



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

Open MIC is open for anyone.

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

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tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



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Real Help From Real Agents.

“Our brand can be your brand”



100 feet of plastic, water and kids....summer at the beach!

Open MIC is sharing; Welcome!

ABM: Always Be Marketing

Thank you for joining us on Open MIC

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

Editorial

A recent article mentioned that **Credit Suisse** was evaluating how the new Department of Labor (DOL) “*fiduciary*” rule will affect companies depending on variable annuity fee income. The simple fact is this, variable annuities are losing their place in the market and will eventually be a simple add on product instead of the “*bull*” annuity product in the market.

Companies depending on the variable annuity revenue will be faces with the problem of where and how to replace that massive waive of income and profits once generated from the issuing of VAs.

Here is the link to the Credit Suisse article:

<http://www.lifehealthpro.com/2015/07/20/credit-suisse-cites-impact-of-fiduciary-rule-on-in?>

The other side of the story is the rise and future dominance of our product, **Fixed Indexed Annuities**. (FIA). This past month, the FIA sector was greater than variable annuities in total sales.

The ironic twist is our former competitors (security salespeople) are now embracing our product and using it as a replacement for variable annuities.

Of course it is easy to understand, our products have no fees, no market risk and lifetime guarantee options (income riders).

Here is the link:

<http://www.lifehealthpro.com/2015/07/22/fixed-indexed-annuity-sales-displacing-some-va-pro?>

The future?

Bright, then brighter then brightest! Nothing is stopping the FIA from becoming the foremost retirement product available. Of course, that will come with a fight, a fight over who is in charge of regulating fixed indexed annuities. The DOL ruling will be a step in one direction or another; hopefully the FIA will remain under state regulator control.

For over 100 years, insurance products have been regulated at the state level. Regulatory oversight has worked very well and there is absolutely no need for federal assistance.

Fight on!

To make my point about federal intervention, click on the link below. I have copied a small portion for you and made notes in red.....BB

<http://insurancenewsnet.com/inarticle/2015/07/24/industry-seeks-clarity-on-pte-84-24.html>

Questions On DOL Rule Focus On Preserving Annuity Business

U.S. Department of Labor Secretary Thomas E. Perez this week suggested he was ready to work with the financial advisory industry to improve proposed conflict of interest rules. But he left no doubt that his agency was serious about pushing through tougher rules.

For sellers of **fixed annuities, a sticking point** in the DOL proposal surrounds the Prohibited Transaction Exemption 84-24, also known as PTE 84-24, which has traditionally provided agents with relief from compensation restrictions.

DOL has proposed to treat fiduciary transactions involving ERISA plans and IRAs differently, according to the DOL's published proposal.

Employee Retirement Income Security Act (ERISA) plan fiduciaries remain eligible for relief under the 84-24 exemption with respect to transactions involving "all insurance and annuity contracts and mutual funds shares and the receipt of commissions allowable under that exemption."

Investment advice fiduciaries to individual retirement accounts (IRAs) could still receive commissions for transactions involving insurance and annuity contracts, but IRA fiduciaries would be required to comply with standards in the DOL's Best Interest Contract Exemption (BICE).

In other words, under the proposal, 84-24 **will no longer be available for variable annuity or mutual fund sales to IRAs**. Advisors selling those products to IRA owners would have to rely on the more onerous best interest contract exemptions.



Huh????? Commissioner Perez's remarks are a graphic illustration why federal intervention into our world is ridiculous. Do folks that work in DC keep their jobs by being absolutely confusing? (Or stupid) One would think so.....BB

Of Interest



General Electric booked **\$3.3 billion in savings** last quarter by widening retiree-benefit **cuts** from salaried positions to hourly production

jobs, prompting a backlash from former employees who believed a career with the company would guarantee a comfortable retirement.

The savings on retiree benefits is the largest for the Fairfield, Conn.-based company since the **Affordable Care Act** was passed in 2010. Starting Jan. 1, hourly production retirees who turn 65 by the start of 2018 will be **cut off from GE's traditional retiree health plan** and, instead, reimbursed about \$1,000 a year on the cost of Medicare coverage supplements purchased through Towers Watson's One Exchange, the company said in a letter to employees.



.Global Volatility Makes Clients Skittish, Advisors Say

<http://www.onwallstreet.com/global-asset-allocation-tracker/global-volatility-makes-clients-skittish-advisors-say-2693755-1.html?>

by: Andrew Welsch

Monday, August 3, 2015

Mounting worries over problems in Greece, Puerto Rico and China, as well as looming concerns over **possible interest rate increases** at home, have prompted advisors to switch to more cash-heavy allocations for their clients' portfolios.

Advisors have been allocating fewer assets to both equities and bonds, according to the latest findings of our Global Asset Allocation Tracker.

Wealth managers say many clients are nervous and losing confidence with those asset classes in the face of both new and recurring problems.

One financial planner says clients were "spooked" by recent volatility and potential threats posed by issues in Greece. Such worries have led some wealth managers to boost the cash portion of clients' portfolios.

"Obviously Greece was on everybody's mind, and still is. Cash seems to be king in this environment for now," one advisor says.

Another advisor says concerns over rising interest rates, as well as Puerto Rico's continuing troubles, have contributed to a reticence to buy bonds.

Why don't they just admit, reduce volatility with annuities.....BB



Kris Montierth

Owner, Your Personal Secretary

--Recently I have had a few calls about appointment setting and who I would recommend. There are many variable to consider, but Kris Montierth has always been very professional and in tune to agent needs.

We have a long history with Kriss, she does a great job. Here website is below.

Appointment setting

www.callingleads.com

The best number is 865-354-9722

Kriss@callingleads.com and website www.callingleads.com



1 agent last week. Don't you need help?

We can help:

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

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

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

Sales and Marketing

As products evolve, riders attached to a life insurance policy might be a great way to deal with LTC issues. The link below is very informative....BB

<http://www.lifehealthpro.com/2015/07/21/the-living-benefits-of-life-insurance-eye-on-2-rid?>

The living benefits of life insurance: Eye on 2 riders

Life insurance can provide much more than a death benefit. With a chronic illness rider, it can also help to pay for expenses resulting from a long-term illness.

hybrid products as are writing stand-alone long-term care solutions.

Chronic illness rider vs. an LTC rider

Understand the key differences:

	Chronic Illness Rider	Long-Term Care Rider
Internal Revenue Code (IRC) Tax Status	Typically qualifies for tax-beneficial treatment as life insurance under 101(g) tax code	Typically qualifies for tax-beneficial treatment as health benefits under 7702(b) tax code
Cost	Often has no up-front charge; an administrative charge may be applied if a claim is made	Generally has an annual charge
Benefit Payment	Indemnity – benefits are paid regardless of expense	Typically reimbursement – Receipts must be shown to prove qualifying LTC expense
Underwriting Requirements	Often requires no additional underwriting	Additional underwriting often required
Health License Required to Sell?	No	Yes
Permanent Condition Needed to Qualify?	Yes	No

I left this chart from last week because of a recent NBC report about gold being on a roller coaster. The dollar is strengthening as we speak, gold will be adversely affected.

Use this chart to help your prospects understand the ups and down they face with gold.

Today's chart provides some long-term perspective on this millennium's gold market. As today's chart illustrates, the pace of the bull market in gold that began back in 2001 increased over time. In 2011, however, the parabolic trend in gold prices came to an end and a new downtrend began in earnest. Over the past two years, gold has traded within the confines of a mildly sloped downward trend channel. Over the past month, gold has sold off more sharply and is now testing support while trading at new bear market lows.

Notes:

Does the gold decline continue? The answer may surprise you. Find out now with the exclusive & Barron's recommended charts of [Chart of the Day Plus](#).



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



Questions this week regarding marketing and income options. BTW...**Thanks for the questions**, they help all of us!

Q: Bill, what is a GRAT?

A: The word **annuity** attached to this tool is not the same type of annuity we sell. It means a fixed cash flow from the liquidating of assets, annuities as we offer, from insurance companies are rarely used. If they are then generally it is a relationship between home office and the annuitant. We are the middlemen and are almost never used.

A GRAT is a “grantor retained annuity trust”. GRATs are employed to move money to heirs without being hit by one of the federal taxes on the transfer of money from one generation to the next: the estate tax and the gift tax. These taxes are now at **40%**.

The typical GRAT is set up and funded by a patriarch. The grantor agrees to receive back from the trust the principal plus a return on that principal.

If the trust has money left after fulfilling its obligations to the grantor, any remaining amount in the trust belongs to the children. There is no estate or gift tax levied on the excess amounts that may pass from the grantor to the next generation at the end of the trust.

If the GRAT’s investments underperform the stated rate, then there is nothing left in the GRAT for the next generation, and it is considered a failed GRAT. Interestingly, there are no negative tax ramifications if you

have a failed GRAT. Of course, there are legal and administrative costs that will have been spent to no avail.

The lower the return demanded by the grantor, the more money that may be left in the pot at the end of the trust.

To ensure that grantors are not too generous to the heirs by demanding an artificially low rate, the government sets the minimum rate monthly. A hurdle rate is locked in for the life of the GRAT when the trust is established.

The owner of the Venetian Casino in Las Vegas has used this tool to save billions in estate taxes.

GRATS are complicated estate planning tools and should never be attempted by anyone who is not legally licensed and authorized for their use.

Agent Share:

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

Our friend and crew member from Montana, Rick Taylor has a great agent share. Thanks Rick!

Bill,

FYI

In the August issue of Consumer Reports they ran an article "***Can You Afford to Live to 100?***"

Rick

2. Buy a simple annuity

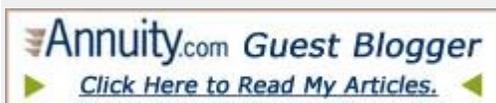
Consumer Reports' surveys of retired readers show that having a pension—guaranteed income—correlates with satisfaction in retirement. As traditional pensions disappear, insurers are stepping up their marketing of annuities, which promise pension like, lifetime income.

<http://www.nationalreview.com/article/421790/social-security-bankruptcy-statement-baby-boomers>

Nice share from Dave Albin



Dan's business success is based on careful listening and thoughtful solutions.



Dan Barnard
Daniel Barnard & Associates

P.O Box 14656
Newport News, VA 23608

(757) 221-9661
danbarnard@dba1.net

Back End Sales

Profit comes from repeat customers, customers that have confidence in you, your products or services. Profit comes from repeat sales and from referrals. Think of this system as “back end sales.”

The backend sale is a sale that you have already paid the marketing cost on.

Your future depends on back end sales; this is done by cultivating your existing clients either for referrals or for add on sales.

Think of it this way: using our formula of 1 sale per 10 leads, and an average cost of \$200 per lead, that one sale actually cost you \$2,000.

If you make a second sale to the same client, then your cost per sale drops to \$1,000. If you cultivate referrals and make a sale your cost per sale drops to \$667 and so on and so on.

Cultivating your existing client base and prospect base is the magical ways to increase sales and reduce you lead cost per sale.

We have for years suggested you use our system, Retire Village. Retire Village was invented 20 years ago in Olympia Washington as a system for cultivating clients for referrals and unsold leads for a sale. This is done by giving away information, information anyone can use. The “*giving*” helps build relationships, relationships that can grow into sales and referrals.

Dan Barnard is a master at building relationships. His business is built on service, information and product knowledge.

Please join me in welcoming Dan Barnard.

Big Truck Partners



TRIVYSTA
GUGGENHEIM LIFE & ANNUITY

PROTECTION GROWTH INCOME

- Exclusive Partnership - Limited Distribution
- Exclusive Indexed Strategies from Deutsche Bank and Morgan Stanley
- Increasing Income After Activation Potential
- High Income Payouts
- 10/10 Compliant
- Competitive Compensation



Anthony and family are on vacation in Alaska, back August 7

Index Strategies		Rates
S&P 500	1-Year Pt-to-Pt w/Annual Cap	4.50%
CROCI Sectors II 5.5% VC Index	1-Year Pt-to-Pt w/Spread	1.75%
CROCI Sectors II 5.5% VC Index	2-Year Pt-to-Pt w/Participation*	90%
CROCI Sectors II Index	5-Year Pt-to-Pt w/Participation*	35%
MS Diversified Select Index	1-Year Pt-to-Pt w/Participation	80%
MS Diversified Select Index	2-Year Pt-to-Pt w/Participation*	100%
MS Diversified Select Index	5-Year Pt-to-Pt w/Participation*	120%

Index Strategies	Rates
1-Year Fixed	2.25%

*2 and 5 year strategies are not available in New Hampshire



Product Information:



David Townsend



Using life insurance to leverage alternative assets, top trends in corporate markets and more in this week's newsletter.

Phone: 253-381-2328

Week of August 3, 2015

[View in Browser](#)

Marketing Concepts

Using Life Insurance to Leverage Alternative Assets

There are many benefits to life insurance ownership—whether it's owned by a trust or an individual. Life insurance can provide a financial hedge to your clients' portfolios for assets that are earmarked for wealth transfer. This new sales idea brochure highlights two scenarios where leveraging alternative assets using life insurance may help maximize wealth transfer.

[MORE](#)

Access Trust Resources

An Access Trust is a type of irrevocable life insurance trust (ILIT) that enables the spouse of the trust grantor to receive distributions from the trust during his or her lifetime and as long as the trust is drafted and administered correctly, it will also have the tax benefits of a traditional ILIT.

[MORE](#)

Top 5 Trends in the Corporate Markets

John Hancock is a specialist in the Corporate Insurance marketplace, with extensive experience to offer a full suite of corporate solutions. They recently published highlights of the current trends throughout the corporate market based on their experience.

[MORE](#)

Product Updates

Downside Protection and a Dynamic Design

Part of the appeal of Accordia Life's Lifetime Foundation indexed universal life (IUL) product is the combination of upside potential with the downside protection of the 0% floor, our patented 2% true-up guarantee and a dynamic design.

[MORE](#)

A Better Way to Build More for Tomorrow

Survivorship indexed universal life insurance can be a smart addition to many financial plans for couples who want more ways to protect their legacy, reduce their taxes, and potentially grow their money over time with downside protection. BrightLife Grow Survivorship has been specifically designed for couples who want life insurance for their family and retirement income for themselves.

[MORE](#)

Underwriting Updates

Underwriting for Diabetes

In 14 minutes or less via on-demand webinars, Prudential shares what you need to know about their underwriting guidelines, case studies, and niches. Each installment focuses on one of the eight topics you told them you want to know more about. Up this week: Underwriting for Diabetes.

[MORE](#)

QuickPredict: Make it an App with Just a Tap

This first-of-its-kind mobile field underwriting tool can help producers determine early in the fact-finding process whether a client may qualify for an Elite or Preferred rating class, based on 11 key risk factors. After using MetLife QuickPredict and running an illustration based on the indicated possible rating class, producers can provide clients a more accurate individual life insurance policy premium estimate.

[MORE](#)

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

Allianz Life

Effective August 4th, Allianz will be adjusting rates. Please click the links for details

[August 2015 Rate Watch](#)

Athene

Effective August 7th, Athene will consolidate their product line. This will affect the availability of certain products. Please click the link for additional details:

[Product Line](#)

The Income Preferred Series will be changing rates effective August 8th. Please click the link for details:

[Income Preferred Series](#)

The Target Horizon 10 and 15 will be making changes to the minimum issue ages and premium bonuses. The Target Pay and Target Pay Plus income riders will also be undergoing enhancements. These will changes will take effect

August 8th. Please click the link for details:

[Target Pay](#)

EquiTrust

Commission Special on MarketValue Index Ending August 14th. Applies to apps received June 22, 2015 to August 14, 2015. (Faxed applications accepted on August 14th as long as originals received by Monday, August 17th.

[Commission Special](#)

F&G

For a limited time, F&G will be increasing commission by .50% and the premium bonus by 1% on the Safe Income Plus. The new bonus will now be 7% effective with the August 8th, 2015 buy date.

[Safe Income Plus Incred Sheet](#)

Guggenheim

Rates on the Trivysta are changing in August. Please click the attached link for August rates.

[TriVysta Rates](#)



The Short List:

Hartford Losing Its Ties To The Insurance Industry

In the mid- to late-1950s, Connecticut General Life Insurance Co. shook the foundation of the city's venerable insurance industry when it built a suburban office complex in Bloomfield — becoming the first insurer to move out of downtown Hartford. A defensive Connecticut General chief executive promised that the company would still be close by and [...] The post Hartford Losing Its Ties To The Insurance Industry (<http://www.looktowink.com/2015/07/hartford-losing-its-ties-to-the-insurance-industry/>) appeared first on Wink (<http://www.looktowink.com>) .

Questions On DOL Rule Focus On Preserving Annuity Business

U.S. Department of Labor Secretary Thomas E. Perez this week suggested he was ready to work with the financial advisory industry to improve proposed conflict of interest rules. But he left no doubt that his agency was serious about pushing through tougher rules. For sellers of fixed annuities, a sticking point in the DOL proposal [...] The post Questions On DOL Rule Focus On Preserving Annuity Business (<http://www.looktowink.com/2015/07/questions-on-dol-rule-focus-on-preserving-annuity-business/>) appeared first on Wink (<http://www.looktowink.com>) .

Principal Financial Posts 21% Drop in 2Q Net as Exchange Rates Affect International Business

Principal Financial Group's second-quarter net income dropped by 21% while total operating revenues climbed by 34%. Principal reported net income of \$241.1 million. In its international business, Principal operating earnings dropped by 13%, to \$59.3 million. It said foreign exchange rates were largely to blame. The company said its \$539.9 billion in assets under management [...] The post Principal Financial Posts 21% Drop in 2Q Net as Exchange Rates Affect International Business (<http://www.looktowink.com/2015/07/principal-financial-posts-21-drop-in-2q-net-as-exchange-rates-affect-international-business/>) appeared first on Wink (<http://www.looktowink.com>) .

Fixed index annuities: Sales growing, products evolving

Indexed annuities (IAs or fixed index annuities [FIAs]) continue to produce solid business results. LIMRA Secure Retirement Research reported that the products' sales

reached \$48.2 billion in 2014, a 23 percent increase over 2013. For the first time, FIAs accounted for more than a 50 percent market share for all annuity sales. Click here to [...] The post Fixed index annuities: Sales growing, products evolving (<http://www.looktowink.com/2015/07/fixed-index-annuities-sales-growing-products-evolving/>) appeared first on Wink (<http://www.looktowink.com>) .

The accidental insurance agent

To Christopher Sullivan, a perfect world is one in which insurance agents would be viewed in the same light as attorneys and accountants. Sullivan, a risk management advisor with Powers Insurance and Benefits in Clayton, Missouri, says insurance is just as crucial to a business's longevity, yet is often looked upon as a commodity rather than [...] The post The accidental insurance agent (<http://www.looktowink.com/2015/07/the-accidental-insurance-agent/>) appeared first on Wink (<http://www.looktowink.com>) .

Social Security is here to stay, and advisors are studying up

Long live Social Security. That's the message from Social Security's trustees in their annual report released last week, saying the federal program is in better shape than last year, and they're supported in that message by financial advisors who routinely use Social Security as part of their retirement income planning for clients. On Wednesday, the [...] The post Social Security is here to stay, and advisors are studying up (<http://www.looktowink.com/2015/07/social-security-is-here-to-stay-and-advisors-are-studying-up/>) appeared first on Wink (<http://www.looktowink.com>) .

Missouri Changes Asset Protection Law For Married Couples

On July 10, 2015, Governor Jay Nixon of Missouri signed Senate Bill No. 164, which dramatically changes the Missouri qualified spousal trust requirements and, as a consequence, the entire asset protection landscape for Missouri married couples. The new law takes effect on Aug. 28, 2015 and should apply to traditional as well as same sex- [...] The post Missouri Changes Asset Protection Law For Married Couples (<http://www.looktowink.com/2015/07/missouri-changes-asset-protection-law-for-married-couples/>) appeared first on Wink (<http://www.looktowink.com>) .

DOL, Industry Years Apart on Fiduciary Rule Implementation Schedule

The dust has barely settled between U.S. Department of Labor regulators and the financial advisory industry over the finer points of a proposed fiduciary rule and both

sides are ready to square off over the implementation sequence of the rule. The American Council of Life Insurers said the DOL needs to give the industry at [...] The post DOL, Industry Years Apart on Fiduciary Rule Implementation Schedule (<http://www.looktowink.com/2015/07/dol-industry-years-apart-on-fiduciary-rule-implementation-schedule/>) appeared first on Wink (<http://www.looktowink.com>) .

California Makes an Annuity Best Practice a Law

The California legislature has passed, and the governor has signed, a new fixed annuity law that essentially codifies a surrender charge practice that most annuity carriers have followed as a matter of everyday practice—or a “current best practice,” as Insurance Commissioner Dave Jones has put it. The measure, Senate Bill 426 (Leyva), requires that, when [...] The post California Makes an Annuity Best Practice a Law (<http://www.looktowink.com/2015/07/california-makes-an-annuity-best-practice-a-law/>) appeared first on Wink (<http://www.looktowink.com>) .

10 of the wealthiest U.S. women

There’s plenty of evidence that the wealth of women is growing. A Wells Fargo survey last year found that not only are women accruing more money, but they also enjoy investing their resources. The rise in wealth among women got us wondering who are among the richest in the U.S. Click there to read... The post 10 of the wealthiest U.S. women (<http://www.looktowink.com/2015/07/10-of-the-wealthiest-u-s-women/>) appeared first on Wink (<http://www.looktowink.com>) .

The DOL fiduciary rule: reactions from 4 industry associations

The Department of Labor’s proposed fiduciary rule on retirement account investment advice is bad for the industry and bad for consumers. This is the overwhelming consensus of industry associations that have submitted last-minute letters in advance of a comment deadline set by the DOL. Among the organizations voicing concerns: the Association for Advanced Life Underwriting [...] The post The DOL fiduciary rule: reactions from 4 industry associations (<http://www.looktowink.com/2015/07/the-dol-fiduciary-rule-reactions-from-4-industry-associations/>) appeared first on Wink (<http://www.looktowink.com>) .

Sen. Warren rips Primerica president during Senate panel on DOL rule

A well-mannered, at times jocular subcommittee hearing on the Department of Labor’s conflict of interest proposal in the Senate turned in tone when Sen. Elizabeth Warren, D-Massachusetts, took to questioning panel witnesses. One in particular, Peter

Schneider, president of Primerica Inc., a Georgia-based provider of investment services distributed through a channel of 90,000 advisors, was specifically signaled out by [...] The post Sen. Warren rips Primerica president during Senate panel on DOL rule (<http://www.looktowink.com/2015/07/the-mail-fraud-charge-to-which-chun-pleaded-guilty-carries-a-maximum-potential-penalty-of-20-years-in-prison-and-a-fine-of-250000-sentencing-is-scheduled-for-nov-2-2015-u-s-attorney-fishman-pr/>) appeared first on Wink (<http://www.looktowink.com>) .

How much retirement income will \$1 million generate?

How much retirement income can I get from a \$1 Million nest egg? — Darrell, Texas I hate to sound as if I'm equivocating, but the answer depends on a whole bunch of factors, including your age, your sex, the level of interest rates and the investment returns you earn, how long you would like [...] The post How much retirement income will \$1 million generate? (<http://www.looktowink.com/2015/07/how-much-retirement-income-will-1-million-generate/>) appeared first on Wink (<http://www.looktowink.com>) .

ACCUSED SENIOR SCAMMER SIPHONED THOUSANDS FROM DEAD WOMAN'S BANK ACCOUNT

A Fresno money manager is accused of scamming seniors to help pay off his own massive debts. The numbers just didn't add up. Thousands of dollars were leaving Alta Crawford's trust fund — money the Kern County woman left behind for her children and grandchildren. When state insurance investigators checked into it, they discovered more [...] The post ACCUSED SENIOR SCAMMER SIPHONED THOUSANDS FROM DEAD WOMAN'S BANK ACCOUNT (<http://www.looktowink.com/2015/07/accused-senior-scammer-siphoned-thousands-from-dead-womans-bank-account/>) appeared first on Wink (<http://www.looktowink.com>) .

Meiji Yasuda to pay \$5 billion for StanCorp

Meiji Yasuda Life Insurance Company has agreed to pay \$5 billion in cash for StanCorp Financial Group Inc. (NYSE:SFG), the parent of The Standard. The deal amounts to \$115 per share, or a price about 50 percent higher than the recent stock price. StanCorp, a company founded in 1906, has been a top player in [...] The post Meiji Yasuda to pay \$5 billion for StanCorp (<http://www.looktowink.com/2015/07/meiji-yasuda-to-pay-5-billion-for-stancorp/>) appeared first on Wink (<http://www.looktowink.com>) .

Broker/Dealers Embracing FIAs As Demand Grows

The Insured Retirement Institute (IRI) today released a new research report showing that fixed indexed annuities (FIAs) are becoming a greater part of broker-dealers'

annuity business. The IRI report found that FIAs made up 10 percent of total broker-dealer annuity sales in 2014, and half of broker-dealers expect this share to continue to grow. “The [...] The post Broker/Dealers Embracing FIAs As Demand Grows (<http://www.looktowink.com/2015/07/brokerdealers-embracing-fias-as-demand-grows/>) appeared first on Wink (<http://www.looktowink.com>) .

MetLife Enters The Individual QLAC Market

MetLife’s announcement today that it had entered the individual qualifying longevity annuity contract (QLAC) market offers advisors and their clients more retirement income flexibility. This comes as millions of baby boomers become subject to required minimum distribution (RMD) rules beginning next year. MetLife’s individual QLAC is built on the company’s Guaranteed Income Builder deferred income [...] The post MetLife Enters The Individual QLAC Market (<http://www.looktowink.com/2015/07/metlife-enters-the-individual-qlac-market/>) appeared first on Wink (<http://www.looktowink.com>) .

DOL Secretary Questioned Over Proposed Fiduciary Duty Rule

Lawmakers questioned U.S. Department of Labor Secretary Thomas Perez over the possible unintended consequences of a proposed rule that would extend conflict of interest fiduciary duty requirements to brokers and dealers — including those who provide consumer retirement advice. U.S. Sen. Johnny Isakson, R-Ga., chairman of the Senate Labor subcommittee on Employment and Workplace Safety, [...] The post DOL Secretary Questioned Over Proposed Fiduciary Duty Rule (<http://www.looktowink.com/2015/07/dol-secretary-questioned-over-proposed-fiduciary-duty-rule/>) appeared first on Wink (<http://www.looktowink.com>) .

New Connecticut law protects retirees’ annuity benefits from creditors

The pension benefits earned by Connecticut residents whose employers transfer those liabilities to insurers under corporate pension derisking — programs will be protected from creditors under a new state law. In such programs, employers, who include such well-known organizations as Bristol-Myers Squibb Co., General Motors Co., Kimberly Clark Corp., and Motorola Solutions Inc., have transferred [...] The post New Connecticut law protects retirees’ annuity benefits from creditors (<http://www.looktowink.com/2015/07/new-connecticut-law-protects-retirees-annuity-benefits-from-creditors/>) appeared first on Wink (<http://www.looktowink.com>) .

We Recommend:

www.annuity.com/agenttools

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

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

Annuity.com Insurance Products & Sales Tools



Annuity Search and Comparisons



Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



Disclaimer:

David Townsend and I own Annuity.com, but we have a lot of marketing friends, friends that you might be better off if you knew them. Joe Rych at Retire Village, Anthony Owen at Annuity Agents Alliance, Sherilyn Orr at Infofuel, Kevin and Allison at FinAuction, Tom Bradley at First Annuity....and many more.

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.

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

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

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

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