



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

Open MIC is open for anyone.

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

888-74**AGENT** (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



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



 **Annuity.com**

Think Community



Welcome to our community!

Thank you for joining us on Open MIC

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

For Fun



Share from Ernie Linkous, thanks!

EVOLUTION: Evolution is change over time, any process of formation or growth; development.

Open MIC started when Joe Rych and I would talk every Saturday morning, sometimes for a few minutes, sometimes for hours. We shared ideas, marketing concepts, product info and our business experience.

We invited other agents to join, we evolved.

The first formal Open MIC set time for the call was an hour long.

That was shortened to 30 minutes 4-5 years ago, again another evolution.

Now it is time to evolve once again.

These past few years, I have felt more like Open MIC was becoming more of a lecture than the general sharing of ideas. I want to go back to these days where it when Open MIC was open! It was intertwined with ideas, a full share of agents learning, sharing and evolving.

The new format will be this.

Party line: a complete open line at the beginning of Open MIC where any idea can be discussed and everyone can be heard on the call together. I think about 5 minutes or so will be about right, however it will not be on a schedule, what happens happens.

Sales and Marketing Topic: I will filter through the fresh topics and find one good or important article that can help you and your business. Something I think can be meaningful to your business and help you make sales.

Agent Share: I will try and have an agent on the call each week, it matters not that the agent is a big or small producer, the importance is the share. How does he/she make calls, what do they use for marketing, how are they growing their business?

Product Discussion: Each week we will talk about product, both life and annuity. Guests can explain their products and to show us the details. How we can use them to grow our business.

The Short List: Here will be about 20-40 links of topics that you can explore yourself, I will write a couple lines about each link to help you find the topics that could help you. Pick the ones that interest you and your business.

Odds and Ends: Sometimes if it warrants, an Editorial or what else becomes important.

And....Open MIC will not be 30 minutes, it will be what it is....15 minutes, 30 minutes an hour....wherever it takes us.....BB



Party Line: As a kid on the farm in Idaho, we had a party line which was shared the telephone with several other neighbors. Our ring was 2 short and 1 long. Many times I picked up to have to wait for our turn to use it.

Our Party Line is to share, all at the same time, interaction.



Sales and Marketing Topic:

Here is a great share, one that will help you close sales, use it!

SWAN Club

Our partner in Houston, **Rick Dennis**, has a special club for his clients to join. It's called the **"S.W.A.N. CLUB" – "Sleep Well At Night"**.

He says his clients really identify with the acronym and its definition and remember it when he shows up at their house. **Little things like this can be huge in pushing your clients in the right direction.** Financial products are complicated (unlike what you hear from brokers it is not just our products that are complicated) and the

easier you can make it for the client to remember why they are buying your solution easier it will be for you to convert and retain them.

You: “Mr. Jones, did you know that the solution I just showed you will make you part of an exclusive club?”

Client: “No”

You: “Yes, by purchasing what we call “Sleep Insurance” you will be part of the **“S.W.A.N. Club”**.”

Client: “What does that mean?”

You: **“The S.W.A.N. Club”** means you get to **Sleep Well At Night**.

(this is pure power, use it)

You see, unlike your broker who created a plan for your **death**, in other words hoping you would die by a certain age so you wouldn't run out of money, I have created a plan **for life**. I have created a plan where you can't outlive your money and so part of my plan is to help you Sleep Well At Night so you can live longer and enjoy your retirement **without all the stress** that comes with the risk of your current investments. Mr. Jones, don't you think having a plan for living that will allow you to Sleep Well At Night compared to a plan for death is a better way to live?”

Sounds a little corny? Maybe, but **good marketing is about renting emotional space in someone's brain**. If you can do something to get a client to remember you and the benefits of working with you then your job is 90% done.

Good share Rick!

Thanks for the biz,

Anthony R. Owen

Knife Fight - Controlling Ideas and Fighting for the Safety of Your Client's Money

Hello Partners,

While I was drinking my morning coffee I was sitting in bed watching a mob movie. Mob movies always have lots of guns but they are rarely very good without a suspenseful knife fight where there are two guys fighting for control over one knife.

Such was the movie I was watching. I think the movie woke me up more than my coffee because there was so much tension waiting to see who was going to get control over the knife. I knew that whoever got control was walking away and whoever didn't was taking a dirt nap.

At the risk of overdramatizing our business I can honestly say what we do is not much different. We are constantly grappling with our prospective clients and all the people that are talking in their ear. Fortunately for us we are not fighting with a knife but we are fighting for ideas and just like a knife fight whoever controls the idea is who wins the fight.

Let me ask you, if a client says they have \$2 million in liquid assets and they tell you that they can only give you access to \$500,000 who has control over the idea (knife)? The client.

When a client says, "I really don't need this money for income" who has control of the idea? The client.

How about, "I really don't want to meet, just send me the information?" or "Thanks for the information. I will look it over and get back to you."?

I think you get my point.

The question to ask yourself is are you fighting as if you were in a knife fight? I think too often we don't fight for ideas as if they are a fight for life or death. We give up and let the client or the broker control the idea as if it really doesn't matter how quickly we make a sale and figure, "Oh well, I will eventually get them to buy from me." The truth is that in those circumstances we just lost a fight and the sale died but to make ourselves feel better we design a sales process that allows us to hold onto a false hope of future success.

Just like a knife fight the one who gains control is usually the one with the greatest amount of skill but more importantly the one that has the will to live and overcome the will of the person trying to take them out. In our game how skillful you are at what you

do and your fortitude to control the idea will determine if your client will have the opportunity to believe in your confidence.

Treat your appointment booking and your sales presentations like a knife fight. My life motto has always been, **“I will see you at the top or dead on the slope”**. This motto is tempered with a genuine concern for people and a balanced view of what is really important in life even though it may not sound that way. The point is that you should put everything into what you are doing as if it was a life or death situation. Living with that mindset is what makes your skill, fortitude, and confidence grow. It is what makes you feel alive and it is good stewardship for the gifts you have been given. It is good for your attitude because you know you left it all in the ring when the fight is over. You will still lose sometimes but you will always know that you fought.

(power concept....use it)

Your prospects money is at risk of dying and so is your business. **Fight for what you believe in as if the market was going to crash the second you get off the phone with your client or the second you leave their house.** Fight as if your life depended on it to overcome objections and control the ideas associated with the purpose of your client's money.

Thanks for the biz!

Anthony R. Owen

Assessing the Annuity Landscape

<http://www.thinkadvisor.com/2014/06/30/assessing-the-annuity-landscape?>

Where was the biggest growth? Year-over-year sales growth was supported by continued high levels of fixed annuity sales, which totaled \$22.6 billion during the first quarter

Here are 5 different concepts you can borrow to make a point with your prospect....BB

5 annuity strategies with high client appeal

Flexibility is the key word here, and five unique strategies for prospects on annuity products.

FINRA has a tool that allows you to look up any mutual fund and find out what their turnover rate is annually. www.finra.org

1. Avoid the mutual fund tax trap.

According to Jeffrey Singer, don't let taxes ruin investment plans. While taxes definitely cast a long shadow over nest eggs, they don't have to blot them out altogether.

There's no reason to pay taxes on money that a client doesn't plan on spending. A majority of mutual funds turnover is **80%+** of the portfolio annually, therefore creating a lot of taxable short-term capital gains. Additionally, your client is responsible for the long-term capital gains, interest, and dividends regardless of performance. The mutual fund portfolio **manager doesn't care** about your client's tax bill. **Annuity tax deferred** growth will boost performance.

2. Receive a guaranteed lifetime income.

Guaranteed income is the buzz of the retirement industry these days and by listening to everyone from carriers to marketing organizations to advisors, **guaranteed** is the present and the future. In other words, guaranteed income is here to stay.

If your client has a goal to purchase an income stream, there are choices. Shop for companies that offer riders to match when your client estimates they may need to

trigger the income benefit. (call Anthony about Income Illustrator) One company offers a 10 percent rollup for a limited seven years while another company provides a 6 percent increase for a longer duration of ten to twenty years. Clients may pick a joint spousal income or single for a higher percentage. The income rider expense is near one percent per year.

Call Anthony for help with income illustrator

3. Upfront bonus.

Bonus usually has a positive connotation, but don't get lulled to sleep by the sound of the word. Bonus can have both a good and a bad tag associated with it.

Carriers create an incentive for the initial investment with the agreement to stay with the annuity for the stated duration. Therefore, be aware of potential recapture, surrender schedules, or market value adjustment.

Try not to use the **bonus to reimburse any surrender** charges on the existing annuity. A better plan is to wait out the remaining surrender to secure the entire bonus for your client later.

Personally I sell the bonus concept, but I make sure that it is tied to longevity, *“In order to receive this bonus Mrs. Jones, you must let the insurance company hold your money.”*BB

4. SPIA bridge Idea.

Suppose a client under age 70 has a goal to leave a qualified plan alone until RMD time. The SPIA provides a known, guaranteed income stream and keeps the money in a tax efficient place.

For example, say a 63-year-old widow and teacher has a lump sum from a life settlement and selects a seven year SPIA to keep her 403b Plan preserved until age 70 ½. With this planning in place, she achieves seven more years of tax deferred growth and a monthly income stream in the interim before tapping into the deferred account.

Illustrate the future value of the income rider once the SPIA is used.....BB

5. SPIA as irrevocable.

The goal for many older age SPIA policy owners is to have an irrevocable, Medicaid friendly contract. For example, one insurance company allows the owner of a nonqualified contract to add a restricted endorsement rider at no additional expense, therefore binding the SPIA irrevocable, non assignable, and non transferrable.

This endorsement is used in certain financial planning situations where it is desirable to restrict the contract owner's ability to make changes after issue and prohibits any access to funds by way of surrender, transfer, collateral assignment, or commuting the value of the contract. The internal rate of return is competitive with other carriers. **Never do this except with the guidance and instruction of an attorney.**

www.elderlawanswers.com for state specific information. Use the concept to explain the possibility of using an annuity to protect assets, but NEVER sell it without a third party (attorney) providing direction.....BB



Agent Share:

Success with David Winer's Annuity Rate Leads

Hi guys. Just wanted to let you know that I'm still having success off of these leads. I wanted to thank you for the opportunity to lock into the areas I was able to get and I hope we can continue this program.

Anyway let me know if you have any questions. Thanks.

Shawn Hogan

Co-Founder - Legacy Insurance & Financial Group

Mobile: 614.581.7836

www.legacyifg.com

www.annuityspecialists.net

Interested in these leads? Email **Sherilyn Orr** at sherilyn@infofuel.com

Notes to file, suitability, this is an A+ effort

Marilyn Clark can really drill down on prospects when she speaks to them on the phone. Look at her notes from an internet lead she worked. Once she gets them talking, she can ask anything, these are solid notes to the file, suitability issues demand this type of note taking, we should all follow her example.....BB

June 18, 2014

Spoke with xxxxxxxx. He said he is looking for income from an account he has with Merrill Lynch of between \$250-\$300k. The money is presently invested in stocks and bonds and is qualified money. His date of birth 10/11/43 and her date of birth is 1/27/61. He is 70 and she is 53. He would like to be able to withdraw \$20,000 yearly (paid monthly) from those funds, since he has income from other sources as well.

He understood that a meeting is appropriate and is open to that once he has a little more information. He is doing his research. I asked him if he had any other brokers or agents he is working with and he said no, but he is gathering information so he will be more knowledgeable. He is wanting the income to go to his wife if something should happen to him since she is quite a bit younger.

He is open to meeting with us in a couple of weeks. (I offered that since he said trying to meet sooner would be rushing him in what he is trying to learn). I had given him my information by e mail and offered that he could send me a note back if he wants to talk sooner, but if I had not heard from him I would call him in about 2 weeks. He said that would be fine. He is a soft spoken gentleman. I clarified that it was ok to use his first name and verified how he pronounced it.

(she gave a little but only in concept....BB) I gave him a little bit of information as to obtaining \$\$ or income from a spia (explained what that was) and he said he had just come to understand that term. I also mentioned he could use another type of guaranteed annuity and not give up control of the funds, but still generate the income

he wanted by having the insurance company send it to him each year or monthly, depending upon his choice.

I told him that you and I work together in order to better provide service to our clients and that our work is based upon one meeting with the two of them to gather more information and make sure we have all of the facts noted correctly and then we do our homework and make a second appointment to see him and his wife to make some recommendations. **(crediting concept here....BB)** I also mentioned that we are not pushy and have been doing this work specializing in annuities for over 30 years. Once we make a recommendation at a second meeting, it would be his choice to move forward with it or not. I suggested to him that we do not push or sell and that our work is educational and that we implement fixed annuities which meet the needs and goals of each individual client we meet.

I am mailing him the **Safe Money booklet** with my card on Thursday and sent him an e mail to that effect tonight.

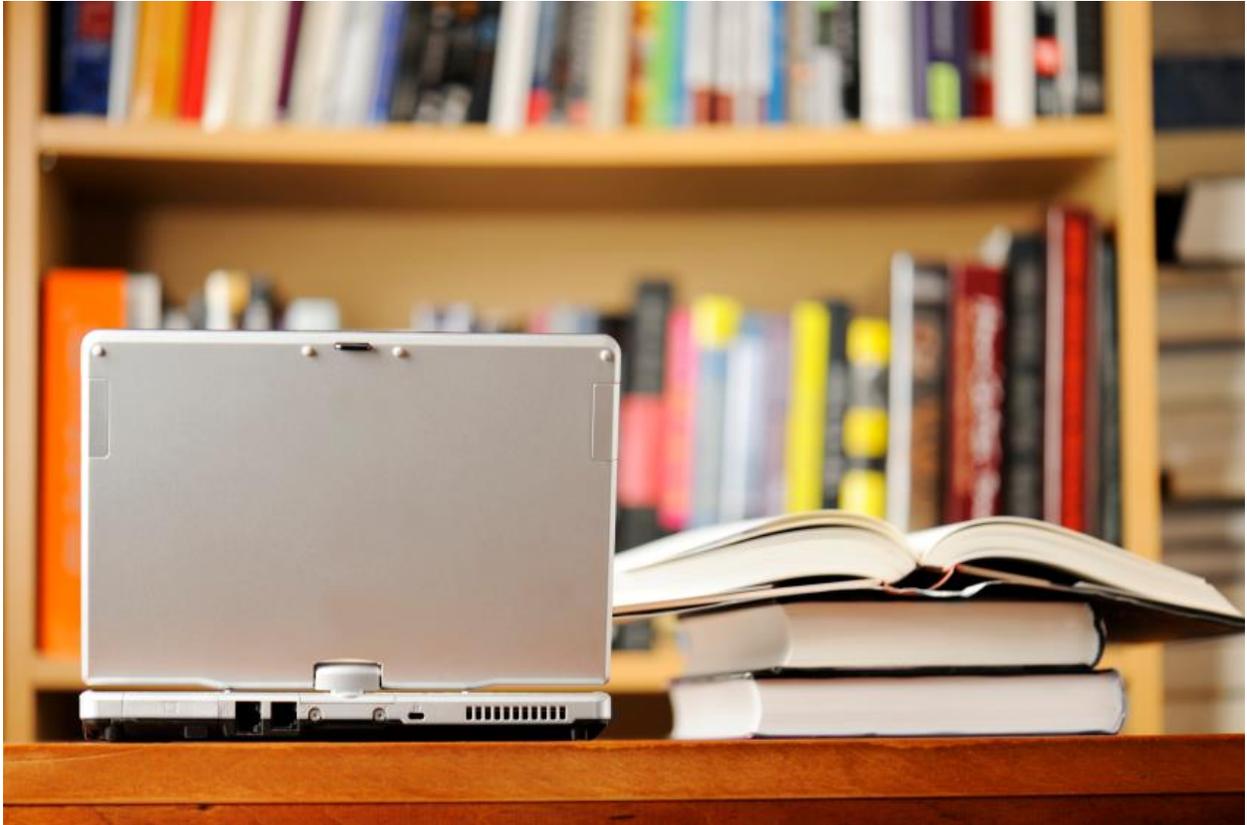
He seems like a quiet and open individual who is sincere and when questioned about the timeframe, he said within 30 to 60 days of when the funds are transferred to the new financial institution would be a good time to start drawing the income.

He clearly stated he is gathering information from other people, but not working with anyone. I had a feeling about him as being a modest fellow who is taking a little time to understand his options, but is ready to make a decision sooner than later and probably sometime in July. He did not say that specifically, but I questioned him a little about the timeframe and offered a start date of in August or September if the paperwork was set up in July. He said that would be fine and seemed a little surprised he could do it that fast.

I did my best to match him in a **soft manner of speaking yet gather enough information** to get the appointment set up. I do not feel he was leading me on when we talked about a couple of weeks because he is just learning and wants to have some basis of understanding which he feels will help him when the meeting takes place.

Thanks. It seems good so far! Marilyn

No, you cannot hire Marilynn to make your calls for you....LOL....BB



Product Discussion:

 **Annuity.com**

7/14/14



Below you'll find a summary of the marketing news released by the major life insurance carriers over the last week, prepared and provided by your Annuity.com team. Enjoy!

Transamerica

Now Available: TransNavigator Index Universal Life

The new TransNavigator IUL is built to compete in today's market, with key features including Domestic and Global Index Accounts, Plus Index Accounts, Goal Tracker and a Long Term Care Rider.

[Learn more](#)

[Product Guide](#)

[Goal Tracker Consumer Flyer](#)

ING

Three Part High Net Worth Foreign National Brainsharks Now Available

Part 1 is designed for a gens and reps who work in, or would like to work in the high net worth foreign national market. Part 2 outlines the importance of this market with a focus on underwriting guidelines, jurisdiction classification and more. Part 3 focuses on producer eligibility and solicitation guidelines.

[Part 1](#)

[Part 2](#)

[Part 3](#)

Introducing Orange Pass Non-Medical Underwriting with ING IUL-Protector

Today ING Life Companies is introducing Orange Pass, a non-medical underwriting and fulfillment process for use with ING IUL-Protector. No invasive tests, bloodwork or paramed exams. [Learn more.](#)

Lincoln Financial Group

Don't Miss It!

Cham Admiston, Associate Chief Underwriter at Lincoln, will get you up to date on Lincoln's industry leading underwriting niches and trends on a special webinar on July 17. [Learn more.](#)

Accordia Life

Spotlight on Survivorship Builder

Do you know individuals who are financial dependent on each other? Are looking for cash accumulation? Need death benefit protection? Desire tax-advantaged income? You can help these clients with Accordia's Survivorship Builder UL. [Learn more.](#)

Spotlight on The Power of IUL

Accordia Life's been in the market from the beginning. Their products have been tested and proven in severe market conditions, and they've delivered proven performance over the last 12 years. [Learn more.](#)

Updates from Advanced Markets

Accordia Life has added new content to the advanced markets section of their agent site. Check out the Executive Bonus materials, the Non-Resident Estate Planning pieces and additional Business Continuation resources at www.accordianow.com.

Legal & General America

InTouch UW Dialogue

Read the most recent LGA Underwriting Dialogue, focusing on Hematuria, [here](#).

Protective

Can you Tell Fact From Fiction?

For example, does affordable and flexible coverage exist? [Test your ability now](#).

Mutual of Omaha

A Gift Your Child Won't Outgrow

Are your children or grandchildren protected? Build a secure financial future with life insurance. [Learn more](#).

Do you know Fit? You should.

Fit Underwriting credit program is a win win for you and your clients. [Learn more](#).

AIG

Help Your Clients with Careful Estate Planning and Wealth Transfer Options

Elite Survivor Index II is a last survivor life insurance policy that provides liquidity at a time when it is really needed.

[Product Highlights](#).

Impress Affluent Clients, their Attorneys and Advisors

Facilitate collaboration amongst your clients' legal and tax counsel by providing sample documents as a professional courtesy. Hundreds of sample documents and agreements are available in the Specimen Documents section of www.AGadvancedmarkets.com.

John Hancock

Simple is Smart Series - College Funding

This sales idea highlights how life insurance can be used to help pay for college expenses. See how Accumulation IUL is a win-win for this type of sale - it provides strong cash accumulation for clients and now offers rolling targets for producers. [Click here](#).

Nationwide

Uncover Client Opportunities with the Affordable Care Act

Of those workers who plan to retire later, 64% aged 50 and older cite keeping their health care coverage as their reason for waiting. Register for an upcoming Nationwide webinar on Thursday, July 24, 2pm EDT to discover how the Affordable Care Act could impact health care costs in retirement and potentially create opportunities for you to help your clients retire on their terms. [Register](#).

An Interactive LTC Tool for Advisors and Their Clients

View the Long-term Care Basics Client Conversation Experience to learn more about the hidden costs clients may face. [Learn more](#).

Do You Have Clients Looking for Predictable Ways to Reward their Key Employees?

An Executive Bonus plan is the top choice for firms planning to offer executive benefits for the first time, and the second benefit choice among firms planning to expand current offerings. Offer your clients and executive bonus plan and fund it with Nationwide Future Executive UL. [Learn more](#).

AXA

BrightLife Protect can be an attractive death-benefit-focused life insurance policy designed to maximize your clients' premium dollars. Learn more in this [case study](#).

Read a powerful real-life story about life insurance from a fellow financial advisor in "[The Stroke of a Pen](#)".

MetLife

New Issue of BOSS Newsletter Available

In the most recent issue of Business Owner Strategic Solutions (BOSS), MetLife shares three articles, including “Pass Thru Business Entities-Sales Sales Opportunities Abound”, “Rewarding Top Sales and Marketing Talent with Nonqualified Benefit Plans” and “What is a 770 Account and Infinite Banking?” [BOSS Newsletter](#).

Symetra

Do you have a sweet tooth? Symetra does too. As if Symetra Classic UL with Lapse Protection Benefit sweet spots weren't already sweet enough, they've now expanded them to include guarantees to age 120. [Learn more](#).

Allianz

LoveFamilyMoney Study

Over the past 40 years, shifting demographics and profound attitudinal changes have helped redefine the concept of “family” for many Americans. To understand how this evolving family structure is changing Americans' relationship with money and financial planning, Allianz commissioned the LoveFamilyMoney study. [Learn more](#).

Refreshing Allocation Options for Allianz Life Pro+ Policyholders

Existing policyholders with anniversary dates on or after June 24, 2014, will now see three additional allocation options available to them when they receive their next annual statement. [Learn more](#).

Prudential

Zero Estate Tax Strategies

Family. Charity. Government. Upon death, your clients cannot avoid benefitting at least two of the three. A certain amount of their wealth is "social capital", meaning it will be returned to society, either through taxes or through charitable contributions. Knowing this, you can create a plan that guides the distribution of your clients' wealth, based on their wishes. [Learn more](#).

Minnesota Life

Good Relationships Get Better With Time

Minnesota Life is there for their policyholders, and they believe in showing them that they appreciate their loyalty. They believe policyholders deserve the same opportunities and product enhancements as new clients. [Learn more](#).

Gift Tax Laws for Citizens and Non-Citizens

In the latest “Beyond the Basics - Strategies from Advanced Marketing” from Minnesota Life, they discuss in a short article the differences in estate and gift tax laws when one or more spouse is a non-citizen. [Learn more](#).

SBLI

SBLI Announces Competitive New Term Rates

Effective July 1, SBLI introduced new level term rates which win or tie 85% of the time against leading term providers. To find out more, [click here](#)



The Short List:

Does your client need a revocable trust?

<http://www.onwallstreet.com/blogs/estate-planning-revocable-trusts-2689791-1.html?>

Manage your cash flow in sunset years

You can buy annuities from life insurance companies who offer annual returns of about 6-7%.

<http://businesstoday.intoday.in/story/retirement-years-financial-planning/1/207653.html>

5 critical compliance issues for 2014

<http://www.lifehealthpro.com/2014/07/10/5-critical-compliance-issues-for-2014?>

What is a Qualifying Longevity Annuity Contract (QLAC)?

<http://www.obliviousinvestor.com/qualifying-longevity-annuity-contract-qlac/>

Feds looking at University of Phoenix for fraud abuse on student loans

http://www.huffingtonpost.com/2014/07/14/university-of-phoenix-review-federal_n_5586335.html

Retirees Suffer in Rollover Boom

Some retirees who lost large portions of their 401(k)s after rolling over into IRAs are filing complaints about brokers enriched by their risky investments.

<http://www.treasuryandrisk.com/2014/06/17/retirees-suffer-in-rollover-boom>

Why your dying deal can't be saved

Saving a deal requires the same things as selling one does. In order to save a deal, you need to know why the prospect might want to buy and what he expects to get from buying. You need to know what future state he is trying to achieve. You need to know why it matters and why his current situation is unacceptable.

<http://www.lifehealthpro.com/2014/06/26/why-your-dying-deal-cant-be-saved>

10 things life insurance agents won't say

Americans bought more than \$1.7 trillion worth of individual life insurance coverage in 2012, according to the American Council of Life Insurers, a trade group

<http://www.marketwatch.com/story/10-things-your-life-insurance-agent-wont-say-2014-07-11>

Stretch IRAs no longer targeted in Senate highway-funding

bill

Distributions from inherited Individual retirement accounts can continue over a lifetime.

<http://www.investmentnews.com/article/20140711/FREE/140719981>

New IRS Regulations Permit the Purchase of Longevity Annuities by Qualified Retirement Plans

Under the directive of providing individuals with additional lifetime income options, the **IRS** issued final regulations on July 2, 2014, permitting the purchase of **longevity annuity contracts**.

<http://www.natlawreview.com/article/new-irs-regulations-permit-purchase-longevity-annuities-qualified-retirement-plans>

Wells Fargo Advisors' profit soars

Wirehouse raked in \$544 million, up 25% from the year-earlier quarter

<http://www.investmentnews.com/article/20140711/FREE/140719984>

'Annuity Burglar' Case Tossed by Judge

A California judge threw out 29 felony charges and one misdemeanor against a former insurance agent who spent more than four months in jail awaiting trial in a case that some said could lead to criminalizing surrender charges.

Alan S. Lewis, who turned 51 while in jail, was accused of embezzlement, grand theft and burglary in the sale of annuities with surrender charges.

<http://insurancenewsnet.com/inarticle/2014/07/10/%e2%80%98annuity-burglar%e2%80%99-case-tossed-by-judge-a-528702.html#.U8Ru6sIg-M8>

Fear & Greed Index

What emotion is driving the market now

http://money.cnn.com/data/fear-and-greed/?iid=HP_LN

These pensions could fail

If you have clients or loved ones who are counting on getting retirement income from their multi-employer defined benefit pension plan, this might be a good time to have a talk about not putting all the eggs in one basket.

<http://blog.insurancenewsnet.com/2014/07/10/these-pensions-could-fail/>

401(k) rollover boom enriches brokers at retirees' expense

Former employees at major companies have complained that sales representatives lured them into rolling over their 401(k) nest eggs into unsuitable IRA investments.

http://seattletimes.com/html/business/technology/2024041313_rollovermiragexml.html

Variable Annuities a Top Source of Customer Complaints: FINRA

FINRA 'very focused' on VAs; also watching inflation-sensitive products

<http://www.thinkadvisor.com/2014/06/30/variable-annuities-a-top-source-of-customer-compla?>

The financial fallout from Germany's World Cup rout of Brazil

The economic and political ripple effects of Germany's soccer team trouncing Brazil, 7-1

<http://www.investmentnews.com/article/20140709/BLOG12/140709933>

If ever the stock market flashed a 'sell' signal, it's now (share from Chad)

Most investors seem to feel pretty confident that this market will never go down. But if you've studied bear markets, you know how this story will end. Don't forget: Human nature never changes.

<http://www.marketwatch.com/story/if-ever-the-stock-market-flashed-a-sell-signal-its-now-2014-07-09>

Life insurance: who needs it?

Who really needs life insurance? That's a question many prospects pose and even more so as the sea of younger potential clients grows. Many feel a policy is unnecessary and -- now more than ever -- are hesitant to take on another monthly bill.

<http://www.lifehealthpro.com/2014/07/08/life-insurance-who-needs-it?>

What you need to know about the cost of fixed annuities

The cost factors can be very complicated and, sometimes bewilderingly so.

<http://www.lifehealthpro.com/2014/07/03/what-you-need-to-know-about-the-cost-of-fixed-annu>

Donate life insurance policies to a charity

http://articles.chicagotribune.com/2014-07-02/lifestyle/sns-201407011130--tms--premhstr--k-f20140702-20140702_1_charity-life-insurance-premiums



We Recommend:

www.annuity.com/agenttools

If you are not using this "Free" resource you are missing out....did I mention it is free?

There is a ton of info here, it requires no password and it is up to date information.

Annuity.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons



- ★ Go Paperless
- ★ Sell More; Get Paid Faster
- ★ e-Sign and e-Submit



Forms Search for Life Insurance



Product Information for Life Insurance



Disclaimer:

My opinion and/or numerous sources compiled by me are used in preparing Open MIC.

I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

Much of the content on Open MIC is written by me and is my personal opinion. You should never consider that I am the world's greatest authority or expert on anything. Always consult professionals who are licensed to give correct advice regarding taxes and securities and other topics of great importance.

I am an authority in lead generation and marketing annuities and am fully licensed as an insurance salesman. I sell state approved annuity products provided by licensed insurance companies.

I am also NOT an economist by license, only by hobby. If you decide to make decisions based on my particular view of the world, you should get it verified by licensed professionals or get your head examined.

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Our competitors will copy Open MIC anyway so I might just as well give it away, saves so much mental anguish and sleepless nights.

More Legal Stuff...

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