



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

**Open MIC is open for anyone.**

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

**ANTHONY OWEN**

888-74**AGENT** (24368)

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

OR VISIT OUR WEBSITE



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

## Internal Annuity Agent Recruiting Wholesaler

Compensation: **\$30,000 Plus Bonus with Six Figure Income Potential**

Annuity Agents Alliance is a family owned and operated national insurance marketing firm established in 2007 and located in Thornton, CO. We provide a variety of support mechanisms and industry leading life insurance and annuity products for independent retirement planning advisors nationwide.

### POSITION SUMMARY

Our rapidly growing firm is currently seeking an energetic, highly motivated business savvy individual to fill the position of **internal annuity wholesaler**. This position is part sales, part client manager.

### RESPONSIBILITIES

- Build your own group of advisors to contribute to overall production of the company
- Recruit advisors through a variety of methods including by phone, mail/email and in person to sell fixed annuities through our firm
- Build/support/maintain relationships with advisors and their practices nationwide
- Provide advisors with case design, insurance product information, and quotations to aid in agent sales process
- Some travel required
- Some cold calling required

### QUALIFICATIONS

- College degree in business/finance/marketing or related field - *Recent college graduates are encouraged to apply!*
- Driven with strong work ethic
- Ability to grasp advanced sales concepts and ideas
- Ability to maintain accurate notes in company database
- Ability to communicate clearly with clientele and staff
- Must work well alone and within a team
- Customer service mentality
- Superb telephone skills
- Computer literate! Strong working knowledge of MS Office products
- Must own, or be willing to purchase, Windows based laptop computer
- FICA above 600 and be able to pass financial and background check
- No bankruptcies in past 7 years & no current unpaid judgements
- *Ideal candidates have 1 or 2 years industry experience, but not required*

### STATUS

- Full-time position
- First year salary is \$30,000, plus bonus

This is a fun, fast paced, and competitive work environment in a recession proof industry. **Internal annuity wholesalers average \$50,000+ in their first year**, so we expect the same from new candidates. Six figure income potential beginning years 2-3. Complete training provided. No experience necessary, but qualified candidates must have a basic understanding of business/finance. Must be self-directed and motivated. Work from home or office location of your choice once training is complete.

***“Our brand can be your brand”***



A brick fell off my chimney and the repair people came to fix it, how would you like to make your living this way!

I couldn't resist sharing this with you.....BB

## **The Lemon Squeezer!!!**

At a bar in New York City the bartender was so sure that he was the strongest man around, that he offered a standing \$1000 bet.

The bartender would squeeze a lemon until all the juice ran into a glass, and then hand the lemon to the patron.

Anyone who could squeeze two more drops of juice out of it, would win the money.

Over the years, many people had tried..... Weightlifters, longshoremen, etc., but nobody had ever been able to do it.

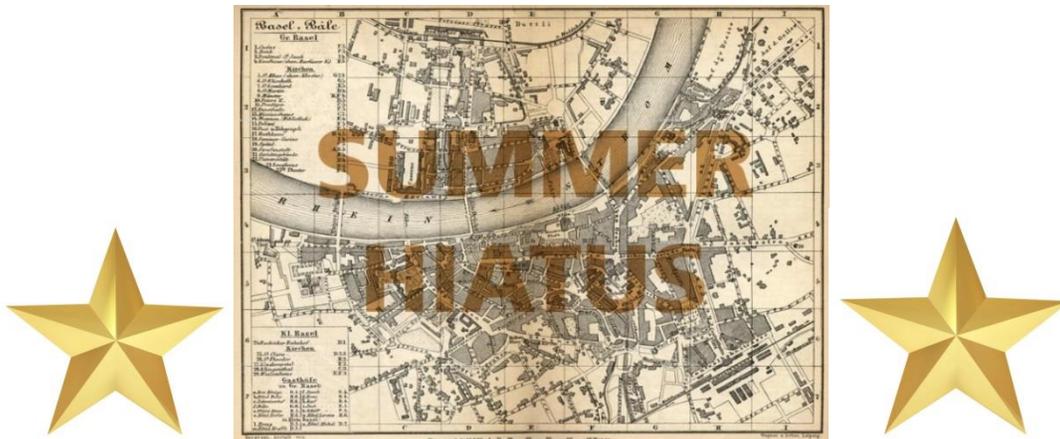
One day, a scrawny little fellow came into the bar, wearing thick glasses and a polyester suit. He sat down, ordered a glass of beer, and started looking around the bar.

After reading the sign on the wall about the lemon challenge, he said in a small voice: "I was just reading your sign, and I'd like to try the bet." After the laughter had died down, the bartender said: "Ok...." He grabbed a lemon and squeezed all the juice he could out of it... Then he handed the wrinkled remains of the rind to the little fellow.

But the crowd's laughter turned to total silence....as the man clenched his little fist around the lemon....and six drops fell into the glass.

As the crowd cheered, the bartender paid the guy his \$1000, and then asked: "Do you mind if I ask what do you do for a living? Are you a lumber jack, a weight-lifter, or what?"

The little fellow quietly replied: "I work for the Internal Revenue Service!!!"



Open MIC will be on summer **Hiatus** beginning August 27. We will return Septemebr 10.

We **will** have Open MIC August 20 and again September 10.

By then Boise State will have beaten The UW Huskies (September 4) and life will be good....BB

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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

I have written Open MIC for years, it takes me roughly 18 hours a week to research, write and prepare Open MIC, 44 weeks a year.

**792 hours a year.** This doesn't include the hours spent bugging Joe, Dave, Chad, Tom and Anthony (and others) for ideas for Open MIC. I write Open MIC because I think it is pertinent to agents and as a central source, I think it helps agents.

I remember when I started there was no source for me to learn about annuity marketing, no place for comradery, no place to be with other agents, no place to learn. So Joe and I created Open MIC, about 20 years ago.

I have for years helped agents with marketing, case preparation and tons more things. I publish my phone number and email on Open MIC. I make myself (and Anthony, Chad, David and Joe) available at almost any time and for almost any topic.

I do this because it is my nature, but it also is how I make my living. It has been my policy to help all agents regardless of if they were members of our organization or not.

I am sorry but that has now changed, there is only so much time, so many hours in the day. Case preparation can run into the hours, hours I could spend in other ways such as helping agents who write product in our organization.

Beginning September 1, I will help any agent who needs it, any agent who has questions as long as they are in our crew, writing business in which we have an opportunity to earn an override.

Dave, Joe, Chad, Anthony and I are committed to helping agents, but we need to monitor our time commitment and make our business more businesslike.

Help is available from me but only for contracted agents, which seems to me like a great reason to join our crew.

BB

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## Of Interest



**Best Practice Law in California will spread across  
US**

I had this article up a couple weeks ago; this is a good move for our industry....BB

<http://insurancenewsnet.com/innarticle/2015/07/23/california-makes-an-annuity-best-practice-a-law.html>

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.



## **Milliman survey Life Insurance**

<http://us.milliman.com/uploadedFiles/insight/2015/universal-life-indexed-2014.pdf>

INDEXED UNIVERSAL LIFE SALES DETAILS Survey participants reported total IUL sales, also measured by the sum of recurring premiums plus 10% of single premiums, of \$547.6 million, \$752.7 million, \$748.1 million, and \$643.5 million, respectively, for calendar years 2011, 2012, 2013, and for 2014 as of September 30, 2014 (YTD 9/30/14). Generally, the level of IUL sales increased during the survey period, with a slight drop from 2012 to 2013. In recent years more companies have entered the IUL market. Total IUL sales as a percent of total UL and IUL sales combined for survey participants **increased from 25% in 2011 to 45%** during YTD 9/30/14.



## **Gold Out Of Style Like Bell-Bottom Trousers Signals Lower Prices**

<http://www.fa-mag.com/news/gold-out-of-style-like-bell-bottom-trousers-signals-lower-prices-22624.html>

“Gold is out of fashion like flared trousers: no one wants it,” said Robin Bhar, an analyst at Societe Generale SA in London. “It’s not going to collapse, but we think it is going to be at a lower level in the not-too-distant future.”

Gold has been on Open MIC the past 2 weeks....BB



## **SEC Warns All 'Prime Bank' Offshore Investment Pools Are Scams**

[HTTP://WWW.FA-MAG.COM/NEWS/SEC-WARNS-ALL--PRIME-BANK--OFFSHORE-INVESTMENT-POOLS-ARE-SCAMS-20741.HTML](http://www.fa-mag.com/news/sec-warns-all--prime-bank--offshore-investment-pools-are-scams-20741.html)

All “prime bank” programs promoted as high-yield, risk-free international investment pools are frauds, the Securities and Exchange Commission warned in an investor alert Thursday.

“These investments do not exist,” the SEC said.



## **Agent Annuity Test**

<http://www.lifehealthpro.com/2015/08/11/the-top-5-fixed-annuity-benefits-to-discuss-with-c?>

**Can you name the 5 benefits of annuities to discuss with you clients and prospects?**

1. Guarantees
2. No sales charges
3. Accumulation
4. Diversification
5. Income



My new rule when it comes to the DOL: Trust No One....BB

<https://insurancenewsnet.com/inarticle/2015/07/30/fiduciary-rule-divides-fixed-and-variable-annuity-worlds.html>

## **Fiduciary Rule Divides Fixed And Variable Annuity Worlds**

By [Cyril Tuohy](#)

It seems as if the [U.S. Department of Labor \(DOL\)](#) proposal to amend conflict of interest rules around individual retirement accounts (IRAs) has **split the annuity world down the middle, with fixed annuities on one side and variable annuities on the other.**

For the fixed annuity world life — so far — has appeared relatively “smooth,” as Labor Department regulators appear content with applying **long-held exemptions** to advisors engaged in transactions involving fixed products.

**More:** <http://insurancenewsnet.com/inarticle/2015/07/27/dol-rule-would-affect-more-than-advice-financial-service-execs-say.html>



Years ago when I started in the annuity business in Olympia, a strong competitor was Northwestern National Life. Their niche market was the 403b market. Olympia has a ;large retirement population and I ran into may who owned NWN Life products.

Northwestern National became ING, ING became VOYA. Now as a standalone company (ING is Dutch owned now.) I saw this article and wondered.....Yikes!

<http://www.investmentnews.com/article/20150729/FREE/150729865/under-regulatory-pressure-voya-restricts-sales-of-more-variable>

## **Under regulatory pressure, Voya restricts sales of more variable annuities**

Firm will expand cost disclosures and eliminate sales of C shares with riders

### **COSTS AND EXPENSES**

“Finra has been examining whether **investors understand** the different costs and expenses associated with different share classes and whether L-shares are suitable for the investors who are purchasing them,” according to an unsigned Voya compliance document carrying Monday’s date.

Each of three top regulatory organizations have described **focusing increasingly on variable annuity sales**: the Securities and Exchange Commission, which has a broad regulatory mandate; the Labor Department, which oversees employer-sponsored retirement benefit plans that enjoy favorable tax treatment; and the Financial Industry Regulatory Authority Inc., whose regulatory operations both cover and are financed by broker-dealers. Nancy Condon, a Finra spokeswoman, declined to comment.

### **INCREASED REGULATORY ATTENTION**

The increased regulatory attention on variable annuities is putting new pressure on a business that generates **\$140 billion** in sales annually for the insurance industry, money managers and brokers, according to the LIMRA LOMA Secure Retirement Institute, an industry group. The hybrid products combine aspects of an insurance product and a mutual fund.





## 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](http://www.callingleads.com)

The best number is 865-354-9722

[Kriss@callingleads.com](mailto:Kriss@callingleads.com) and website [www.callingleads.com](http://www.callingleads.com)



**6** agents last week.

**We can help:** Effective September 1, crew members only.

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

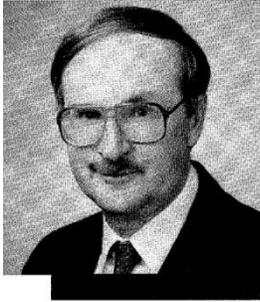
Sometime just a little adjustment is all you need; sometimes just knowing where to find specific information is all you need.

Email me.....[bbroich@msn.com](mailto:bbroich@msn.com)

# Sales and Marketing

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## The Longer You Live, The Longer You Live



WILLIAM P. BENGEN

In 1994, amateur economist and investment manager William P. Bengen wrote his famous thesis about withdrawal rates from accumulated funds in calculating retirement income. Here is the link: <http://www.retailinvestor.org/pdf/Bengen1.pdf> Over the years and due to the financial meltdown of 2008, the amount of withdrawal has been reviewed by many planners as well as projecting economists. Recently Morningstar ([www.morningstar.com](http://www.morningstar.com)) (2013) reviewed Bengen's research and downgraded the percentage from 4% to 2.8%.

The fact that a portfolio must maintain a growth level of over **2.8%** to keep the offset of withdrawals presents a serious problem. Most portfolios contain a blend of bonds and common stocks and some bank products, the question remains; over the length of the average retirement period (21 years according to AARP study) can the portfolio maintain itself or is principle invaded?

Suppose it doesn't, and the retiree has to withdraw more to maintain income flow, what happens? Suppose the retiree uses up the balance of the funds? Does this sound like doomsday? Or does it only mean that planning for future events makes reality difficult? Think about the past collapses of the stock market just in recent years, such as 1987 (Black Monday), 2008. Are those the only collapses in the past 30 years, that wouldn't have much of an effect would it? The answer is no, here are a few more events that caused the stock market to lose value since 1987:

- 1989 failed United Air Lines buyout
- 1990 Iraq invades Kuwait
- 1991 Japanese property value bubble burst
- 1992 Black Wednesday in the UK
- 1997 Asian stock market crash
- 2000 Dot-Com Tech bubble burst
- 2001 9-11
- 2007 Chinese stock market bubble burst
- 2008 Bank failure in Iceland
- 2009 Dubai debt deferment
- 2010 Greek debt issues
- 2011 World stock market volatility

- 2015 China stock market crash

These small (by Black Monday) crises might not seem like much, but each of them caused the American stock market to lose value. What happens to your available retirement accounts should a future crisis occur as you were withdrawing 2.8% annually?

Suppose you consider using an income rider with a 7% guaranteed growth in place of the 2.8%. I know well the argument, the company will just use a smaller factor as the income generator to offset crediting the 7%, but now with the new Morningstar research saying that 2.8% is far more prudent, an income rider quickly becomes the greater choice.

As an example, I will use 41,000,000 in a retirement account and wait 1 year to begin withdrawals. I will also assume a net return of 2.8% as an annual yield. In one year, the account would contain \$1,028,000.

2.8% annually of that account would be \$28,780 a year. If the account gained more, income would increase, if it earned less, income would drop.

Plus Volatility: Volatility, as described here, refers to the actual current volatility of a financial instrument for a specified period. It is instability of a financial instrument based on historical prices over the specified period with the last observation the most recent price. (Wikipedia)

Consider the option of outsourcing to a Fixed Indexed Annuity (FIA) with an income rider (7%). In one year, the income side would have a guaranteed account value of \$1,070,000.

Now the tricky part and the argument over bait and switch. Many marketing advertisements offer the 7% but in the fine print they include the fact it is 7% not as yield but as growth in an account that can only be removed via income, income over an extended period of time.

I have seen the ads, and so have you, they are bordering on misleading the public, but the “devil is in the details” is it not?

So why not agree that income needed in retirement is long term? Given that fact, let's look at the details, the factors used in conjunction with the guaranteed 7%.

Our assumption is a retirement at age 65. (<http://www.ssa.gov/oact/STATS/table4c6.html>)

Life expectancy for males is 17.6 years, and women are 20.2 years. An interesting fact becomes evident.

***“The longer you live, the longer you live.”***

This means that as you age, your expected life expectancy is extended. If at age 65 (male) your life expectancy was 17.6 years (83) but at age 83, your life expectancy is now another 6.6 years, the longer you live, the longer you live.

By outsourcing management of retirement income to a third source, you remove the worry and stress of financial decisions, and you answer the most important question of all: “can you ever outlive your money?”

Let’s go back to the factors used by the annuity company to determine exactly how much income can be received by a male age 65.

Lifetime income guaranteed factor at age 65 is 4.5%. If I have an income value of \$1,070,000 in my FIA and the factor is 4.5 then my income for life is \$48,150,00.

\$48,159 versus \$28, 780.

But wait a minute, the withdrawal of \$28,780 allows no invasion of principle, and the FIA means you have turned over your money to the annuity company. What happens if you die prematurely? Will the insurance company keep your money? Also, what about taxes, how much is reduced by paying income taxes?

Income taxes are due on earned income. If you remove 2.8% from an IRA, it will be taxed as income, the same is true with an FIA, taxes must be paid. If your FIA is not in an IRA, it can have a tax advantage over removing income.

Here is an often used method for maximizing income and at the same time leaving the entire amount TAX FREE to your heirs. The system is simple and some may not qualify for it, but using a portion of the difference between the two factors (\$48,159 minus \$28, 780 equals \$19,379) can buy a 20 year term (or lesser) life insurance policy to provide the account value used in full as a tax-free benefit for heirs. Even paying premiums for the life policy will still provide a greater net retirement value for the user of the FIA.

With interest rates still so low, using an FIA can make solid sense for retirement planning, plus it removes stress, volatility while providing dependable reoccurring monthly income.

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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:** How do you get variable annuities transferred without the broker making a conservation effort?

**A:** Anymore it seems quite easy, variable annuity companies are trying to divest themselves of any promises that could be a liability. I have noticed that VAs are transferred immediately.

If you want to do it “clandestinely” send the transfer paperwork directly to the VA company instead of the agent. On brokerage statements, a VA is an “*asset held outside*” meaning the funds are not at the brokerage. Normally the funds are quick to be transferred and will happen before the broker knows anything about it. I have a client whose VA was still showing on the brokerage page many months after it had been moved to a FIA.

Here is a training tip I wrote in 2006:

## The Assets “Held Outside” Secret

Here is an easy one. All you need is a little information.

When you are speaking to a prospect and looking over the brokerage statement you may notice **“assets held outside”** the brokerage firm. This means the assets are being collected by the broker dealer only on paper and **not** at the brokerage house.

As an example an asset held outside of the broker dealer may be a variable annuity. Brokers like to collect all the assets they can even those held outside so they know when a new sales opportunity becomes available.

**When you find these assets you DO NOT need the broker’s permission to transfer them.**

Simply send the transfer documents to wherever the assets are being held (insurance company) and they will be transferred without the needed permission from the broker. Many times the broker will not know the asset has been re-positioned for months after it has been moved.

A great little secret that allows assets to be repositioned and the broker doesn’t even know and permission is never needed.

**Q:** How do we compare the historical returns of the S&P 500?

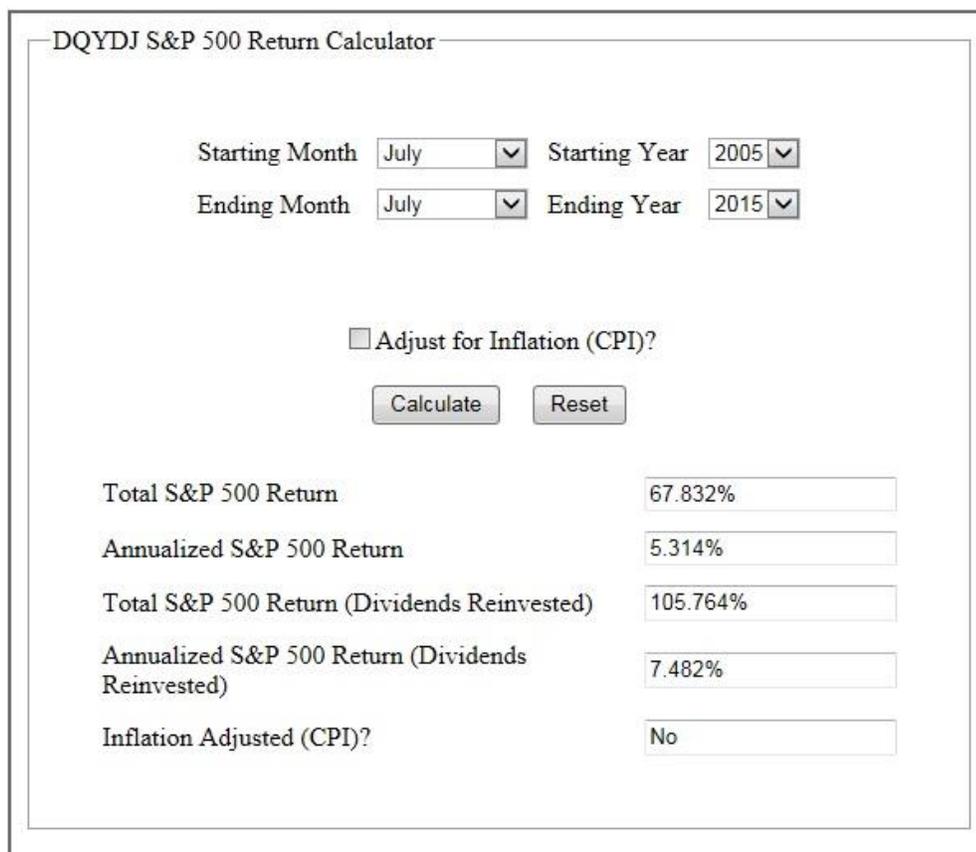
**A:** Have I got a great answer for you! The two tools shown below will allow you any look back period for the S&P 500 and any period for inflation. **These are invaluable** when explaining how laddering of annuities can help offset risk and inflation.

If I were you, these would be in my every day arsenal.

<http://dqydj.net/sp-500-return-calculator/>

This link will lead you to this page:

### The S&P 500 Dividends Reinvested Price Calculator (With Inflation Adjustment)



DQYDJ S&P 500 Return Calculator

Starting Month  Starting Year   
Ending Month  Ending Year

Adjust for Inflation (CPI)?

Total S&P 500 Return	<input type="text" value="67.832%"/>
Annualized S&P 500 Return	<input type="text" value="5.314%"/>
Total S&P 500 Return (Dividends Reinvested)	<input type="text" value="105.764%"/>
Annualized S&P 500 Return (Dividends Reinvested)	<input type="text" value="7.482%"/>
Inflation Adjusted (CPI)?	<input type="text" value="No"/>

Enter any year, any month and hit calculate. This is a great tool to explain how different time periods reflect far different historical yields.

Next add an inflation calculator to show how the time value of money is weakened by inflation. Add any time period and it will calculate

<http://dqydj.net/an-inflation-calculator-with-data-for-any-day-since-1913/>

## INFLATION CALCULATOR

Starting Amount (\$):

Starting Date:

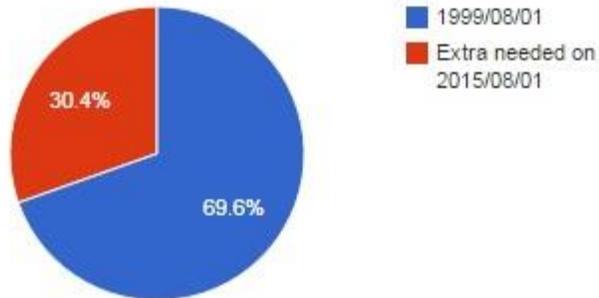
Ending Date:

Calculate

Reset

We estimate it would take \$14,373.23 on August 11, 2015 to have equal purchasing power with \$10,000.00 on August 11, 1999.

The Scary Effects of Inflation Compared to 1999/08/01



Look at the calculation from 1999 to 2015. It takes \$14,373 now to equal \$10,000 then.

**Q:** Bill, how do I explain bonds when comparing them to an annuity or other safe money options.

**A:** Use this: [www.annuity.com/videos](http://www.annuity.com/videos)

## Videos

Home » Videos



## 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!**

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# Big Truck Partners



**TRIVYSTA**  
GUGGENHEIM LIFE & ANNUITY

PROTECTION      GROWTH      INCOME

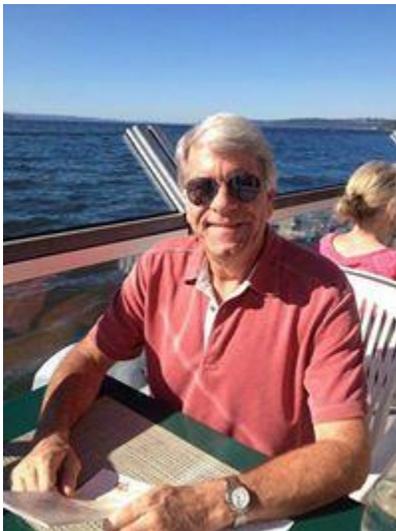
- Exclusive Partnership - Limited Distribution
- Exclusive Indexed Strategies from Deutsche Bank and Morgan Stanley
- Increasing Income After Activation Potential
- High Income Payouts
- 10/10 Compliant
- Competitive Compensation



**Anthony should be back with us next week**



# Product Information:



**David Townsend**



# E-CONNECT

Agents.EquiTrust.com



#### As Announced Previously –

- 1% Commission Special – on first-year premium only
- Full commissions paid up-front
- Special is open ended – no deadline set
- Applies to apps received June 22, 2015 or later

**Ask any of us about details...Open Ended offer!**



Making it easier to estimate the value of a business, the advantages of buying LTC early and more in this week's newsletter.

Phone: 253-381-2328

## Marketing Concepts

### The Advantages of Buying LTCi Early

Why should people consider buying LTCi in their 40s and 50s? Not only is premium more affordable, it also can help ensure people are able to qualify for coverage. According to Eva Ng, who bought a policy at age 53, her agent repeatedly told her, "You'd rather be 10 years too early than five minutes too late." Watch a short video from the non-profit organization, Life Happens, to hear Eva and others talking about the advantages of buying early.

[MORE](#)

### Making it Easier to Estimate the Value of Your Client's Business

Many solutions can help your clients transition the management and ownership of their business. But no matter what type of business succession plan you consider, you'll need some idea what the business is worth. And this tool can help by making it easier to determine a reasonable estimate of your clients' business value and to understand the comparison of business valuation methods.

[MORE](#)

### New Prospecting Tools Available

Help build your fixed index universal life (FIUL) insurance business with new prospecting tools from the Life Insurance in Retirement Kit. These new prospecting tools were designed to help you get in front of more potential clients to talk about how FIUL can play an important role in their overall retirement strategy.

[MORE](#)

### New Year, New Needs

With fewer estate holders subject to estate taxes, some people think estate planning is a thing of the past. But tax law changes have brought new opportunities for your clients. Watch the EPIC (Estate Planning, Individually Centered) video to learn how you can help clients start earlier to maximize their estate plan in both life AND at death.

[MORE](#)

## Product Updates

### Strong GUL Product Just Got Stronger

For the past 18 months, Symetra Life Insurance Company has been consistently regarded as a price leader in the guaranteed universal life marketplace. To maintain and strengthen their position, they are pleased to announce some exciting enhancements to their flagship no-lapse-guarantee product, including the addition of a new, more robust Chronic Illness rider.

[MORE](#)

### Business Needs Solutions with Founders Plus UL

Attracting and retaining top talent for small or privately held businesses can be difficult. Even harder is protecting the business against losing them due to retirement, death, or disability. See how Founders Plus can be an effective policy to leverage in these situations.

[MORE](#)

## Underwriting Updates

### Financial Underwriting for Personal Insurance

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 spans one of the eight topics you told them you wanted to know about.

[MORE](#)

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

## American Equity:

- [Receive Customized Notifications Via Text / Email](#)

**Technology is really awesome:** set up paperless statements for your clients and much more

This is cool: <https://agent.american-equity.com/documents/Technology-Booth-Instructions.pdf>

The graphic features a dark blue header with a white star on the left and a white star on the right. The text 'American Equity's Paperless & Notification Instructions' is written in white. Below the header is a red horizontal bar. The main body of the graphic has a background image of hands typing on a laptop. The text 'Technology Instructions to make your life easier!' is centered in a dark blue font. Below this is a bulleted list of five items, each preceded by a small dark blue square.

**American Equity's  
Paperless & Notification Instructions**

**Technology Instructions to  
make your life easier!**

- Website Login
- Set Up Paperless Statements
- Set Up Notifications
- View Client Information
- View Business Activity

- [New Wellbeing Rider Now Available In Florida](#)

**Athene:**

- [Athene Announces Brand Awareness Campaign](#)
- [Upcoming Product, Contracting Changes and How They Affect You](#)
- [Athene will be changing their email address ... please update your Email Contacts List](#)

- [New Product Announcement - Athene Ascent<sup>SM</sup>](#)

#### **EquiTrust:**

- [Rate Increase on Certainty Select MYGA!](#)
- [WealthMax Bonus Life Sales Presentation](#)
- [Client-Use Tool for Explaining Index Accounts!](#)
- [New Client-Use Index-Strategy Descriptions](#)

#### **FGL:**

- [Introduces New Agent Resource Center and HTML5 Fillable Applications](#)

#### **Forethought:**

- [Forethought's Elite Product Platform, rolling four-quarter bonus program](#)

#### **Guggenheim**

- [TriVysta Fixed Indexed Annuity](#)

#### **North American:**

- [Important Product Reminder - Guaranteed Rates and Gold Index](#)
- [NEW RegEd Training Platform](#)

#### **Sagicor:**

- [Introducing Accelewriting® - Get higher commissions than paper applications and get an underwriting decision in minutes](#)

#### **SBLI:**

- [Win with SBLI's Monthly Rates](#)
- [Great New Underwriting Enhancements](#)
- [S&P Reaffirms SBLI's Rating](#)
- [SBLI Launches New Term Rates Support Site](#)
- [New Low Rates Now Available](#)

## Voya Financial:

- [Important Voya Updates](#)
- [Updates to Voya Fixed Annuities Interest Rates and to the Voya Secure Index Family](#)
- [Moody's follows S&P with its own upgrade of Voya Financial, Inc. Insurance Subsidiaries](#)

*Only those carriers that have changes are listed. Any interest rate adjustments, product changes and even new state product approvals are included with links to receive complete details.*

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## 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](#)

## North American

NEW! 2% Premium Bonus Increase on the NAC RetireChoice® fixed index annuity series through September 30, 2015 - Now you can offer your clients up to **10% Premium Bonus** on the NAC RetireChoice 14 when the optional additional benefit rider is elected.

Exciting interest rate increases on most fixed index annuities and multi-year guarantee annuities (MYGAs) - effective August 6th.

1% Commission Special on NAC BenefitSolutions II Fixed Index Annuity through December 31, 2015.

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## The Short List:

### Bank Annuity Fee Income Dips 5.5% In 1Q

Income earned from the sale of annuities by large banking companies fell 5.5 percent to \$840.1 million in the first quarter of 2015 from the year-ago period as investors preferred to hold off on tying up their capital in hopes of a rise in interest rates. Among the top 10 bank holding companies, eight reported [...] The post Bank Annuity Fee Income Dips 5.5% In 1Q (<http://www.looktowink.com/2015/08/bank-annuity-fee-income-dips-5-5-in-1q/>) appeared first on Wink (<http://www.looktowink.com>) .

### A.M. Best Upgrades Ratings of Liberty Bankers Life Insurance Company and Its Subsidiaries

Oldwick – A.M. Best has upgraded the financial strength rating (FSR) to B+ (Good) from B (Fair) and the issuer credit ratings to “bbb-” from “bb+” of Liberty Bankers Life Insurance Company (Oklahoma City, OK), and its wholly owned life insurance subsidiaries, The Capitol Life Insurance Company (Dallas, TX) and American Benefit Life Insurance Company [...] The post A.M. Best Upgrades Ratings of Liberty Bankers Life Insurance Company and Its Subsidiaries (<http://www.looktowink.com/2015/08/a-m-best-upgrades-ratings-of-liberty-bankers-life-insurance-company-and-its-subsidiaries-2/>) appeared first on Wink (<http://www.looktowink.com>) .

### North American Company Releases Enhanced Rapid Builder IUL Indexed Universal Life Insurance

CHICAGO, IL, Aug 03, 2015 (Marketwired via COMTEX) — North American Company for Life and Health Insurance® recently announced enhancements made to the Rapid Builder IUL, part of the company’s popular indexed universal life insurance (IUL) product line. Enhancements include the addition of index crediting options for potential cash value growth, as well as new [...] The post North American Company Releases Enhanced Rapid Builder IUL Indexed Universal Life Insurance (<http://www.looktowink.com/2015/08/north-american-company-releases-enhanced-rapid-builder-iul-indexed-universal-life-insurance/>) appeared first on Wink (<http://www.looktowink.com>) .

### Fiduciary Rule May ‘Bing’ Fixed Annuity Advisors

It's a scene that takes place thousands of times each day across the nation. An employee gets fired or laid off, and isn't sure about what to do with the \$25,000 balance in the 401(k) account from their now-former employer. The solution: The ex-employee calls their insurance agent. Click [HERE](#) to read more... The post [Fiduciary Rule May 'Bing' Fixed Annuity Advisors](#) (<http://www.looktowink.com/2015/08/fiduciary-rule-may-bing-fixed-annuity-advisors/>) appeared first on Wink (<http://www.looktowink.com>).

## **Allianz Life Adds Bonus, Option To Fixed IUL Policies**

Guaranteed Bonus and Exclusive Barclays Index Offer More Opportunity and Flexibility  
MINNEAPOLIS—(BUSINESS WIRE)— Allianz Life Insurance Company of North America (Allianz Life®) today announced enhancements to both the Allianz Life Pro+® Fixed Index Universal Life Insurance (FIUL) Policy and Allianz Life Pro+ SurvivorSM Fixed Index Universal Life Insurance (FIUL) Policy. In addition to helping agents provide [...] The post [Allianz Life Adds Bonus, Option To Fixed IUL Policies](#) (<http://www.looktowink.com/2015/08/allianz-life-adds-bonus-option-to-fixed-iul-policies/>) appeared first on Wink (<http://www.looktowink.com>).

## **Fiduciary Rule Divides Fixed And Variable Annuity Worlds**

It seems as if the U.S. Department of Labor (DOL) proposal to amend conflict of interest rules around individual retirement accounts (IRAs) has split the annuity world down the middle, with fixed annuities on one side and variable annuities on the other. For the fixed annuity world life — so far — has appeared relatively [...] The post [Fiduciary Rule Divides Fixed And Variable Annuity Worlds](#) (<http://www.looktowink.com/2015/08/fiduciary-rule-divides-fixed-and-variable-annuity-worlds/>) appeared first on Wink (<http://www.looktowink.com>).

## **IUL product sales on the upswing**

Life insurance buyers appear to be swinging heavily toward indexed universal life products, according to a Millman survey. The percent of universal life sales rose from 25 percent to 45 percent of all UL/IUL combined sales during the first three quarters of 2014, according to the survey. Click [Here](#) for a breakdown of the survey's highlights: The post [IUL product sales on the upswing](#) (<http://www.looktowink.com/2015/08/iul-product-sales-on-the-upswing/>) appeared first on Wink (<http://www.looktowink.com>).

## **Millennials choose—annuities?**

Millennials are looking for certainty when it comes to retirement planning—those who are doing anything about it, that is. And what they're doing, in increasing numbers, is opting for—wait for it—annuities. Yes, the younger generation is going for what is often

regarded as the old stodgy standby. Click [HERE](#) to read more... The post Millennials choose—annuities? (<http://www.looktowink.com/2015/08/millennials-choose-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

### **3 places clients can find money for life insurance**

“Where am I going to find the money for life insurance?” That’s usually the first reaction when life insurance is brought up as a planning solution. It’s actually the second question after “How much is it going to cost?” Click [HERE](#) to read article The post 3 places clients can find money for life insurance

(<http://www.looktowink.com/2015/08/3-places-clients-can-find-money-for-life-insurance/>) appeared first on Wink (<http://www.looktowink.com>).

### **Roth IRAs vs. life insurance: 3 differences compared**

Who says financial advisers are going the way of the dodo bird? It turns out that the need for advice is stronger than ever, thanks to the flood of baby boomers at or near retirement. The 15th annual Evolution Revolution study by the Investment Adviser Association and National Regulatory Services, which analyzes Securities and Exchange [...] The post Roth IRAs vs. life insurance: 3 differences compared

(<http://www.looktowink.com/2015/08/roth-iras-vs-life-insurance-3-differences-compared/>) appeared first on Wink (<http://www.looktowink.com>) .

### **MetLife says Obama plan threatens ability to advise middle class**

(Bloomberg) — MetLife Inc. said its dual roles of offering retirement products and advising customers are threatened by a U.S. Labor Department proposal that was designed to make sure savers’ interests are put first. “Without substantial modifications, the proposal could force companies such as MetLife to choose between manufacturing individual annuities and distributing,” Chief Executive Officer Steve Kandarian said [...]

The post MetLife says Obama plan threatens ability to advise middle class

(<http://www.looktowink.com/2015/07/metlife-says-obama-plan-threatens-ability-to-advise-middle-class/>) appeared first on Wink (<http://www.looktowink.com>) .

### **Survey: Advisors ‘Overwhelmingly Positive’ About The Future**

A survey of registered investment advisors and fee-based advisors finds that most of them are focused on the long term, embrace technology and are not particularly worried

about the “roboadvice” movement. Results are included in the first “Advisor Authority Executive Report,” by Jefferson National, distributor of the popular Monument Advisor suite of variable annuities. Among [...] The post Survey: Advisors ‘Overwhelmingly Positive’ About The Future (<http://www.looktowink.com/2015/07/survey-advisors-overwhelmingly-positive-about-the-future/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Financial Services Guide 2015: Are annuities the answer?**

With baby boomers hitting retirement age in droves (about 10,000 per day in the U.S.), many are concerned about outliving their assets. With the U.S. still at record low interest rates and market valuations on the high side, many retirees have worries about drawing sufficient income from their nest eggs to afford the golden years [...] The post Financial Services Guide 2015: Are annuities the answer? (<http://www.looktowink.com/2015/07/financial-services-guide-2015-are-annuities-the-answer/>) appeared first on Wink (<http://www.looktowink.com>) .

## **MetLife Posts 22% Drop in Second-Quarter Net Income**

MetLife’s second-quarter net income dropped 22% to \$1.04 billion. Revenue for the quarter fell 2% to \$17.4 billion, the company said. “MetLife delivered strong double-digit operating earnings growth in the second quarter,” said Steven A. Kandarian, chairman, president and chief executive officer of MetLife. “Investment margins remained healthy despite persistent low interest rates, and underwriting [...] The post MetLife Posts 22% Drop in Second-Quarter Net Income (<http://www.looktowink.com/2015/07/metlife-posts-22-drop-in-second-quarter-net-income/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Under regulatory pressure, Voya restricts sales of more variable annuities**

Voya Financial Advisors has restricted sales of variable annuities for the second time in two months, as the brokerage firm faces increased pressure from regulators questioning the suitability of the products for retirement savers. On Monday, the broker-dealer that serves more than 2,000 registered representatives said it is no longer approving sales of a second [...] The post Under regulatory pressure, Voya restricts sales of more variable annuities (<http://www.looktowink.com/2015/07/under-regulatory-pressure-voya-restricts-sales-of-more-variable-annuities/>) appeared first on Wink (<http://www.looktowink.com>) .

## **MetLife: Fiduciary Rule Threatens Ability To Advise Middle Class**

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## **Morgan Stanley ordered to pay \$2.4M arbitration award over former broker's trades**

A Finra arbitration panel has ordered Morgan Stanley to pay at least \$2.4 million in the latest round of claims by clients of a former Mississippi broker who has repeatedly been accused of mishandling investments, . A group of physicians and their family members were the latest clients to be awarded a monetary judgment after [...] The post Morgan Stanley ordered to pay \$2.4M arbitration award over former broker's trades

(<http://www.looktowink.com/2015/07/morgan-stanley-ordered-to-pay-2-4m-arbitration-award-over-former-brokers-trades/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Life Carriers Lag Behind In Customer Tech Support**

These days, people can bank through their smartphone, trade stocks online and instantly view their investments – all thanks to the latest Internet and mobile technology. Unfortunately, the same can't be said about life insurance. Unlike other financial institutions, life insurance companies have been slow to implement consumer-oriented technology, or even to provide policy data [...] The post Life Carriers Lag Behind In Customer Tech Support (<http://www.looktowink.com/2015/07/life-carriers-lag-behind-in-customer-tech-support/>) appeared first on Wink (<http://www.looktowink.com>) .

## **DOL Rule Affects More Than Advice, Execs Say**

A revised fiduciary standard for retirement accounts will affect more than the way advice is given to clients, according to corporate executives from the financial services industry. They say the rule would have an imprint on everything from product development to information technology to the revenue volume generated by individual business segments. The statements from [...] The post DOL Rule Affects More Than

Advice, Execs Say (<http://www.looktowink.com/2015/07/dol-rule-affects-more-than-advice-execs-say/>) appeared first on Wink (<http://www.looktowink.com>) .

## **American Equity Investment Life Holding (AEL) Issues Quarterly Earnings Results**

American Equity Investment Life Holding (NYSE:AEL) released its earnings results on Wednesday. The company reported \$0.64 earnings per share (EPS) for the quarter, topping the Thomson Reuters consensus estimate of \$0.60 by \$0.04, Analyst Ratings.Net reports. Separately, Zacks raised American Equity Investment Life Holding from a “hold” rating to a “buy” rating and set a \$31.00 price [...] The post American Equity Investment Life Holding (AEL) Issues Quarterly Earnings Results (<http://www.looktowink.com/2015/07/american-equity-investment-life-holding-ael-issues-quarterly-earnings-results/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Evensky: Fee-only advisors face annuity dilemma**

Don't confuse fee-based RIAs with fee-only RIAs if you want to talk fiduciary regulations with Harold Evensky and expect to get away with it. Evensky, chairman of Evensky, Katz and Foldes Financial, a fee-only wealth management firm with about \$1.5 billion in assets under management, is credited with being one of the first to pioneer [...] The post Evensky: Fee-only advisors face annuity dilemma (<http://www.looktowink.com/2015/07/evensky-fee-only-advisors-face-annuity-dilemma/>) appeared first on Wink (<http://www.looktowink.com>) .

## **Life Insurance With Living Benefits: A Policy With Built-In 'Apps'**

It's 10 p.m. and as I go to sit down for the first time today, I realize I forgot to call the orthodontist, forgot to schedule a strategy meeting for work, need to update my homeowners insurance for the deck we built, and still need to write a check for school lunches. I've been up for 15 [...] The post Life Insurance With Living Benefits: A Policy With Built-In 'Apps' (<http://www.looktowink.com/2015/07/life-insurance-with-living-benefits-a-policy-with-built-in-apps/>) appeared first on Wink (<http://www.looktowink.com>) .

## We Recommend:

[www.annuity.com/agenttools](http://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.

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Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



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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.**