 benefits of blogging

By Amy McIlwain, President of Financial Social Media
JUNE 24, 2013

Bloggers have been getting a bad rap for years. The term "blog" originally had the connotation of being frivolous, rant-ish or just plain gossipy. But despite its humble beginnings, the blog has become one of the most relied upon sources on the Internet. Powerful blogs have morphed into books, newspaper columns, movies and TV shows.

Want more proof the power of blogs? Hubspot found that:

- Companies that blog generate **67 percent more leads** per month than those that do not.
- Businesses that blog at least 20 times per month **generate five times more traffic and four times more leads** than those that blog only a few times per month.
- About 46 percent of daily Internet users read more than one blog each day.
- A recent study by the Spectrum Group found that nearly one-third of investors with a net worth of $5 million or more say they either read or would read blogs published by trusted financial advisors.

If that isn't enough to get your attention, let's look at some of benefits of blog writing:

1. **Your blog will distinguish you from the competition.** Let's face it: Consumers are doing online research to make an informed decision on just about everything, including financial advice. Many financial websites are nothing more than boring templates that

provide little more than advertising. A blog allows you to actually speak to your clients and prospects. A blog with relevant and continually fresh content not only builds trust and credibility but also allows you to be just a little different. With a blog, you can do things your competition may not be doing.

2. **Your blog will increase your SEO.** A good financial blog could

actually serve as the heart of your website. By publishing content to your blog on a consistent basis, you will greatly improve your search rankings. Anytime you add text-rich pages to your website, you're giving Google more content to index. More content means your website will show up in more searches. As the number of readers increases, so does too does your ranking and therefore the number of potential visitors to your site. Want your site to show up in specific searches? Use the topics and tag features of your blog to select specific search terms.

3. **Your blog can become a referral source.** Most people make buying or investment decisions based on trust. Consumers are tired of advertising and want to conduct business with companies that are transparent about the products or services being offered. As readers realize that you are providing valuable information in your blog, they will have no problem sharing their trust in you with others.

Major corporations are very active in business blogging.

Why?

Because they understand how important a blog can be in not only promoting a brand but also establishing credibility in the minds of consumers. Whether you are a seasoned financial advisor or just starting out, a well-designed blog will expand your reach and help you build a community of loyal clients.

Darn, I almost forgot a very important part of blogging with us.....

The Hartford (and others) cut benefits, products and services, then it exited the Variable Annuity category. Looks like someone was paying attention….BB

I highlighted important points in **red**

http://www.investmentnews.com/article/20130623/REG/306239989?utm_source=issuealert-20130623&utm_medium=in-newsletter&utm_campaign=investmentnews&utm_term=text#

VA squeezes under scrutiny from regulators

By **Darla Mercado**
Jun 23, 2013 @ 12:01 am (Updated 9:17 am) EST

Regulators are starting to scrutinize provisions in variable annuity contracts that **allow insurers to prohibit future contributions or make changes to how those contributions are invested.**

The **Securities and Exchange Commission** is worried that **life insurance companies are taking advantage of vague language in VA contracts to make substantial changes** that could hurt investors. In some cases, clients have bought annuities under the impression that they would be allowed to make additional payments, only to find out several years later they could not.

“You see a **moving target where the original prospectus** might have had disclosures that say, "We reserve the right to limit purchase payments,' and it might have been worded in a way that suggested [that the insurer] could reject something that was not in good order,” said William Kotapish, assistant director of the Office of Insurance Products at the SEC. “That's frustrating the reasonable expectations of the investor.”

Regulators are starting to **scrutinize provisions** in variable annuity contracts that allow insurers to prohibit future contributions or make changes to how those contributions are invested.

The **Securities and Exchange Commission** is worried that life insurance companies are **taking advantage** of vague language in VA contracts to make substantial changes that could hurt investors. In some cases, clients have bought annuities under the impression that they would be allowed to make additional payments, only to find out several years later they could not.

See link for the whole article

Selling against a Variable Annuity? Here are options.

3 ways to retire out of a variable annuity

- Annuitize for fixed guaranteed income for a specified time period. The income is fixed as a guaranteed payout just like our products.
- Set a specified amount per month and sell the assets necessary to maintain the income, in an up market you would sell less assets BUT in a down market you would sell MORE assets to maintain the income flow.
- Sell a pre-established percentage of assets each month, the monthly income will vary based on the assets value

A much better method for retirement income is our FIA with an income rider.

Speaking of services and help to agents!

Have you used **Agenttools** yet? If not you are making a mistake, there is a ton of info available.

www.annuity.com/agenttools

Oh and did we mention it is free? And did we mention it is 100% open source, anyone from anywhere (our competitors) can use it

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See how it works

http://www.retirevillage.com/how-it-works

Resources:

www.safemoneybookprinting.com

www.annuityagentsalliance.com

www.safemoneyradio.com

www.annuity.com

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YouTube (enter annuitycom in search)

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