



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

**Open MIC is open for anyone.**

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[tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com)

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**'OLD'** IS WHEN...

Your friends compliment you on your new alligator shoes .....And you're barefoot!

## **Words of Wisdom**

Nice share from Jim Gaines....

**Will Rogers, who died in a 1935 plane crash, was one of the greatest political sages this country has ever known.**

### **Some of his sayings:**

- 1. Never slap a man who's chewing tobacco.**
- 2. Never kick a cow chip on a hot day.**
- 3. There are two theories to arguing with a woman. Neither works.**
- 4. Never miss a good chance to shut up.**
- 5. Always drink upstream from the herd.**
- 6. If you find yourself in a hole, stop digging.**



# Editorial



**Trust:** Chevrolet, apple pie, Mom's cooking, the local bank on the corner....who do we trust now?

The idea is so simple, create a base line industry standard that you can manipulate and get very rich.

That is what has happened, **LIBOR** became that standard and now Barclay's Bank has gotten stinking rich though minute manipulations of extremely small numbers.

The numbers?

Just how much interest is charged on debt, all sorts of debt and who gets the tiny little excess?

## **Barclays. and others.**

The **London Interbank Offered Rate (LIBOR)** is the average interest rate estimated by leading banks in London that they would be charged if borrowing from other banks. It is usually abbreviated to **LIBOR**, or more officially to **BBA Libor**.

It is the primary benchmark for short term interest rates around the world.

Libor rates are calculated for ten different currencies and 15 borrowing periods ranging from overnight to one year and are published daily at 11:30 am (London time). Many financial institutions, mortgage lenders and credit card agencies set their own rates relative to it. At least \$350 trillion in derivatives and other financial products are tied to the Libor. **(yes it is trillion...BB)**

In June of 2012, multiple criminal settlements by Barclays Bank revealed significant fraud and collusion by member banks connected to the rate submissions, leading to the LIBOR scandal.

Why is this important to us, lowly annuity pitch people?

Because it goes to the core of the one thing we must have....**trust**. As American's sit and watch this all unfold over the nightly news, they don't think about the small points of international finance, they think about trust.

All we have is our word and the word of those who care take our clients money and make sure it will be there when it is needed.

## **Super creeps, British Bankers.**

Follow the link for all the disgusting details.

LIBOR

<http://www.npr.org/blogs/money/2012/07/30/156371620/rigging-libor-banking-scandal-hits-home-literally?ft=1&f=1001>

Trust your profession, trust the annuity guarantee system and trust your marketing instincts....BB

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**On a less serious note....**



Phyllis and I are blessed to be able to live in one of the most gorgeous places on earth, Calistoga California. I give my thanks daily for all the blessings we enjoy, our two lovely daughters, Amy and Annie also live here, that makes it very special....

- Some local facts most do not know about Calistoga, under the entire area is a natural hot weather thermal which stays at 130 degrees. This is where the Indians always came to spend the winters because it was warm, 3 original geysers were found when the white man came. All are now capped and have become spas for the world's visitors.
- In Napa Valley when you are asked where you are going, the answer is "**up valley**" if going north and "**down valley**" if going south.
- Calistoga is where Robert Louis Stevenson spent his honeymoon and wrote the book "*Calistoga Squatters.*"
- Hot water, cool wines, warm people.

During the past two years many of you have stopped during your visit to our wine country and we have been able to share this wonderful place, for that we are also grateful.

But.....

I am often asked by friends, "What is it like to live in Calistoga?" The answer is simple, plenty to do and plenty to see. I was told our small town sees 5 million visitors a year, I don't know if that is true or not, but there are lots of folks coming through and personally, I love the crowds and the excitement here.

**It is expensive.** Phyllis and I live in a very small cottage which fits us just fine. The San Francisco newspaper published a story about the most expensive average hotel costs in American and in the world.

In America, Calistoga is the **3rd** most expensive average and in the entire world, the **7th** most expensive of hotel costs.

Yikes!!!!....well we do have our cottage.



Thanks to being able to sell our wonderful products: annuities!

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**Andrew Sorkin is a top notch writer....Last year he wrote the blockbuster..... "*Too Big To Fail*" which was also made into a movie....BB**

<http://dealbook.nytimes.com/2012/08/06/why-are-investors-fleeing-equities-hint-its-not-the-computers/>

## **Why Are Investors Fleeing Equities? Hint: It's Not the Computers**

By [ANDREW ROSS SORKIN](#)

Scott Eells/Bloomberg News [Bill Gross](#) of Pimco says investors have lost confidence in stocks.

Let's stop with the excuses.

You've no doubt been reading a lot about a "crisis of confidence" on Wall Street in recent days after software problems at a big trading firm sent the stock market, briefly, into a tizzy.

Everyone is hyperventilating at the errant trades at the [Knight Capital Group](#) — suggesting, in the words of [Arthur Levitt](#), that these malfunctions "[have scared the hell out of investors.](#)" The problems at the firm were immediately lumped together with [Facebook](#)'s glitch-filled initial public offering, the flash crash of 2010 and the rescinded public offering of BATS Global Markets, among others.

Apparently — if the experts are to be believed — these computer errors are the reason “[investors are fleeing the markets like never before](#),” Dennis Kelleher, president of Better Markets, told The Los Angeles Times. Dozens of articles about the trading blunder included some form of that contention, using statistics showing that \$130 billion or more had been withdrawn from [mutual funds](#) over the last year or so.

Follow like for the whole article.....

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## Crew Question

**Q.** What do you say to people who say they want to invest in utility companies?

**A.** Depends, if it is bonds, I ask what do they want the money to accomplish?

If it is investment then I point out the **negative side** (and positive) of owning bonds.

If it is for income, I show the **power of an income rider**....

If they only want to invest in the stocks of the utility company, I say good choice.

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**Shaun has a big announcement that can get you free leads for the rest of the year.**

## Life Leads.....call Shaun

Speaking of leads, we have them, a steal at \$27 each....look at these example of availability. Call Shaun for your specific state....he can hook you up....at \$27 a killer life lead price and they are **exclusive!**

**The weekly industry webinars started this week....were you there?**

### Monthly Lead Flow

CA	500
FL	300
PA	150
IL	145
NC	140
OH	125
NJ	110
VA	97
TN	80

Email or Call Anthony Owen for more info:

888-742-4368 or [tony@annuity.com](mailto:tony@annuity.com)

If you are already contracted with us call Shaun directly.



## LTCI

Remember when the LTC was the next wave of marketing for us. Everyone I knew jumped into the business of selling LTCI....now the whole industry has collapsed.

Companies leaving the business and premiums heading up and out of site....BB

## Genworth premium increase

[http://www.lifehealthpro.com/2012/08/01/genworth-plans-to-raise-some-ltci-rates-50?eNL=5019b430150ba0a34a000142&utm\\_source=SeniorMarketInsider&utm\\_medium=eNL&utm\\_campaign=LifeHealthPro\\_eNLs&\\_LID=97952469](http://www.lifehealthpro.com/2012/08/01/genworth-plans-to-raise-some-ltci-rates-50?eNL=5019b430150ba0a34a000142&utm_source=SeniorMarketInsider&utm_medium=eNL&utm_campaign=LifeHealthPro_eNLs&_LID=97952469)

## Genworth Plans to Raise Some LTCI Rates 50%

By [Allison Bell](#)

Executives at Genworth Financial Inc. (NYSE:GNW) said the company wants to raise rates on a majority of its older long-term care insurance (LTCI) policies by **50% over 5 years** and to raise rates on many of the oldest "new generation" LTCI by **25% over 5 years**.

See link for whole story

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## TIAA-Cref

Time for the annual TIAA-Cref explanation, once a year I would bet we explain how this all works.

### TIAA-CREF

TIAA was founded in 1918 to provide retirement security to university faculty. Today, we meet the financial needs of people in the academic, medical, governmental, research and cultural fields.

TIAA-Cref also has a commercial side where funds are accessible to transfers.

If the funds are in the traditional side in the fixed account, there is nothing you can do....they are locked. if they are in the traditional side but invested in securities, free game.

TIAA CREF commercial (available to anyone) is just like any other brokerage house, the traditional is not.

I bet I get 2-3 calls a month about the big case they just found with TIAA-Cref, sorry but most cannot be moved, they are locked.



Are you into social media, I have stuck my toe in and I think I will now plunge!

I am going to be cautious and stay within time constraints, I am sticking with FaceBook and Twitter.

I found a very easy to use add on, [www.tweeteck.com](http://www.tweeteck.com). Easy to use and easy to manage, here is an article about social media....worth the read. My overall rule, keep it simple.

## **10 social-media timesavers for busy advisers**

[http://www.investmentnews.com/article/20120718/BLOG09/120719928?issuedate=20120718&sid=TECH&utm\\_source=tech-20120718&utm\\_medium=in-newsletter&utm\\_campaign=investmentnews&utm\\_term=text](http://www.investmentnews.com/article/20120718/BLOG09/120719928?issuedate=20120718&sid=TECH&utm_source=tech-20120718&utm_medium=in-newsletter&utm_campaign=investmentnews&utm_term=text)

By Amy McIlwain  
July 18, 2012 6:01 am ET

Each week, I receive tons of e-mails and phone calls where people helplessly proclaim, “I am so busy”, “I am up to my knees in deadlines”, “this has been a crazy week”, or my personal favorite, when people just push the “ignore” button. Let's face it: we've all been there because we're all insanely busy. And among a big handful of tasks, social media is something that tends to fall through the cracks during busy times. Now I'm warning you: you can continue scrambling for social media content like a chicken with his head cut off—nobody's going to stop you. But there are some great ways to putty the cracks to insure you're staying sharp and current on your social platforms.

**Create Pre-Packaged Posts:** Spend a chunk of time creating a collection of pre-packaged posts, pictures, quotes, article links, that you can pull from when you're really busy. Here at FSM, we like to create a library of quotes and posts to draw from when we need fast content.

**Use social media aggregation tools:** There is a medley of great social aggregation platforms to schedule content for all of your social platforms in one easy place. **TweetDeck** and **HootSuite** are among our list of favorites. Sign up and save hours of time.

**Create an editorial calendar:** **Editorial calendars** are an awesome way to map out your entire social media marketing strategy. They not only help you strategize your content, they also promote continuity between different social platforms and ensure that everyone (associates, guest contributors, etc.) is on the same page.

**Hire an intern or delegate responsibility:** Social media should be a collaborative effort. If you're the only one managing the social media operations, you might consider rotating the responsibility between others in the office. As long as your brand's voice is consistent, this is a great way to keep ideas fresh and evenly distribute the load.

**Guest Contributors:** Having guest contributors—especially when it comes to the blog—is an incredible time saver. Not only that, but it keeps your blog fresh with creative voices. Find a list of people and publications that you can exchange content with. Chances are they're scrambling for posts too, so it'll be great opportunity to build a mutually beneficial relationship rooted in sharing content.

**Use your phone:** We all have times when we're waiting in the grocery line or at the DMV—use these opportunities to post to your social networks on your smartphone. Who says you can't kill two birds with one stone?

**RSS Feeds:** RSS stands for **Really Simple Syndication** and it is a great way to keep a constant stream of posts on your platforms. Because it's automated, you don't have to worry about posting or visiting the website. To set it up, all you have to do is visit a website/publication and select an RSS feed that parallels the interests/needs of your target audience. From there you can select how often you'd like the feed to appear on your platforms.

**Google Alerts:** **Google Alerts** are e-mail updates of the latest relevant Google results (web, news, etc.) based on your queries. All you have to do is enter a search query you wish to monitor and select how often you'd like to receive updates. Google Alerts are great for monitoring a developing news story and keeping current on a competitor or industry trends—all of which are great springboards for blogs, videos, tweets, and Facebook posts.

**Personalized Content:** So you can't seem to find and/or develop interesting content today? Try taking a step outside of the norm and posting something personal, such as pictures from your last vacation, your daughters graduation, or your latest speaking engagement. There is nothing wrong with sprinkling personal touches onto your social platforms. As financial advisors, this is a great way to save time *and* build trust with clients, leads, and prospects.

**Daily Social Workouts:** **Daily Social Workouts** offer some great routines and guidelines for daily posting on your social networks. It not only takes away the think-work associated with posting and engaging, it also teaches you a great deal about how and when to engage.

While the latter options offer some great tips for saving time, remember that social media is personal and “in the moment”. Your audience will really appreciate seeing real, genuine posts from your business, for they are interested in you more than anything. How do you save time and increase efficiency with social media?

Amy McIlwain is the president of **Financial Social Media**, a Denver, CO-based firm that teaches financial services firms the best way to combine social media and traditional marketing techniques. Follow the firm on Twitter **@InsuranceMktg**.



A few weeks ago we talked about ILIT trusts, I received several emails about explaining more in detail, this will help....BB

## Looking at the New Estate Tax Laws

*What has happened since 2010 & what could happen in 2013.*

With 2013 approaching, many families and their financial, tax and legal consultants are weighing major estate planning decisions. A short-term window of opportunity may be closing. The relatively low estate tax rates we have now may soon disappear, along with one of the largest federal tax breaks available in decades.

**Estate taxes are at 80-year lows.** At the end of 2010, Congress reset the estate, gift and generation-skipping tax (GST) rates at 35% and raised the lifetime federal gift, estate and GST tax exemptions to \$5,120,000 until January 1, 2013. Some Capitol Hill legislators want to see these rates retained, even made permanent. Two other scenarios may be more likely.<sup>1,2</sup>

In the first scenario, the Bush-era tax cuts expire at the end of 2012 and it becomes 2001 all over again: the lifetime estate and gift tax exemptions fall to \$1 million and estate taxes are reset to **55%** (60% for some households).<sup>3</sup>

In the second scenario, Congress makes good on President Obama's request to turn the clock back to 2009: estate taxes reset to a top rate of 45% with a \$3.5 million personal exemption. (The lifetime gift tax exemption would still fall to \$1 million.)<sup>3</sup>

**The current \$5.12 million personal exemption is portable between spouses.** This represents a major tax break for wealthy families – an opportunity to transfer significantly greater amounts of wealth without triggering transfer taxes.

Currently, executors have an option to transfer an unused portion of a deceased spouse's \$5.12 million lifetime unified gift/estate/GST exemption to a surviving spouse. So with this new portability, a married couple can

potentially transfer up to **\$10.24 million** of assets without incurring any federal estate tax. In 2013, this portability is scheduled to disappear.<sup>3,4</sup>

Portability is not automatic. When the first spouse passes away, the executor of his or her estate must file a federal estate tax return even if no estate tax is owed. That move formally notifies the IRS that you are transferring the unused or partially used personal exemption to the surviving spouse. This estate tax return is due nine months after the death of the first spouse, with a six-month extension permissible.<sup>5,6</sup>

If some planning needs to be done to bring the value of your taxable estate under \$5.12 million (or \$10.24 million), your executor could make donations to qualified charities or non-profits on your behalf to lower the taxable value of your estate, although your heirs would consequently be left with less.<sup>4</sup>

**You can shrink your taxable estate without reducing the lifetime exemption.** In 2012, the **annual federal gift tax exclusion** is set at **\$13,000**. So you (and your spouse) may gift up to \$13,000 each to an unlimited number of individuals in 2012 without reducing your lifetime \$5.12 million gift/estate tax exemption. Those gifts can even be made as payments for school expenses (except housing costs) or medical bills.<sup>4</sup>

**Keep the \$13,000 annual exclusion limit in mind: in 2012, gifts in excess of \$13,000 per individual *do* cut into the \$5.12 million lifetime exemption dollar-for-dollar.**<sup>4</sup>

Even so, you still might want to make large gifts of appreciating assets this year. Why? Here's an illustration: if you gift shares valued at \$52,000 to a relative, you will draw down your \$5.12 million lifetime gift/estate tax exemption by \$39,000 (\$52,000-\$13,000). Yet the future appreciation of these shares will not be included within your taxable estate. This year, you and your spouse can each give away up to \$5.12 million worth of appreciating assets without incurring federal gift taxes.<sup>4</sup>

**An ILIT may be worth a look.** Death benefits from life insurance policies are rarely subject to federal tax. However, if you have any

“incidents of ownership” (i.e., have or have had the ability to make beneficiary, payment, loan or cancellation decisions), the policy proceeds may end up in your taxable estate.<sup>4</sup>

**(Call Shaun Ebben for details about using the best products for an ILIT)**

This problem tends to affect unmarried taxpayers most, though married couples may also face it. One response is to create an irrevocable life insurance trust (ILIT) – a trust that owns an individual or couple’s life insurance policy/policies. Upon the death of the insured, the policy proceeds go into the trust rather than the insured’s taxable estate. The proceeds can subsequently be directed to the named beneficiaries of the ILIT. Two asterisks here: you have to stay alive for at least three years after moving any existing life insurance policies into the ILIT to keep the insurance proceeds out of your estate, and you don’t want to name the trust as the policy beneficiary as that negates the whole purpose of the ILIT.<sup>4</sup>

It is time to carefully review your estate planning strategy in light of the potential changes ahead and the window of opportunity that may soon close.

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#### Citations.

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## What Would Aviva Sale Mean To Annuities?

<http://www.insurancenewsnet.com/article.aspx?id=352327&type=topnews>

**Aviva USA is reportedly close to being sold**, and that news is setting off a new round of speculation about what impact such a sale might have in the U.S. fixed annuity business.

Igniting the speculation is news that Aviva plc, the company's British parent, is preparing to sell its U.S. unit after receiving unsolicited approaches from potential buyers. The news broke Sunday in The Telegraph, a British newspaper and website.



I have now aged to my target market, many of the things I have spoken about in previous years has been exactly what has happened to me.

## Income over Assets

**Income is king** and far more important than assets (you can't eat a house as my dad used to say). The article below really hits home because three (separate people) of our friends are in this boat: underwater.

You can feel the panic when you talk with them, even though the event could be social, it always comes up. The question I have been asked most by them is this:

*"Bill, what am I going to do? Can you help me?"*

Recently, in a private conversation, one of my friends told me the actual depth of her problem, she owed more (considerably more) than her house was worth, very high credit card debt and was facing working well into her late 70's just to survive.

When you think of these folks and you think of our products, you get a sense of how utterly important it is we do every day. It is the difference between dignity and panic, between happiness and stress, the difference between a long life having fun and long life of misery (and embarrassment)....BB

## Our Target Market Might be Underwater

Using nationwide loan-level data for the years 2007 to 2011, the study examined loan performance based on borrower age, loan type, and borrower demographics. It showed that, as of December 2011:

- Among people age **50 and older**, the percentage of loans that are seriously delinquent increased 456% during the five-year period, from 1.1% in 2007 to 6.0% in 2011. As of December 2011, 16% of loans of the 50+ population were underwater.

- Serious delinquency rates of borrowers age 50–64 and 75+ are higher than those of the 65–74 age group. People in the 75+ age group are facing increasing mortgage and property tax expenditures and decreasing average incomes. Serious delinquency rates of the <50 population are higher than those of the 50+ population.
- Of mortgage borrowers age 50+, middle-income borrowers have borne the brunt of the foreclosure crisis. Borrowers with incomes ranging from \$50,000 to \$124,999 accounted for 53% of foreclosures of the 50+ population in 2011. Borrowers with incomes below \$50,000 accounted for 32%.
- The foreclosure rate on prime loans of the 50+ population increased to 2.3% in 2011, 23 times higher than the rate of 0.10% in 2007. The foreclosure rate on subprime loans of the 50+ population increased from 2.3% in 2007 to 12.9% in 2011, a nearly six-fold increase over the five-year period.
- One-quarter of subprime loans of borrowers age 50+ were seriously delinquent as of December 2011.

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**I know this was on last WEEK...BUT  
THIS IS A GREAT RESOURCE....**

**Great stuff might have to  
register...Free**

**Best Financial Info Directory Ever**

[http://www.investmentnews.com/section/tech?issuedate=20120718&sid=TECH&utm\\_source=tech-20120718&utm\\_medium=in-newsletter&utm\\_campaign=investmentnews&utm\\_term=text](http://www.investmentnews.com/section/tech?issuedate=20120718&sid=TECH&utm_source=tech-20120718&utm_medium=in-newsletter&utm_campaign=investmentnews&utm_term=text)

Mammoth directory for everything financial....tons of stuff for the advisor...BB

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## ***Big Truck Questions***

### **Questions for the Owen's Brothers from the Crew**

**Q:** "How do you determine if a lead is a good lead to buy?"

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### **Little more on annuities and bankruptcy**

Last week we had this on Open MIC but driving from Oregon to California over the weekend, I listened to a radio show explaining how annuities could protect any amount of money during bankruptcy....be careful....BB

### **Bankruptcy and Annuities**

This week two questions about annuities and bankruptcy...BB

**Q.** I am working against a Variable Annuity sale for a guy whose wife died in April and he wants to put some money in an annuity to enhance his income down the road. He currently has disability and pension income of about 24,000 per year, his place is paid for.

My question is: this variable guy has told him that annuities are exempt from bankruptcy. Is that true? I thought that I had heard that somewhere as well.

Thanks for your input.

**A.** No not true, it is based on the state of residence. in Texas 100% is exempt while in Washington only \$250 of monthly income is exempt. States will vary wildly

**Be careful giving advice on these rules, have him seek legal advice.**

Here is Montana: <http://www.usconsumerbankruptcy.com/Montana-Bankruptcy-Exemptions.html>

Montana bankruptcy exemptions and laws for Annuity contract proceeds to \$350 per month

A good source is: <http://www.usconsumerbankruptcy.com/>

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## **Dave has some product updates...**

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### **The hits just keep on coming.....**

Another feature coming, your leads from annuity.com (and other sources) are downloaded immediately into your Retire Village account....your prospect is greeted and offered an opt out so we are in full compliance. If they stay, they get your 2 weekly drip and off you go.

**Great News, this will tie into your  
Google Local lead harvest...call  
Joe and Mark**



**It's live!**

**Ok Crew, it is here and it is ready.**

**You can now compete with the large brokerage houses, large insurance agencies by getting noticed.**

**Dominate your local community searches and get leads in your community.**

**Ride the back of our brand ([annuity.com](https://annuity.com)) to become the dominant force in your local market.**

**Ready?  
Oh I forgot to mention.....**

# It is 100% "Outsourced" for you!

## You can't beat that.

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### Google Is the New Yellow Pages, and Much More

*83% of all local searches are conducted via the Internet. Only 17% use traditional sources like the Yellow Pages, White Pages, etc.*

The Yellow Pages industry is becoming **more and more irrelevant** each time someone searches on the Internet. Have you noticed that the Yellow Pages books are becoming thinner and thinner each year? Many consumers hate to see these big books dropped at their doorsteps because it is a waste of resources to print something that few people ever read. Even the Yellow Pages companies now offer customers the option of not receiving their publications anymore.

As consumers are moving away from the Yellow Pages, they are flocking to search engines like **Google, Yahoo and Bing** when they need information on products or services. When you compare the two very different media, it is not difficult to see why search engines have many advantages.

### Search Engines Offer Speed, Accuracy & Convenience

Ever wonder why most of those thick Yellow Pages books end up in the recycle bins as soon as they reach the consumers?

- **People will do what they think it is easy.** Search engines make the vast amount of information easily accessible to users. You can do searches from computers and cell phones anywhere anytime. The amount of time for them to find such information is drastically reduced as search engines become faster and more accurate.
- **Search engines provide up-to-date information.** The Yellow Pages last one year. During the year, the listed companies may have undergone dramatic changes. Such changes

can make the Yellow Pages information outdated. In contrast, search engines constantly monitor the changes on the Internet and those changes are reflected in the search results.

- **Search engines empower the consumers to evaluate various businesses.** Consumers can learn little about a company through its Yellow Pages advertisement. All the ads look the same and use the same language. How can the consumers tell one from another? In contrast, at search engines, consumers are presented with web sites, some of which are good and some of which are not so good. Through these web presentations by the competing companies, consumers can make an evaluation as to which companies they prefer to do business with.

## Why Search Engines Outperform Yellow Pages

Even as the Yellow Pages become less and less effective in attracting new business, many companies are still paying to advertise in this old print media. Some business owners are reluctant to switch to search engine marketing because of the fear of unknown. If you send the **Yellow Pages a \$100,000 check, you will get a full-page ad that lasts a year.** It is something you can see and touch, regardless whether it offers any true value to your company. On the other hand, search engine marketing is gauged by rankings, web traffic and conversion which all seem very abstract and hard to grasp. However, for those business owners who had the courage to try the new way of marketing, search engines are as concrete as the Yellow Pages.

Compared with the Yellow Pages, search engines offer businesses unmatched advantages:

- **Search engines give your business more exposure.** While the number of Yellow Pages users is shrinking, the number of search engine users is skyrocketing. Search engines allow users to find anything from anywhere within minutes, making the Yellow Pages obsolete.
- **Search engine marketing gives your business total control.** Your advertisement in the Yellow Pages is limited by the print space and you can't tell your customers everything about your products and services. Plus, your message doesn't change for an entire year while your business may have gone through significant growth or expansion. That limitation doesn't exist on the web. You have the freedom to provide all the information needed to impress your future customers.
- **Search engines give your business a chance to stand out.** In the Yellow Pages, the only way to grab more attention is to print a bigger, more colorful advertisement. In

contrast, you can beat your competition on search engines with higher rankings, more useful information, better conversion, and more returning visits.

- **Your investment in search engine marketing is long-lasting.** With the Yellow Pages publications changing every year, your hefty investment is only good for one year. In contrast, your investment in search engine marketing lasts as long as your web site keeps operating. When search engines rank a web site, the history of the web site's search engine optimization is taken into account. Your dollars invested in search engine optimization today will benefit you 5 years or 10 years from today.
- **Search engine marketing is scalable.** You decide how much you want to invest in your search engine marketing. You can adjust your marketing budget on a weekly, bi-weekly or monthly basis. Your marketing results help you determine what the appropriate budget should be. If your business has a seasonal cycle, you can market more aggressively at the peak of your season. None of these options are available at the Yellow Pages.
- **Search engine marketing results are trackable.** When visitors come to your web site through keyword searches, you can tell how long the visitors stay at your website, how many web pages they see and whether they buy your products or services. Based on the user feedback, you can further enhance your web performance to convert more visitors into customers. In contrast, you have little feedback from those who see your Yellow Pages advertisement.

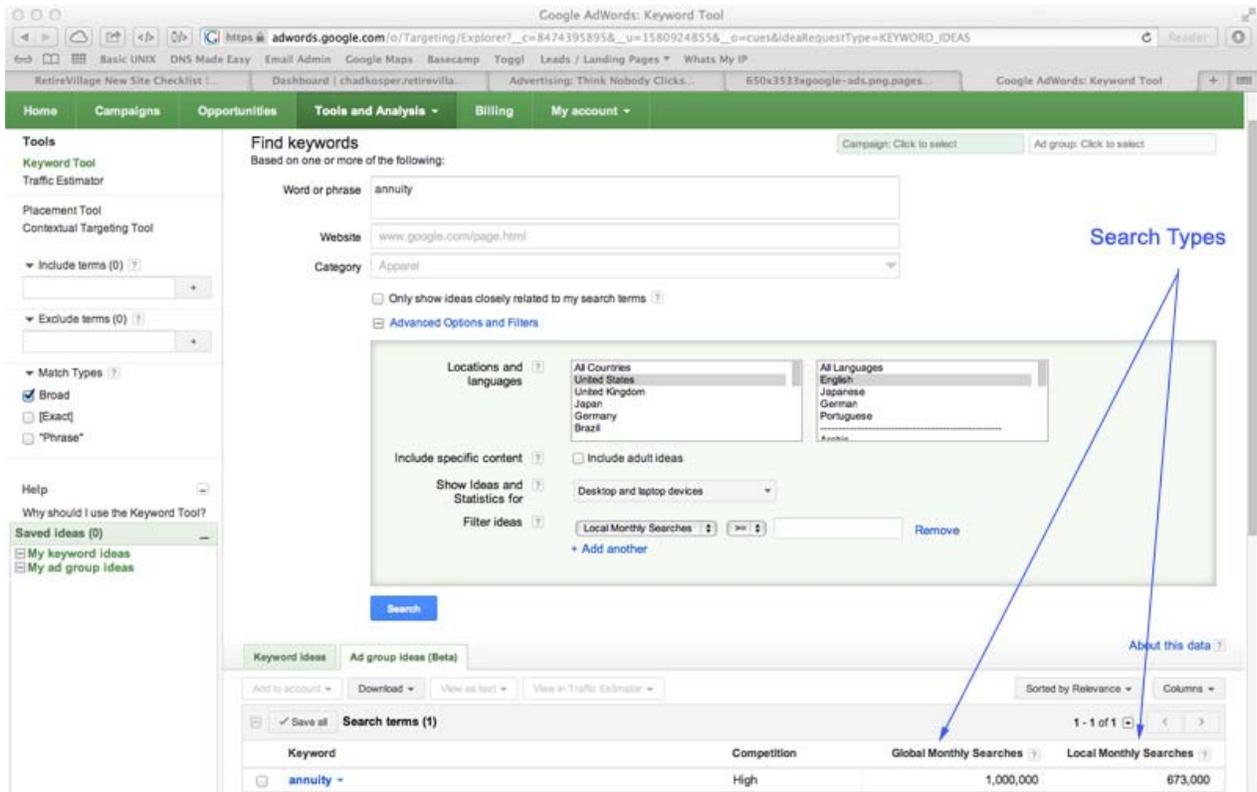
The potential of search engine marketing is endless, with new options emerging as the search technology advances. The combination of organic search optimization and pay-per-click marketing provides businesses the most cost-effective way to reach out to their future customers. Harnessing the power of search engine marketing is the key to your business growth.

## Retirevillage Local SEO and PPC Programs

### What is SEO and PPC?

**Search Engine Optimization (SEO)** is the process of improving the visibility of a website in search engines "natural," or un-paid ("organic" or "algorithmic") search results. In general, the earlier (or higher ranked on the search results page), and more frequently a site appears in the search results list, the more visitors it will receive from the search engine's users.

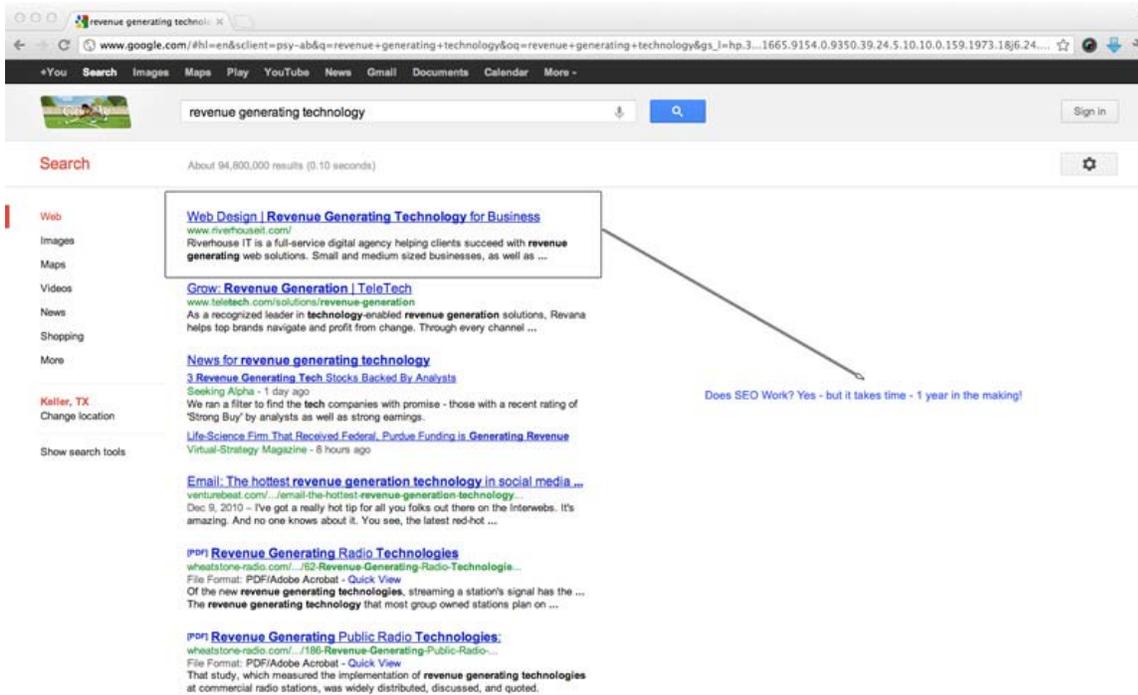
**Pay per click (PPC)** (also called **Cost per click**) is advertising model used to direct traffic to websites, where advertisers pay the search engine or publisher when the ad is clicked. With search engines, advertisers typically bid keyword phrases relevant to their market.



**Question** - Local Search Requests are approximately 40% of Total Searches for the Keyword Annuity. How do you take advantage of these searches?

**Answer** – Outsource it to the experts at **Retirevillage**. **Retirevillage** will manage your Local SEO and Local PPC programs – delivering your leads and contacts directly to you via your **Retirevillage Website!**

Does SEO work? Short answer – Yes – but it takes time. It took 1 year to achieve the number 1 ranking shown below.



How do you get results sooner than 1 year – PPC. As a matter of fact, PPC results are taking over organic search results through Google.

# PAID ADS ARE GAINING GROUND



**1** Organic results account for just 14.8% of the above-the-fold pixels.

**2** On average, the top 3 spots take 41.1% of the clicks on this page.

**3** Sponsored Ads on high commercial intent keywords take up 85.2% of the above-the-fold pixels.

The screenshot shows a Google search for "stainless steel dishwasher". The search results are divided into two main sections: "SPONSORED LISTING ADS" and "PRODUCT LISTING ADS".

**SPONSORED LISTING ADS:** This section contains three main listings:
 

- Stainless Steel Washers - Get an Eco-Friendly Washer** from Ingridare.com, rated ENERGY STAR® Most Efficient.
- Stainless Steel Dishwasher | Lowes.com**, with 229 seller reviews and a price of \$499.00.
- Home Depot - Dishwashers | homedepot.com**, with 3,668 seller reviews and a price of \$599.00.

**PRODUCT LISTING ADS:** This section features a grid of product listings:
 

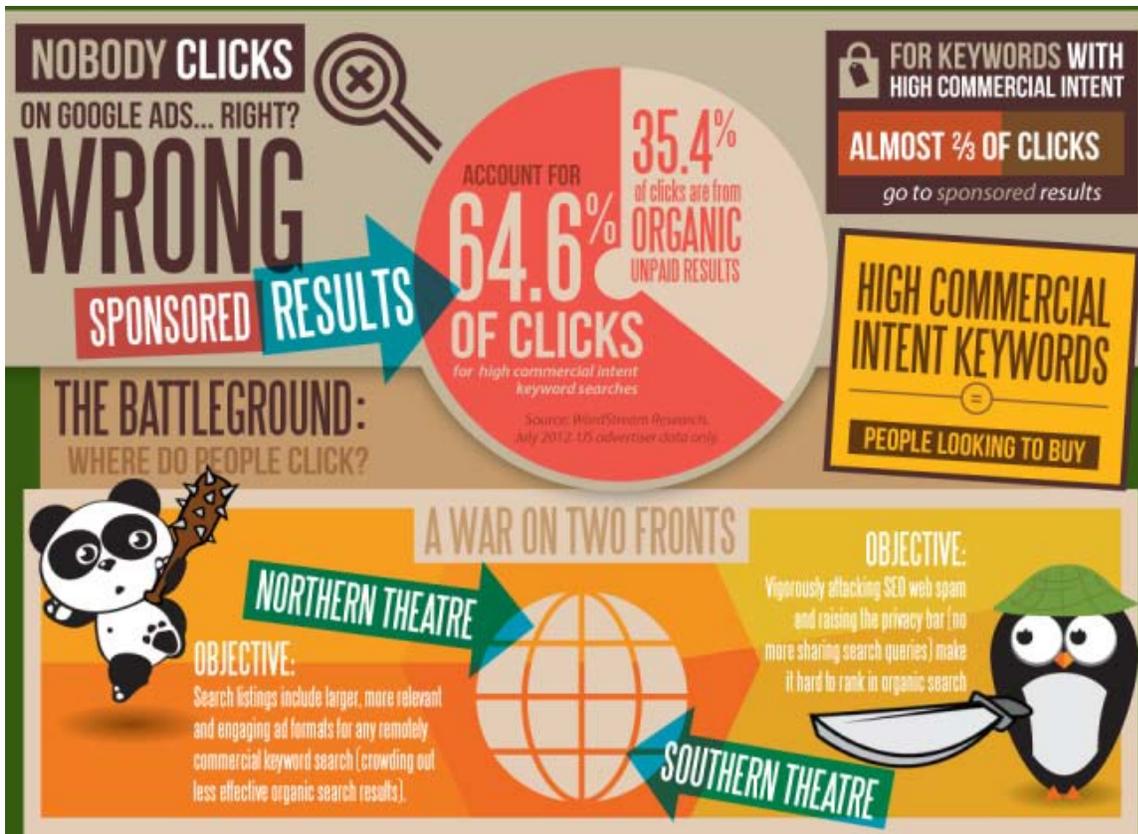
- Frigidaire Professional**: \$641.00
- Bosch Ascenta 24-Inch**: \$674.10
- Frigidaire FFSD2400KS**: \$299.00
- Bosch 500 Series SHFS**: \$739.00
- Frigidaire Gallery Series**: \$649.00
- Frigidaire FFBD2407L**: \$349.00

**ORGANIC RESULTS ABOVE THE FOLD:** The bottom of the page shows organic search results, with a callout indicating that the top organic listing gets just 8.9% of the clicks.

**Annotations:**

- 1:** Points to the organic results section.
- 2:** Points to the top three sponsored listing ads.
- 3:** Points to the product listing ads section.
- 4:** Points to the product listing ads section.
- 5:** Points to the top organic listing.

**Text Box (Bottom Right):** MAY 2012, GOOGLE TRANSITIONED PRODUCT SEARCH TO A "PURELY COMMERCIAL MODEL"



So which is better – SEO or PPC?

# SEO vs PPC WHO TAKES THE SPOILS OF WAR?

Different keyword types drive different value to businesses.

TYPES OF KEYWORD SEARCHES	WINNER	EXAMPLES OF KEYWORD SEARCHES
<p>THESE KEYWORDS ARE BETTER FOR PPC</p> <p><b>\$\$\$</b> <b>HIGH COMMERCIAL INTENT KEYWORDS</b> People trying to buy products or services</p>	<b>PPC</b>	<p>"Toaster Oven Reviews"</p> <p>"Best Internet Marketing Software"</p> <p>"Stainless Steel Dishwasher"</p>
<p><b>\$\$</b> <b>BRANDED KEYWORDS</b></p>	?	<p>"Kenmore Dishwasher"</p> <p>"Nikon d800"</p> <p>"2012 Ford Focus"</p>
<p><b>\$</b> <b>LOCAL KEYWORDS</b></p>	?	<p>"177 Huntington Ave #16 Boston MA"</p> <p>"Johnnies Pizza"</p> <p>"Coffee shop"</p>
<p>THESE KEYWORDS ARE BETTER FOR SEO</p> <p><b>QUESTION &amp; INFORMATIONAL KEYWORDS</b></p>	<b>SEO</b>	<p>"The war of 1812"</p> <p>"Who is Thomas Edison?"</p> <p>"When is the election?"</p>

somebody who is **READY TO BUY SOMETHING**

somebody who is **ALMOST READY TO BUY**

somebody looking for **SOMETHING NEAR THEM**

somebody who is **WANTING TO LEARN**

We make it simple – **Retirevillage includes both!**

What happens when someone clicks on a link or ad? Clients land on customized landing pages matching your Retirevillage website design – all included. All client information is added to your Retirevillage contacts – and dripped on every 2 weeks. In addition, the client information is instantly delivered to your cell phone – giving you the ability to call the customer literally while they are on your website within a minute or two of completing the request.

# Best Annuity Rates

Our **FREE** Annuity Rate & Quote is customized for your investment objectives and risk tolerance. It is designed to help you decide whether an annuity is the right fit for you. Our Quote provides:

- ✓ **Best Annuity Rates & Lowest Fees**
- ✓ **Safe Investments - Match your Risk Tolerance**
- ✓ **Customized Quotes from Top Rated Companies**
- ✓ **Fully Guaranteed Safe Money Investments**

In addition to your quote, you'll receive a 2012 Limited Edition Safe Money Book. **SAFE MONEY** is Bill Broich's best selling guide to investing and wealth management.

Bill's 13 chapter, 115-page book clearly explains today's safe money strategies and solutions that are part of a winning formula to help you invest and retire safely.

Compare Best Annuity Rates From:



**FREE** 2012 Limited Edition Safe Money Book

**Plus Your**  
Custom Annuity  
**RATE & QUOTE Report**

Our **FREE** service will help you find safe, stable & higher returns on your retirement savings.

-- Select Investment Amount --

First Name:

Last Name:

Address:

City:

--Select State--

Zip Code:

Phone Number:

Email:

**GET YOUR REPORT**

## Retirevillage provides:

- Local SEO
  - Local PPC management
  - Landing Pages
  - Keyword recommendations and management
  - Google Maps Registration
  - Google +
  - Simple Facebook for Business Page  
(helps with Local SEO for Google)
- ✓ All for the monthly price of \$150 per month plus Google PPC costs (\$150 per month estimate initial.)
- ✓ Budget for at least one year for best results.
- ✓ Sign up by August 15th and receive \$100 Google Adwords credit.
- ✓ A Retirevillage website (\$75/month) and appointment by Annuity.com (FREE!) is required.

Forms are enclosed.



**From here down are notes,  
contacts and other important  
info from previous Open MIC's  
about leads etc.**

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**Annuity.com Life Division:**

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**Lead explanation average age is 53 not 55 and  
above...but 55 and above is annuity cross  
selling**

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**Beginning in August, we will have agent webinars  
specific to life insurance conducted by different home  
office and field marketing experts on simple and  
complex uses of life insurance, more later this  
month.....**

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## **Cleaned, pre-qualified, scrubbed annuity leads.**

pre-qualified, cleaned and scrubbed leads .....less than "*advisor world*".....email kevin@annuity.com for details....\$195 each, will definitely be interested in annuities....full national launch begins in late august.....testing is available now

Hi Guys,

Our new scrubbed leads are beginning to flow. Couple little bugs in the interface that we'll fix, but the process worked great.

1. Joe Ellis (the lead) filled out a form online.
2. The call center received the new lead.
3. Mr. Ellis was called within 3 minutes.
4. Call Center spoke with Joe Ellis, qualified him by asking the following questions:
  - § The type of annuity he is interested in
  - § The amount & location of his money to invest
  - § His time frame for a potential annuity investment
  - § The best time he can be reached by phone
  - § Additional notes

## **The notes from the call center:**

**Joe Ellis** just sold some real estate and is looking for a place for his money. He lives in Florida but also has a house in Nebraska. **(Hook)**

He states that any time of day is a good time to call but because of the property sale he is going to be 'out and about' the next few days and that next week might be better. I asked him what kind of annuity he was looking for and he stated that he was unsure and was looking for more information on annuities. I told him that Mr. Agent (**we always use the actual agents's** name) would call with him to follow up and answer any questions that he might have. He said that would be great.

**Our system allows for agent name personalization...relationship starts**



## The Scrubbed Lead Program

The strongest brand in the business just gotten stronger!

- |   |   |
|---|---|
|  Leads are verified by phone         |  Average age: 62 years old            |
|  Leads answer "qualifying questions" |  Average investment amount: \$128,000 |
|  Leads are 100% exclusive            |  No pre-payment & no contracts        |

**Only \$195 per lead!**

### How does it work?

- 1** A consumer fills out a form or calls our 800 number, requesting information or guidance on annuities. Our leads come from the Annuity.com website, Google & Yahoo Search, other financial websites, radio and television.
- 2** Every lead is then called by one of our trained phone staff. During the phone call, the following information / data points are collected:
  - The type of annuity they are interested in
  - The amount & location of their money to invest
  - Their time frame for a potential annuity investment
  - The best time they can be reached by phone
  - Any additional information / notes we are able to gather...
- 3** The lead is then delivered to you in real-time (by text & email). When you follow-up, the prospect will be expecting your call.

### How do you get started?

Sign-up at Annuity.com (via the For Agents section), using our Self-Service Wizard. You can create your account, set-up your geographical area, set your weekly lead limits and set-up your lead notification. The process takes about 5 minutes...

Still have questions? Contact us at: [support@annuity.com](mailto:support@annuity.com)



## Frequently Asked Questions

### **What is the difference between a Premium and Scrubbed lead?**

The primary difference is that a scrubbed lead has been contacted and asked a variety of questions pertaining to their interest in purchasing an annuity. These notes are passed on to the advisor with the understanding that the lead is anticipating a follow up call with customized rates and quotes.

### **Is a Premium lead a lower quality lead than a Scrubbed lead?**

No, the origin of the lead is the same. We have very strict standards on how quickly we receive and call on a leads request for Annuity Rates and Quotes. If we did not have a caller available to speak with the prospect (and "scrub" them) within 5 minutes, we would then qualify this lead as Premium. The quality and origin of both types of leads are exactly the same. The difference is whether we do the initial legwork for you or not.

### **Do Scrubbed Leads agents get priority over Premium Lead agents?**

Whenever possible we try prioritize the scrubbed lead agents first. This does not mean that if you are a Premium Lead agent you will not get leads, as we do not have agents covering every zip code taking unlimited numbers of leads, nor do we have call center agents standing by 24/7 to scrub leads.

### **Are leads truly exclusive?**

Yes. Our leads are sold to one agent, and one agent only. Also, we do not re-sell the lead at a later date as many lead providers do. Once you pay for a lead, it is for you to follow-up and cultivate.

### **How many leads will I receive in my territory?**

This is a very common question and the very simple answer is "it depends." It depends on the size of your territory, the lead volume in that territory, and whether there are other advisors who may overlap with you in your territory. As a company we monitor where our advisors are located and will increase our lead efforts in areas where we have multiple lead buyers. The good news is you only pay for a lead once you've received it.

### **How do you handle more than one advisor in a territory if the leads are exclusive?**

The leads are distributed on a round-robin basis. For example, if there are 2 advisors purchasing Premium Leads and covering the same territory, they will be distributed on an alternating basis, taking into account their maximum weekly lead count

### **When will I get my first lead?**

This is another common question and one that does not have a definitive answer. It will depend on the size and density of your territory as well other advisors who may also share your territory. Our goal is to get you quality leads over quantity.

### **What is your return policy?**

You may submit your request to reject a lead via your online lead management system. We will accept your request if the lead turns out to be another advisor, a student, a disconnected or fax number. There will always be additional gray areas and we will handle these on a case-by-case basis.

### **Is there a lead minimum?**

There are no lead minimums, no prepayments and no contracts.

Still have questions? Contact us at: [support@annuity.com](mailto:support@annuity.com)

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**This is what I have gone to**

## **\*\*\*\*Important: Source of Funds**

It is important to identify the source of funds when selling an annuity. This form will help guide you through the process. It is as essential to the sale as a completed fact finder....You should always use this. I made notes in **red** for you.

### **Important Disclosures**

I am selling/liquidating/surrendering/replacing/withdrawing some or all of my securities (including variable products, mutual funds, stocks, or bonds) and using the proceeds to purchase life insurance or annuities. **Select what is being sold...BB**

I acknowledge that neither the insurance carrier nor (Agent **your name...BB**) recommended I sell/liquidate/surrender/replace/withdraw any securities or otherwise provided any investment advice related to my securities holdings. Any decision to sell/liquidate/surrender/replace/withdraw securities (**select ...BB**) is a decision I made and carried out on my own.

I understand that (Agent, **your name...BB**) acts only as an insurance agent and is not licensed to sell securities or offer any investment advice regarding my securities holdings or portfolio.

I acknowledge that (Agent, **your name...BB**) advised me to consult with an investment advisor, securities licensed representative or other qualified professional such as an accountant or attorney if I have any questions or concerns about selling/liquidating/surrendering/replacing/withdrawing my securities. (**select option...BB**)

I understand (Agent, **select option....BB**) is not licensed or qualified to render any advice about purchasing/selling/liquidating /surrendering/ replacing/withdrawing securities, (**select option....BB**) including tax consequences and any possible related fees or charges associated with such securities transactions.

I acknowledge I have read and fully understand the information contained in this disclosure statement and have received a duplicate copy for my records.

Client Signature\_\_\_\_\_

Print Name\_\_\_\_\_

Date\_\_\_\_\_

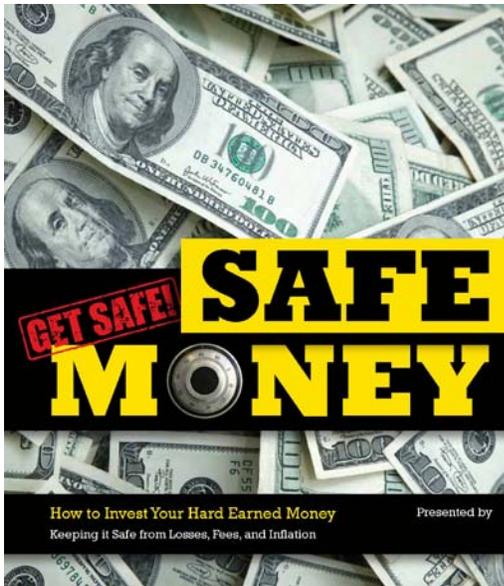
Client Signature\_\_\_\_\_

Print Name\_\_\_\_\_

Date:\_\_\_\_\_



## **Load, Harvest, Glean, Re-Load, with Annuity.com marketing systems**



**This program is set to launch...add this to:**

- **Safe Money Radio**
- **A.com internet leads and soon to be cleaned and scrubbed**
- **Safe Money Book**
- **Retire Village**
- **And in 2013 a big advancement for "Safe Money" which will be an industry stunner....and I mean stunner! An industry first, something that hasn't ever been done..... (don't miss out on this!)**

**and you are well balanced and diversified...BB**

## Speaking of Safe Money...

- Safe Money, the Book which is the best premium giveaway ion the industry
- Safe Money Folders. great continuance with client relationships
- Safe Money business cards and stationary
- Safe Money Mailers, direct to a targeted market and soon to come, additional marketing outlets.
- **More being added this year**



**Here is an opportunity for you, consider becoming a "Safe Money" agent, Call Tony at 888-74AGENT (24368) Ext 1.**

There are several incredible uses for this mailer which we are adding later....build your marketing around **"Safe Money"**

# "Survival in the 21st Century"

Over the years we have focused on how to get leads, how to manage leads and how to convert leads to sales. That has been our **"core"** business....leads.

The result of that focus has been a successful seminar system, Annuity.com internet leads, Safe Money Radio, Safe Money Book, TV (coming) and direct mail in numerous shapes and sizes.

We now are pleased to announce our newest marketing piece, our **"hybrid"** Direct Mail.

Like all lead systems, we suggest you use more than one.

This new direct mail system will allow you even more options to find qualified leads, leads who are interested in annuities.

The **"hybrid"** is a direct mail piece, mailed to a selected mailing list BUT it has no reply card, the reply is for our **"premium"** giveaway: **Safe Money**.

The responder calls the service center who will filter the leads with 5 qualifying questions and send the "A" leads to you via text and email. The "B" leads are added to your Retire Village database for drip marketing and the "C " leads are discarded.

## What to expect. Based on current stats

Estimates are just that, estimates and results will vary.

Nationally, results have been .50% to 2%. Mail 3,000 and get a range of: 15 to 60 gross leads.

Cleaning rate has been 25%.

Your qualified lead count will range between 4 and 15 leads per 3,000 mailers.

**Our belief is your actual net cost will be about the same as internet leads, but YOU will be able to control the flow and volume.....**

**so while you are awaiting the internet,,,,,**

Here are the 5 qualifying questions: **these will vary and are only here as an example**

**All calls are recorded.** The answering service will know your name and mention it to the caller and repeat it 2-3 times. The beginning of the relationship building.

1. Is there a particular topic you would like (advisers first name) to discuss with you at your free consultation?
2. What is your biggest financial concern?
3. What one thing do you think can be done to improve your current financial plan?
4. Are you concerned about losing money in the stock market, declining interest rates or protecting your assets?
5. Is a tax free retirement and additional guaranteed income for life something that you would like to learn more about?

(advisor's name) will contact you shortly about his Safe Money Book, thanks.

Once these questions are answered, the lead is placed in the A,B or C file.

## Cost...**calculate your actual per lead cost**

\$.68 per mailer, minimum order 3,000. This is all inclusive, mailer, postage, mailing list, phone answering service, Retire Village drip adds, and immediate delivery to your text and email account. **should average same as internet leads is our guess**

## How to order

You have your own concierge service and they are ready to help you. He will help with areas, provide proofs and get your mailers working. Everything is customized.

Already Partnered with Annuity.com? Call Ralph Hill directly.

Otherwise, call Anthony Owen at 888-742-4368

## Hopes

I do hope this very unique and very sophisticated mailing piece works for you, it should become a welcome addition to your marketing program.

One more important point, this system should be used over an extended period of time, just because one or two mailings do not result in an immediate sale, the best results are based on a commitment and a continuation. Mail 3,000 pieces a month for a year and then add up the results. Too often agents try one thing and then jump to another....commit, evaluate the results and make a decision.

- **Commit**
- **Evaluate**
- **Decide**

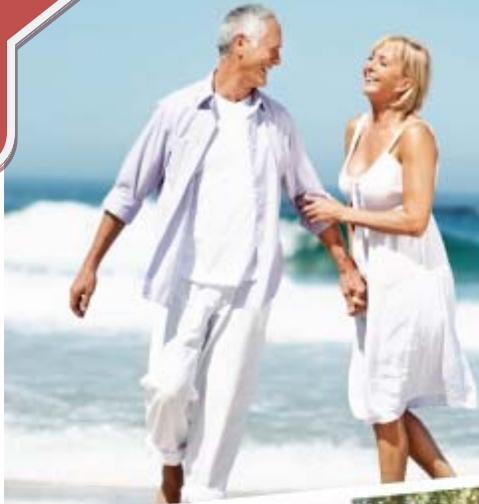
There will be bugs in this system because every cutting edge new idea system has them but we will work through it.

One more point, this is a very specialized and sophisticated system, it is only for Annuity.com agents.

BB

# “Survival in the 21st Century”<sup>sm</sup>

Our Tried  
and True  
Sales  
Slogan



How are your assets  
really performing?  
Expenses? Fees?  
Commissions?

Will your money last?

Who is truly navigating  
your financial future?



Your "Safe  
Money"  
Book

Your name  
on book

Find Your Answers Inside...

## SAFE MONEY

How To Invest and “Protect” Your Hard Earned Money

Betty Jones has helped many people protect their important retirement funds while lowering expenses and saving money on taxes.

**Added Bonus:** Betty Jones will also provide you at "no cost" a 1-hour free consultation to help you better understand your retirement assets.

Your name  
here

Your  
Personal  
800  
Number

# Call 800-000-0000

**FLIP  
FOR  
MORE!**

# Surviving in the 21st Century...

Betty Jones' book *Safe Money* will show you how to evaluate your retirement accounts, how to discover the real fees and expenses you are paying and how to move your money to safety.

Get your copy of  
**SAFE MONEY**  
How to Invest  
Your Hard Earned Money!



Your Photo Here

\*\*\*\*\*ECRWSS\*\*\*\*  
Local Postal Customer

PRSR STD  
ECRWSS  
U.S. POSTAGE  
PAID  
EDDM RETAIL

**Call 800-000-0000**  
To Get Your **FREE** Book

Your Name

Betty Jones is an expert in "Safe Money" Retirement. Betty has helped many people move their retirement accounts to safety, lowering taxes and expenses at the same time.

Your Name

**Added Bonus:** Betty Jones will include with your *Safe Money* Book a free consultation to discuss these powerful and effective strategies and how they can dramatically affect your important retirement funds.

**Betty Jones**  
Safe Money Expert

Your Personal Contact Info

Betty Jones & Company  
401 Greensboro Avenue  
Tuscaloosa, AL 35401  
[www.RetireVillage.com](http://www.RetireVillage.com)  
[info@retirevillage.com](mailto:info@retirevillage.com)

**The Jones Group**

Your Motto

**"Safety and Security Always"**

## **SAFE MONEY** book includes:

- Techniques to add safety and growth to your important retirement money
- Strategies your broker and CPA may not know
- How to avoid the "mortality" trap and make sure your money lasts as long as you do.
- How to find the highest Bank CD rates
- How to transfer assets to your heirs tax free
- How to "avoid" risk

Copyright © 2012 GVA, Inc. – This mailer is not an offering to sell an annuity, offer an annuity or agree to purchase or sell any other type of financial product. It is important to understand how any decision involving a financial product can affect you regarding retirement planning and tax liability. Always consult with a licensed professional before making any important decisions and in most cases obtaining a second opinion is advised. This offering is for basic information only and may not pertain to your specific situation. Always consult your state department of insurance or other governmental body for specific laws in your state.

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**Sales Tools:** <http://www.safemoneybookprinting.com/>.

Sales Kits are available to support sales agents. Two sales kits are available:



**Sales Kit – Standard, with 2 pockets: \$2.90/each**

Personalized,  
contact info,  
photo and  
questions  
(hooks)

**WHICH LINE(S) DO YOU WANT FOR YOUR NEST EGG, BLUE & GREEN OR RED?**

**CHAD OWEN** and his wife Leilani are proud parents of four children. As the host of the Safe Money Radio show and a nationwide presenter of safe money concepts, Chad has enjoyed helping people all across the nation protect their retirement money. "Over the years I have helped people protect millions of dollars in retirement assets and not one of those people have ever lost a penny from market downturns. There is something truly wonderful about being able to help people have peace about their financial future." Chad is able to sleep at night with the comfort of knowing his clients' retirement funds are protected. It is his desire to give you that same peace of mind.

Find out more about Chad and Safe Money concepts at [www.EagleShadowFinancial.com](http://www.EagleShadowFinancial.com)

**HERE IS WHAT BLUE & GREEN CAN DO FOR YOU**

- Safety / Security.
- Guaranteed Income Value growth.
- Mail Box Money: Guaranteed income you can never outlive.
- Participation in some market gains but none of the losses.
- Sleep Insurance: Never worry about if income and always have income.

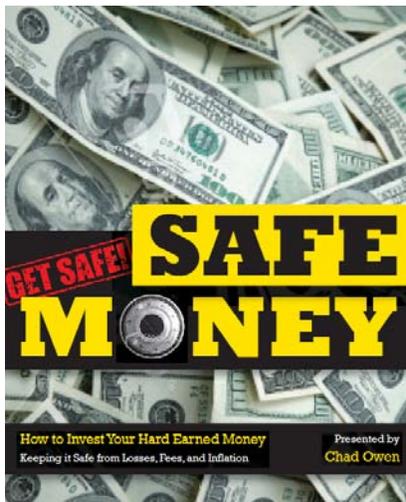
**GET SAFE! SAFE MONEY**

**How to Invest Your Hard Earned Money**  
Keeping it Safe from Losses, Fees, and Inflation

**Sales Kit – Customized, with 1-pocket: \$3.50/each. With 2 pockets: \$4.50 each**

**1700 Safe Money Books ordered in June, smart, smart, smart marketing, congrats!**

[www.safemoneybookprinting.com](http://www.safemoneybookprinting.com)



Color front and back, photo, bio and contact info. Ralph and his team will provide set up, formatting and layout, all you need is the **photo, bio and contact info.**

---

The book is available in a range of 50 copies and as many as 200, per order.

50 copies are \$7.50 each or \$375 for 50  
100 copies are \$6.50 each or \$650 for 100.  
200 copies are \$6.00 each \$1,200 for 200.

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And....you can share this URL with your clients and prospects for more **"Safe Money"** topics

**<http://www.annuity.com/safemoney>**

Here is your contact info.....

Ralph or Damon  
*The Copy Machine*  
206.622.3738  
emailus@copymachine.net



## **Disclaimer:**

**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.**

**Open MIC is and was created for the entertainment of our agents, family, friends, guests, industry spies and myself. Be careful with the information contained in Open MIC and always get advice from licensed professionals. You never know, sometimes I might make something up....so always verify!**

**Also, the information used in Open MIC is free; I assert no copyright or literary rights. Copy away.**

**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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