



.....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.



The theme this year is “**community**”, below are kids that worked in our winery when they were in high school, the called themselves the “**Grapeview Crew**”. Look at what their community has accomplished.



This was taken when this “community” was in high school:

L to R: **Travis** graduated (with honors) as a petroleum engineer and now working for BP in Alaska, **Robbie** graduated as a vintner and is a winemaker in Napa Valley, **Chenel** graduated from EWU and is a consultant, **Reid** graduated from Washington State and works in the movie business in Hollywood, **Annie** graduates from Dominican University this fall and is heading to UCLA grad school.

Think Community



Thank you for joining us on Open MIC

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

For Fun



As a group, the 78 million baby boomers now 50 and older represent 32% of the U.S. population and control 77% of the nation's net worth

Editorial

Crew: feel free to share this editorial with your clients and prospects, remember, it is my opinion.

Look Out For the Falling Stock Market

By Bill Broich

Remember years ago when dad went to work at the company, he received a livable wage, Mom was a homemaker, had a pension, health insurance was provided and long careers were the norm. Fast forward to the 21st century and see how it compares.

Beginning in the mid 1990's the word "outsource" began creeping into our dictionary. Then came the *Private Equity* firms with their lobbied tax advantage and the squeeze for the bottom line started.

America was built on free enterprise and the drive for profit, but at what cost does that profit cost, not in bottom line numbers but in human sacrifice? This is not a liberal communist criticism of our system; it is merely a reflection of the changes we have seen these past 20 years.

Here is my theory why the stock market is overpriced and why a correction is overdue. My guess is the correction will be well over 3,000 points and millions of baby boomer important dollars will be wiped out, dollars needed for retirement, children's education and for financial stability.

Stuff: How much more stuff do we need. My guess is the American shopper is shopped out. Signs of this are clear if you happen to visit a local mall. This was extremely visible during a visit in Northern California to an "upscale" shopping mall. In the past the waiting time for a space was years, now vacancy is I would estimate at 15%. Could it be that shoppers have ridden the wave of wealth and now the revolt against spending is the new movement? Maybe they have spent too much of their money? If the malls of America cannot keep shoppers in them, it is a sign to me that the shopping bubble is shrinking. Without mall spending, corporate profits will level off or shrink, the mall index (my term) is an indication of the tip of the wave. Shoppers always lead the way in our economy.

I am not the only one saying this, According to a Dow Jones research paper, the American consumer accounts for over 35% of the US Economy. Take a look around the

next time you visit your local mall; there are a lot of “Coming Soon” signs on store fronts.

The US Government also tracks consumer spending via the U.S. Consumer Confidence Index (CCI). This index helps measure consumer confidence based on spending and is an indicator of our economy’s strength. Currently the index registers a Consumer Confidence level of 90.1 which is considerable down from its high water mark of 144.7 at the end of the Clinton Administration.

Corporate accounting: The congress is lobbied with such intensity that nearly ever elected official is approached 35 times per week by a lobbyist. Many of these represent corporate interest and the greatest of these are lobbying for accounting changes, changes corporations can use to increase their bottom line. In fact more “legal” methods are being used by large American Companies to lower their tax liability than at any time in history. Why would the large American company, Apple, keep \$15 billion offshore, why not place it in American banks. Apple is doing nothing illegal; they are merely using the system set up by congress to their advantage. In doing so, they are lowering their tax position, all legal and approved by congress.

In addition to “gray” accounting issues, the debt market has offered a massive opportunity for corporations to expand and grow, but are they? I think not, in fact many corporations are using the low debt opportunity to buy back stock, exchange previous bond issues and to set up foreign operations where very low cost labor is replacing American jobs. All funded with low interest money and with congresses full approval, foreign outsourcing.

In essence, American corporations are slicing and dicing the old system with layoffs, tax hedges and outsourcing to gather the greatest number at the bottom line. While this may be good for stockholders and senior management, what does it do for our economy? What happens when there is not much left to hack away on? This will cause the market to begin its correction, when companies do not make their profit estimates. Cutting costs have driven profits, but how much more ca be cut?

Baby boomers: Every day 10,000 baby boomers enter the retirement stage of their life, time to relax and enjoy their life’s work, time for the pension and social security to begin. The baby boomer movement will continue at this level of retirement for the next 14 years, what happens to their savings at retirement, do they keep it invested in the market or do they begin the gradual shift to safety and security? My guess is they will

begin to move their funds to more stable investments such as banks and fixed rate annuities, this with lesser risk. After all, they are no longer working and their ability to re-enter the work force and re-make money becomes more limited with each passing day. As the boomers begin their withdrawal from the overpriced market, who will be replacing them? The answer is simple math; there are far too many boomers than the next generation of investors. No one will replace them, at least not in the numbers needed to sustain this long market rally.

Boomers, accounting and stuff. These will combine to start the correction of the market. How far will it correct, who knows, my guess is at least 20% if not more. What happens to those who need that 20% for their retirement, do they hold or do they sell and run to safety?

When the crisis of 2008 hit our economy, many people were like a “deer in the headlights” frozen with no idea which way to move. A very famous movie star was quoted “*I had \$200 million invested and almost overnight it became \$100 million, I sold because I didn’t want it to become \$50 million*” in other words he panicked and took the loss. What happens if the investor has \$200,000 instead of \$200 million and it becomes \$100,000? Do they sell or do they hold?

Emotion generally wins and with this artificially inflated stock market driven by bottom line greed corrects, how many innocents average people will be that deer? If safety and security are your driving factors, consider making changes while your money is still intact and don’t wait for the last few dollars to accumulate in your account, they might not be there.

Here are several articles about the market and what others are saying

Why we are in the biggest stock market bubble in history:

<http://www.marketwatch.com/story/were-in-the-third-biggest-stock-bubble-in-us-history-2014-07-15>

Why the 17,000 Dow is about to crash

<http://nypost.com/2014/07/05/why-the-17000-dow-is-bound-to-crash/>

Markets Are Sprinkled With Lots of Fairy Dust

<http://www.moneynews.com/MohamedElErian/Markets-investor-financial-markets-central-banks/2014/07/01/id/580168/>

I thought this was worth a share, these statistics are very revealing, well maybe a little depressing, actually a complete downer....BB

Americans Feeling Grim About Their Financial Future

Worried about saving for retirement, health care and other basic needs

Nearly a quarter of mortgage holders worry they will fall behind on payments and lose their homes.

Don't tell Americans they're in the midst of an economic recovery. They're afraid of more than **not being able to retire comfortably**. They're also afraid they won't be able to afford necessary health care or even making ends meet. And as if that's not enough, they're also worried that the kids will be moving back home.

So says a gloomy new Harris poll, which indicates that **68% of Americans who are working or who have a spouse working are afraid there won't be enough money for retirement**.

Harris surveyed 2,306 adults online between July 16 and 21, 2014.

Among all Americans, working or not, **55% figure they'll have to work longer** than they want to because they won't be able to afford retirement. Sixty-four percent of millennials and 74% of Gen Xers had this worry.

Then there's health care. Among the employed, **63% fear they'll run into medical bills that they won't be able to pay**. And 40% of the employed worry that either they or their spouse will have to tack on a second job just to meet everyday expenses.

Of the roughly 2,100 Americans surveyed earlier this year, 43% say their physical health is their most important concern, while **38% say their personal financial situation is a "top priority."** (These priorities come in ahead of the desire to spend time with family and friends, 31%, and focus on their careers, 15%.)

Despite these responses, 66% of those surveyed do not have a financial plan in place. Of the 31% of adults that say they have financial plans, slightly more than half developed such plans with a financial advisor. Furthermore, only three out of every 10 adults is working with a financial advisor, the survey says.

In addition, individuals with **\$100,000** or more of investable assets are three times more likely to be working with an advisor than others.

According to the study, a large majority of American adults, 70%, think the U.S. economy will experience future crises

Those with kids under 18 aren't optimistic about their children's college costs, either, with **63% feeling that they won't be able to pay the tuition bills** for one or more of their offspring. No matter the age of the child, parents are thinking ahead — and the picture isn't pretty: **36% figure that the kids will end up back home**, with Mom and Dad, because they won't be able to make the rent on places of their own.

Speaking of housing, that's another stay-up-at-night-and-worry topic. Nearly a quarter of those with mortgages **(23%) are afraid they won't be able to afford those mortgages and will lose their homes.**

Millennials who own a home and pay a mortgage are even more worried, at 32%. The numbers nearly double when the respondents don't yet have a home of their own; 61% feel they'll never be able to afford to buy a home, while millennials (62%) and GenXers (68%) are pretty well convinced that they're doomed to rent forever.

But the real nitty-gritty is this: a little more than half of Americans (51%) worry that they won't be able to afford anything other than the bare necessities, and **41% are afraid they won't even be able to handle such basics as food, housing, clothing and transportation.**

See link for complete article: <http://www.thinkadvisor.com/2014/07/29/americans-feeling-grim-about-their-financial-future?>

Actually, this isn't that depressing, it is really an opportunity for our products, you know, the ones that never run out of retirement income....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:

Recently Joe and I were asked if an agent could add a mailing list he had purchased to her Retire Village Data Base.

RV is for building relationships with people who know you or know of you. If you add a mailing list which you purchased, you are a spammer.

Many of these email lists seem pretty cheap."

And I get it. You need more qualified prospects to add into your email list. You would like to have more prospects raising their hand after receiving your email every week; however, the price of an email list comes with some **big risks** if you decide to take this email marketing shortcut. Let me explain.

The pros and cons of buying email lists

I was personally suckered into buying an email list a couple of years ago. Here were the

reasons that I bought the list (probably the same reasons many of you have considered buying email lists):

- It wasn't very expensive for a so-called "targeted email list"
- The company selling the email list promised that these prospects had opted into "something," **so it wasn't really spamming**. (I never should have believed that one.)
- I was told that 90 percent of the emails were guaranteed to not bounce (meaning that 90 percent of the emails were legit and still in use. This should have been another red flag.)

I justified the transaction by telling myself that if I just received one new client from this big list, then it would quickly pay for itself. And that would have been true, but I didn't figure in the big cons that come with buying email lists for financial advisors .

Summary of pros of buying email lists

- Cheap
- There could be a couple of diamonds in the rough
- Converting gone new client could pay for the entire list
- More people potentially see your message

Cons of buying email lists (aka the 13 reasons to never buy an email list)

- You are officially **a spammer**
- You are practically guaranteed to **receive complaints**
- You could end up **alienating a legit prospect** who might have found you organically, or been referred to you in the future
- You don't like receiving spam emails, what makes you think **anyone else will?**
- It is **rare that you will ever find a list of qualified prospects**. Why? Because if they were that qualified, **why would anyone give them away or sell them?** If you naturally built up a real list of qualified prospects that you were making money from and had a relationship with, would you ever sell them? Of course not! And especially not for pennies on the dollar.
- If if you get reported too many times as a spammer, **your IP address could be black-listed**
- Your **entire email server could be black-listed**, which means your emails (and other people in your office with your email domain) no longer make it to your clients' inboxes. The only fix to this is a lot of time, or to get an entire new email address, which is a huge pain
- You could be **fined tens of thousands of dollars** if someone takes the issue high enough and proves that they never opted in to your email list
- Your **reputation could be tarnished** if someone decides to make an example of you and blog about you, spreads your name around, reports you, etc.
- You could end up spamming a hacker who gets so ticked off he/she hacks your site and shuts it down. Surprisingly, this has happened to a lot of people, as hackers are

always looking for their next victim, and spammers quickly make their way to the top of the list.

- **None of the legit email service providers** (like Constant Contact, Vertical Response, Aweber, etc.) will allow you to upload lists like this. They will know it is a bought list immediately and you could get banned from all of the companies, as they have a shared black-list of clients.
- **Rarely does anyone ever make any money or convert a single client from a bought list**

Consensus: Don't ever buy email lists. Ever. I have yet to see it work successfully, and it typically does much more damage than anything else. And if this long list of cons doesn't scare you, then there is no saving you, you spammer!

The exception only for a specialized marketing effort, never RV

There is one exception that I wanted to point out, and that is renting email lists. This is not only an acceptable way to market, but it can be quite profitable as well. This is where you pay a legit company (like the **New York Times, Forbes, AARP, etc.**) to rent a portion of their list. Of course, you don't actually get to see their list, as none of these companies are dumb enough to give out their valuable email lists. However, they will take your message and send it out to their list on your behalf. **And since it comes from the actual company, the prospect is more likely to open it**, as they have opted in to receive their emails, and trust the company that it is coming from.

Solutions to replace buying email lists

So, what is the solution to buying email lists? It's pretty simple: Do it the right way — organically.

However, there are a few legit things that you can do to speed up the process.

- **LinkedIn:** Did you know that you can extract the emails from your entire list of LinkedIn connections? In just a few clicks, you can have your entire LinkedIn email list in your grasp. Simply click the "Connections" button towards the top of your LinkedIn home page, and then look for the "Advanced Settings" icon towards the right hand side at the top. Click on "Export Connections to Excel." So if you have a big network, you already have the beginnings of a great list that might want to hear from you. Make sure to scrub it for connections that you might not want to email (like a competitor, etc.)
- **RV Landing Pages:** The most effective way to start creating new emails is to throw up a landing page with a great headline and a valuable free widget (report, whitepaper, video, etc.) that you can give the visitor in return for their information.

Conclusion

In conclusion, **do not ever buy email lists**. It just isn't worth your reputation being ruined, the potential to have your IP address black-listed, your entire email server being marked as spam, or even getting a huge fine.

Always ask yourself, do you enjoy getting spam emails from some random person? Even if the headline of the spam email interests you, you still don't enjoy the non-solicited email. No one likes spam mail and **no one likes spammers!** Don't stoop to that level. Build your list the right way (and the most profitable way) organically by always adding value.

If you're like most salespeople, you spend an inordinate amount of time developing your cold-call emails, hoping to craft the perfect message to get prospects to say, "Yes! I want to meet with you immediately."

That's a fine **goal**. But it takes a lot of practice to find exactly what it takes to pique your prospects' interest. Before you sent it to your entire list, put your email to the test. Here are 3 ways to evaluate the effectiveness of your prospecting email:

1. **Self-evaluate.** Send the email to yourself and then read it as if you were your prospect. Be brutally honest. Would it interest you enough to respond? Or would you just delete it?
2. **Ask a trusted client for feedback.** Send the email to a client you know well, someone you know wants you to succeed. Ask him for honest feedback.
3. **Use it on some real prospects.** Don't worry if it's not perfect yet. Treat this deployment of your email as an experiment. You can always learn from the results and improve it as you go.

Suitability, Disclosure and Selling Annuities, I am all for disclosure and suitability, but honestly, this law is about some elected official being credited (for re-election) by a senior group (AARP?)....BB

<http://insurancenewsnet.com/innarticle/2014/07/25/life-and-annuity-disclosure-bill-signed-into-law--a-535774.html>

California Life And Annuity Disclosure Bill Signed Into Law

By Cyril Tuohy

InsuranceNewsNet

California Gov. Jerry Brown has signed into law a bill requiring new disclosure language for **immediate annuities commonly sold to seniors**, language that is already required in the sale of deferred annuities, state officials said.

The law takes effect July 1, 2015.

Backers of the law said clearer disclosure language was necessary in the wake of what they say are **questionable sales tactics, which have cast a pall on agents and advisors ?????????? *(who has been found guilty?....BB)**

Insurance Commissioner Dave Jones said in a news release that the new disclosure requirements offer consumers important new protections.

The law, Jones said, “ensures consumers have the necessary information when considering these long-term investment products, which can tie-up a senior's money for **decades.**” **(Really? decades? Is Jones trying to scare seniors....BB)**

Individual and group disability, and group life insurance policies and certificates, must contain **12-point bold type** on the front of the policy, and policyholders can **return** the policy by mail or “other delivery method.” **(this article is written in 12 point print....BB)**

Under the new law, advisors, agents and group master policy owners collecting one month's premium from a policyholder 60 years old or older must provide a prorated refund of premium in case of cancellation during the first 30 days of the policy period.

“Cancellation rights must be printed on the front of the policy jacket or on the coverage page or every individual life policy and every individual annuity contract, the new law stipulates.”

In addition, the law requires cancellation and refund disclosures to pertain to modified guaranteed annuity contracts, as they are already with variable individual life insurance policy and variable annuity contracts.

Insurers must also call a “surrender charge” a “**withdrawal penalty.**” **(personally I like this term much better....BB)**

Policies and annuity contracts that contain a surrender charge or a penalty of any kind must contain a notice disclosing the location of the charge, the charge time period, charge information and any penalty information in **bold 12-point print** on the front of the policy jacket, California Insurance Department officials said.

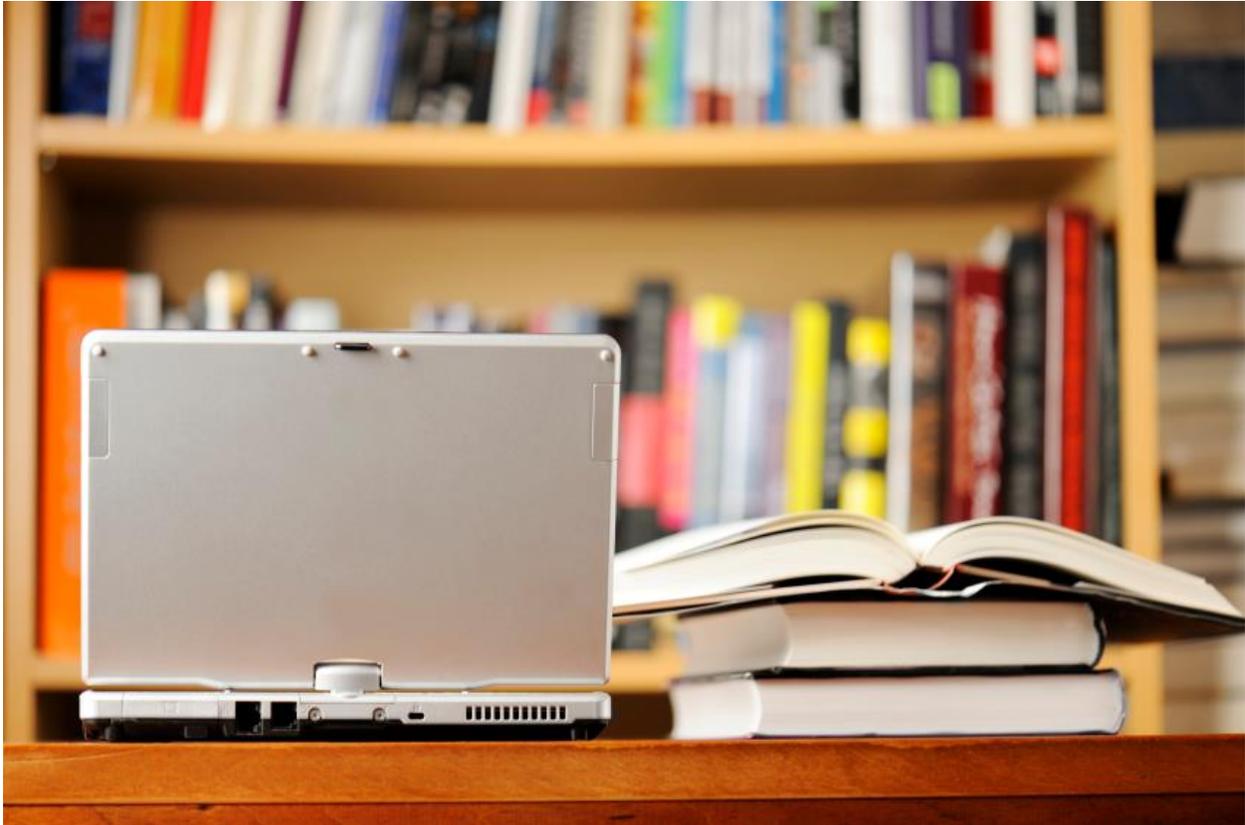
Agent Share:

Jayson Lynch: Email: Jayson@annuityagentsalliance.com

Phone: 888-742-4368 X2



We are delighted to announce an addition to our crew, Jayson Lynch. Jayson brings a vast level of experience; he is a very knowledgeable annuity expert. Jayson will be working directly with Anthony.



Product Discussion:



7/28/14



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!

Lincoln Financial Group

Lincoln Investment Advisors Market Commentary

For a brief, client-approved recap of Lincoln's observations on markets and volatility for the second quarter, [click here](#).

Designed to Help You Strengthen Your Clients' Portfolios

The Lincoln LifeReserve IUL Accumulator product refresh provides the same great features, pricing and benefits plus new, exciting enhancements:

New high-participation account - performs best when S&P returns are lower

New uncapped account - performs best when S&P returns are at their highest

New Optional Dollar Cost Averaging account to address volatility concerns

New automatic monthly allocations to maximize the opportunity for new indexed segments

[Learn more and view marketing materials](#)

Accordia Life

Wellness for Life Update

For the latest word on Wellness for Life and its transition to Accordia Life, [click here](#).

Accordia Life Sales Ideas Webcast

Wednesday, July 30, 2pm CDT

Dial in: 515.393.3998

Pin: 993 613 771

[Join meeting](#)

Legal & General America

Double the Coverage and Double the Sale

The two application approach is simple: bring an extra application and you can potentially double your sale while reaching an underinsured audience. Be sure your client's partner is covered: the non-working spouse of a current policy holder can apply for coverage equal to what's already in force up to \$1 million. [Learn more](#).

Protective

5 Facts You Must Know about Protective's New VUL

You gain affordable lapse protection with a guaranteed death benefit

There's greater opportunity for cash-value accumulation with a choice of 60 quality investment options

You have access to cash value for unexpected expenses

You can earn potential market-like returns

You have access to optional chronic illness protection and guaranteed income payments for beneficiaries

[Learn more](#)

[Request an Illustration](#)

Mutual of Omaha

New Product and Underwriting Guides Now Available

The Life Insurance Underwriting Guidelines and Product Portfolios have been updated and are now available to order. Key updates include FIT Underwriting Credit Program enhancements and increased first year premium caps. [Learn more.](#)

AIG

New Pieces Outlining Strength and Value of Elite Index II

Are your clients looking for IUL insurance with guarantees and cash accumulation potential, but want to learn more about the strategies involved and see how policies have performed in previous years? Use the new historical values brochure and overview flyer to help explain the benefits and choices available with Elite Index II.

[Historical Values Brochure](#)
[Overview Flyer](#)

Are They Just Assuming?

Complete a family life insurance needs analysis in just five minutes. [Learn more.](#)

Why Sell Chronic Illness Living Benefits Rider?

The Accelerated Access Solution chronic illness standalone rider offers three benefit payment options, is an affordable Long Term Care alternative, and is available on AG Secure Lifetime II and Elite Index II. [Learn more.](#)

John Hancock

Protection UL: Lower Cost. Greater Protection.

Protection UL premiums often lead the industry. Check out the savings below and see how your clients can purchase the Long-Term Care rider - for a total premium that is less than the leading competitors' GUL products without LTC coverage. [Learn more.](#)

New to Field Underwriting Guide: Foreign Travel/Non U.S. Resident Tab

Visit John Hancock's recently launched Field Underwriting Guide on jhsalesnet.com to check out the Foreign Travel/Non U.S. Resident tab. [Learn more.](#)

Nationwide

Help Eliminate the Guesswork for Clients

Getting clients to plan for LTC costs can be challenging when they don't have a clear understanding of what the costs might be. Take the guesswork out of planning with the Nationwide Health Care Cost Assessment. [Learn more.](#)

AXA

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

Transamerica

Transamerica Journey VUL now in WinFlex

Now available on the WinFlex platform, Transamerica Journey VUL offers death benefit protection and policy growth potential with streamlined investment options, the ability to establish and track policy goals with Goal Tracker and a Long Term Care Rider to help clients take control of their financial future.

[Product Guide](#)
[Product Prospectus](#)
[Guide to Doing Business](#)
[Goal Tracker](#)

ING

Curious About the High Net Worth Foreign National Market?

Take a few minutes to listen to a newly available Brainshark. If you are new to the market, Part 1 is designed for agents and reps who work in or would like to work in the High Net Worth Foreign National Market.

[Part 1 of the video series.](#)

[Learn more about ING's High Net Worth Foreign National Market.](#)

New Strategies for Same-Sex Life Insurance

ING's very own VP of Advanced Sales, Maggie Mitchell, is quoted in a new [WealthManagement.com](#) article regarding new opportunities to market life insurance products to same-sex couples. The article provides an overview of the life insurance and annuity benefits available to gay, married couples in states that now recognize same-sex marriage. [Read the article.](#)

Get ING IUL-Protector Faster and Easier with Orange Pass

Now your clients can breeze through underwriting and fulfillment the orange way. Orange Pass is an innovative process using improved efficiencies to make your clients' experience easier and help get them their policy faster. [Learn more.](#)

Allianz

[Get the Word Out About New FIUL Video](#)

Allianz's new consumer-approved video teaches your clients about the many benefits of fixed index universal life (FIUL) insurance in a fun and engaging way. The new video highlights how FIUL provides death benefit protection, key tax advantages, and ways to access available cash value in the policy. [Learn more.](#)

<https://www.youtube.com/watch?v=TPcGtcFTKik>

Questions????: call Shaun or Amber

Prudential

Help Clients Complete Their Dream

Your clients have a dream - to provide for their families by leaving legacy assets to them upon death. Several challenges could undermine that dream, including erosion due to taxation, market volatility, and chronic illness. To learn about a strategy to mitigate that risk, [click here.](#)

Minnesota Life

Coming Soon: New Indexed Loan Agreement

Available August 18, Minnesota Life's Indexed Loan Agreement will improve your clients' options for access their life insurance policy values. Available at no additional cost, the Indexed Loan Agreement will let your clients take a policy loan at a fixed rate and receive interest crediting based on changes in a blended index, and potentially receive a gain on values allocated to the Indexed Loan Account if interest crediting exceeds loan rate charges. [Learn more.](#)

SBLI

How to Have a Paid-Up Policy and Recover the Premiums While Alive

With SBLI's Paid Up at 65 whole life product, it's possible. Unlike term insurance, Whole Life Paid up at 65 is guaranteed paid up for life. And unlike many guaranteed universal life plans which don't guarantee any significant supplemental income, whole life is different. See how your clients can achieve this unique, best-of-all-worlds benefit, [click here.](#)

MetLife

New White Paper on Benefits of Whole Life Paid-Up Additions

How often do you sell your clients the largest amount of fixed level death benefit protection for the least amount of money? How often is it the right solution, given the thread of inflation and the value of current dollars versus future dollars? In this white paper, from well-known industry commenter Bobby Samuelson, MetLife explores the world of whole life and paid-up additions and how it compares to GUL. [Learn more.](#)

Significant Rate Decrease for Guaranteed Level Term

Which could be a perfect opportunity to introduce clients to a protection product from MetLife. [Learn more.](#)

Symetra

Are Your Clients' Life Policies Keeping Up with Their Dynamic Lives?

Change is inevitable. The dynamics of life will often require your clients to reassess their personal needs, as the things that once suited their lifestyles don't necessarily suit them now. A routine assessment of their life insurance needs should be no different. Help your clients complete a routine life insurance policy review and make sure their existing coverage still meets their current needs. [Learn more.](#)

Sherilyn Orr...Success with David Winer's Annuity Rate Leads

Sherilyn, what's new? How are leads flowing and what about sales? Tell us how these leads are personalized (for agent) and begin the establishment of a relationship.

[Best Rates Annuity Report](#) mayfieldfinancial.retirevillage.com

However, we are more than happy to verbally discuss with you by phone or personal meeting the companies we represent, and provide company approved illustrations and marketing materials that support our claims of highest yields, greatest guaranteed income, largest bonuses, and most lenient free withdrawals.

CONCLUSION:

In our work with Seniors and retirees, we have arrived at one overriding conclusion - - *safety of principal, and sufficient, guaranteed income provide **peace of mind***. All studies agree, that a person's greatest financial fear is the fear of running out of money! We have chosen the Tax-Deferred Fixed Annuity as our financial instrument to allay that fear. We believe that the contractual interest yields and guaranteed income growth offered by the Multi-Year Guaranteed and Fixed Index annuities are compelling. We look forward to assisting you, should you wish explore the suitability of specific product choices.



William "Jed" Mayfield is founder and president of Mayfield Financial and Estate Protection Services, Inc. a Tucson-based Safe Money Planning Firm.

Jed is the host of the Worry-Free Financial Solutions radio Show of Tucson.

He has been a member of The National Association of Insurance and Financial Advisors (NAIFA) since 1993, and a member of The Better Business Bureau since 1992, maintaining an A+ rating.

Jed has more than one thousand satisfied clients in Southern Arizona. His clients enjoy a unique and attractive blend of safety, growth potential, tax advantages and a guaranteed lifetime-income option with flexibility and control. With over 23 years of experience using Safe Money financial practices to achieve a secure retirement lifestyle for his clients, we would like to invite you to accept our invitation to find out about our 100% client satisfaction and how you could have a safe financial future in retirement.

You may visit his website mayfieldfinancial.retirevillage.com to learn more about Mr. Mayfield.

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



The Short List:

Most Americans don't understand annuities

The good news for the annuity industry: most Americans would consider the fixed-income products to finance some aspect of their retirement.

<http://www.thinkadvisor.com/2014/07/25/most-americans-dont-understand-annuities?>

Investors Need To Fear Fraudsters More

Investors are not scared enough when it comes to security concerns, according to Steven Crosby, global private banking and wealth management leader for the Americas for PricewaterhouseCoopers.

<http://www.fa-mag.com/news/investers-need-to-fear-fraudsters-more-18665.html>

A.M. BEST AFFIRMS RATINGS OF ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

<http://www.looktowink.com/2014/07/m-best-affirms-ratings-allianz-life-insurance-company-north-america-allianz-life-insurance-company-new-york/>

Women confident -- yet unprepared -- for retirement

According to a new Prudential study

<http://www.lifehealthpro.com/2014/07/16/women-confident---yet-unprepared---for-retiremen>

Hold the Hallelujahs on New Treasury Ruling on Deferred Annuities

The recent U.S. Department of Treasury ruling that allows access to deferred annuity options in certain qualified retirement plans seems like great news but might not be the boon that many retirees anticipate

<http://insurancenewsnet.com/oarticle/2014/07/26/hold-the-hallelujahs-on-new-treasury-ruling-on-deferred-annuities-says-retireme-a-535921.html>

How the aging population is changing the marketplace

Doubling the number of retirement-age seniors will fuel need for financial advice

<http://www.investmentnews.com/article/20140727/REG/307279994/how-the-aging-population-is-changing-the-marketplace?>

Talk about lack of transparency, the SEC votes to remove “black” marks

The Securities and Exchange Commission approved Tuesday a rule proposed by the Financial Industry Regulatory Authority to prohibit arbitration settlements from being conditioned on investor agreement to clear “black marks” from a broker’s record.

<http://www.thinkadvisor.com/2014/07/24/sec-oks-finra-rule-on-expungement-of-broker-black?>

Social Security Disability Fund Teeters on Brink of Broke

Disability insurance trust fund needs to be shored up 'soon,' projected shortfall in 2016, chief actuary Goss warns lawmakers

<http://www.thinkadvisor.com/2014/07/24/social-security-disability-fund-teeters-on-brink-o?>

Variable Annuities Punish Returns, Taxes and Heirs

SPECIAL TO  NEWS

In these days of low bond yields, many people are looking for easy, set-it-and-forget-it investments to generate income. Stepping aggressively into this itchy market are insurance companies and their salesmen, extolling the supposed benefits of the variable annuities (VAs) they offer

<http://abcnews.go.com/Business/variable-annuities-punish-returns-taxes-heirs/story?id=24699145>

Annuity in an IRA? Maybe, now

Changes in the annuity landscape have made some inroads against this rule of thumb – including guaranteed living benefit riders, death benefits, and other options

<http://www.figuide.com/annuity-in-an-ira-maybe-now.html>

Nearly Three-Quarters of Americans Are Interested in Diverse Benefits Available With Annuities, According to Phoenix Companies Survey

71 percent of Americans said they would consider buying an annuity to meet a variety of needs, including predictable monthly income, leaving an inheritance for their heirs, assistance with chronic care expenses and asset accumulation opportunities.

http://www.marketwatch.com/story/nearly-three-quarters-of-americans-are-interested-in-diverse-benefits-available-with-annuities-according-to-phoenix-companies-survey-2014-07-22?reflink=MW_news_stmp

From the week of July 24

Big demand from advisers for Social Security claiming tools, training

But few are willing to pay for it. Although most financial advisers provide near-retirees with some guidance on Social Security claiming decisions,

many need to increase their knowledge and skills in this increasingly important area, according to a new study released Monday by Practical Perspectives and GDC Research.

<http://www.investmentnews.com/article/20140707/FREE/140709964>

When to Take Social Security: A Breakdown by Marital Status

When should a retiree start taking Social Security benefits? Hundreds of thousands of dollars are at stake in the answer, and the smartest path depends on a number of factors — perhaps most importantly, marital status.

<http://www.thinkadvisor.com/2014/06/18/when-to-take-social-security-a-breakdown-by-marita?>

Free can be very profitable

Sometimes your kind gesture can have no monetary value at all. It's just a little effort, taking time out to do something nice for a customer or potential customer.

<http://www.lifehealthpro.com/2014/07/06/free-can-be-very-profitable?>

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?>

Retire Village “Visual Tools”

Our easy-to-use tools will help you calculate many valuable retirement and financial scenarios.

<http://ral.retirevillage.com/calculators2>

Variable annuity sales raising concern: Finra official

Product remains at top of investor complaint list and the self-regulator wants to ensure investors understand what they're getting into

A Finra official on Monday expressed concern over the sale of variable annuities, as investors look for higher returns and the products become more complex.

<http://www.investmentnews.com/article/20140630/FREE/140639989>

5 things to know about children's life insurance

The policies are typically purchased by parents, grandparents or anyone directly related to the child, according to Steve Weisbart, chief economist for the Insurance Information Institute.

http://www.omaha.com/money/things-to-know-about-children-s-life-insurance/article_d98bod79-4f23-5ffc-9a67-1891dcc7a4c1.html

INCOME ANNUITIES:

Explaining and Measuring Return

<http://annuityoutlookmagazine.com/2014/07/income-annuities/>

CDs Fashionable Again for Low-Risk Yield

A certificate of deposit is an attractive option for retirees --*CNN Money*

http://www.onwallstreet.com/news/retirement_planning/cds-fashionable-again-for-low-risk-yield-wednesdays-retirement-scan-2689818-1.html?l

The Wealthy Need Social Security Advice, Too

If you eschew Social Security planning because you can't make a few extra basis points, you fail to see the bigger picture and I fear for your clients. As for the latter, a less-than-optimal claiming strategy can result in hundreds of thousands of dollars less for your high-net-worth clients.

<http://www.thinkadvisor.com/2014/07/16/the-wealthy-need-social-security-advice-too?>

U.S. Debt Path 'Unsustainable'

The Congressional Budget Office painted a sober picture of the nation's long-term fiscal path in its 2014 Long-Term Budget Outlook, released Tuesday.

<http://www.thinkadvisor.com/2014/07/16/us-debt-path-unsustainable-thanks-to-social-securi?>

House insider trading probe involves 44 funds, entities

An insider-trading probe involving the House Ways and Means Committee and a top staff member also includes dozens of hedge funds, investment

advisers and other firms, the **Securities and Exchange Commission** said in a court filing.

<http://ewallstreeter.us2.list-manage.com/track/click?u=1570017ed3b11fe534b36ofd4&id=2eab39a058&e=9bedb1ca28>

Insurers Add New Agents with Diversity

Newbies need not apply?

Five years after the end of the Great Recession, life and annuity companies are hiring again but show a preference for seasoned advisors, especially those who can penetrate cultural and generational markets,

<http://insurancenewsnet.com/innaarticle/2014/07/18/insurers-add-new-agents-with-diversity-a-532238.html>

Good work: Finra employees make double industry pay

<http://www.investmentnews.com/article/20140623/BLOG03/140629971>

Did Mom Bungle Her Deferred Annuity?

Annuity maturity date article

<http://www.foxbusiness.com/personal-finance/2014/07/16/did-mom-bungle-her-deferred-annuity/>

Below: From week of July 17th

‘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>

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>

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--premhnr--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



Forms Search for Life Insurance



Product Information for Life Insurance



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