.....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

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Real Help From Real Agents.

the typical U.S. household. (Consumer demand for gas has dipped 3.5% since the start of July.) The massive refinery fire near **Oakland** is but one factor – fears over a potential blockade of the Strait of Hormuz by Iran, slipping output from the North Sea and South Sudan and anxiety over the violence in Syria have also had an effect.

Editorial etc.

Last week we talked about **LIBOR** and how they manipulated the interest market for profit....here is more and an update:

LIBOR CRIMINAL ACTIONS? - U.S. prosecutors are close to arresting traders in connection with the Libor scandal, but what will the criminal charges be? Until now, the official response to Libor has mostly been on the regulatory side. Barclays paid huge fines to settle claims by regulators and its CEO was forced to step down under regulatory pressure. Most regulatory agencies do not have the authority to level criminal charges, but it is clear from the Barclays settlement that the **Justice Department** is investigating. The settlement makes it clear that regulators have evidence that allegedly show **Barclays traders colluding with other traders** in an attempt to **rig Libor** to benefit their derivatives trades. It also shows that during the financial crisis, Barclays attempted to ease fears of regulators and markets about its financial health by submitting Libor numbers that intentionally understated the bank's borrowing costs. Here is wishing the Justice Department success...we need to send more of these **"white collar robbers"** to jail.

I used to love to pick on the SEC, then it was FINRA in my sights....here is info about them, frankly FINRA has helped me make sales when competing against variable annuities....BB

FINRA News

COLOSSAL FAILURE/DINOSAURS - It appears that Ron Rhoades, the new chairman of the National Association of Personal Financial Advisers, is not one to mince words, particularly on his Twitter account. He's tagged **FINRA as a "colossal failure"** that "should be dismantled." Broker-dealers have fared no better..."I say it's far past time for the extinction event - long in the works - to occur. B-Ds are dinosaurs. RIAs are 21st century professionals."

FINRA LOSSES - Proving that it's definitely a not-for-profit organization, **FINRA lost $84 million** in 2011. The reasons cited are a decline in regulatory fees and an increase in its costs of integration with the NYSE. For his 2011 performance, Richard Ketchum, FINRA's chief executive, received a **$1.25 bonus on top of his $1 million base salary**.

Q. Here is a good question for you....in an attempt to reduce expenses and bring the FINRA budget into balance, which department had no reduction in their budget?

A. Lobbying

THE BIG BOOMER BOOM - Conning Research, in its new publication, *"The Big Payout: Growing Individual Retirement Income Opportunities"* reports there is some **$9.5 trillion** in IRAs, defined contribution plans or non-qualified mutual funds that may soon be looking for an investment option that provides a

lifetime of guaranteed income. That reveals an enormous opportunity for the sale of individual annuities.

******* It is so easy to avoid being drug into a lawsuit, just use the resources available and some common sense. Always outsource to a 3rd party expert, so easy to do.....BB

Warning: Giving advice regarding an IRA could possibly lead to negligence. Always suggest the client talk to their tax professional and get the home office involved with difficult questions.

IRA ADVISORS BEWARE - The IRS is planning to get tougher when it comes to **mistakes** with IRAs and plans to increase audit efforts to ensure it is collecting all it can. This means advisors need to increase diligence in helping clients meet IRA regulations.

The trend is starting in **Great Britain**, probably will spread our way, we already do this for life insurance, individual rates bases on health issues and other factors....BB

Individual Pricing of Annuities is on the Horizon

REDHILL, England, August 13, 2012 -- /PRNewswire/ --

Individual circumstances like health, lifestyle and postcode can mean extra pension annuity income.

The average life expectancy of men and women has traditionally been a key consideration for governments and pension annuity providers alike when calculating retirement incomes in the UK. But with **gender legislation affecting the pricing** of annuities from December 2012 and annuity providers focusing more on individual life expectancy in recent years, it has never been so important for people to shop around and disclose their health issues to help maximize retirement income.

Read more here: http://www.sacbee.com/2012/08/13/4721001/individual-pricing-of-annuities.html#storylink=cpy

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worth a read...BB

Market Savior? Stocks Might Be 50% Lower Without Fed

By John Melloy | CNBC – Fri, Jul 13, 2012 8:57 AM EDT

> A report from the Federal Reserve Bank of New York suggests that the bulk of equity returns for more than a decade are due to actions by the US central bank.

Theoretically, the S&P 500 (^GSPC) would be more than 50 percent lower-at the 600 level-if the bullish price action preceding Fed announcements was excluded, the study showed.

Posted on the New York Fed's web site Wednesday, the study sought out to explain why equities receive such a high premium over less risky assets such as bonds.

What they found was that the Federal Reserve has had an outsized impact on equities relative to other asset classes.

http://finance.yahoo.com/news/market-savior-stocks-might-50-125751851.html

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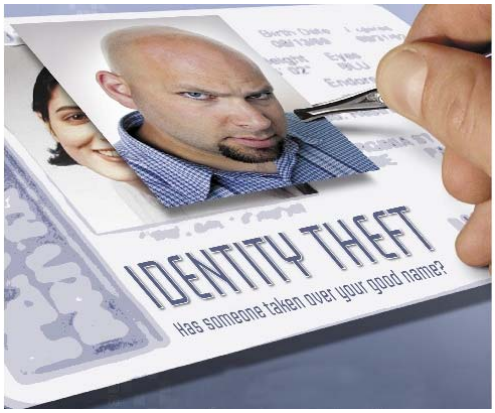

Here is a solid piece to share with your prospects and your clients...we all have fear of this happening and your target market will appreciate these tips....BB

(I marked some key points in red)

Has Your Identity Been Stolen?

Keep an eye out for these signs.

According to data compiled by Norton, cybercrime hits over 74 million Americans annually. You know you have been victimized when you get that courtesy call or email from a bank or credit card issuer - but is there a way you can tell prior to that moment?[1]

There are warning signs of cybercrime. Watching out for them just might save you money and headaches. If you notice any of the following conditions, pay attention.

Odd little charges appear on your credit card. Big charges are of course a giveaway, but criminals might first venture some little charges. This often happens when more sophisticated identity thieves buy or obtain credit or debit card numbers through syndicates or online forums (they do exist).

You stop getting credit or debit card statements. A thief may have changed the billing address. What time of the month do these bills arrive? Knowing when may alert you to something fishy.

Weird packages show up at your home or office. "I didn't order a new PC," you react when the truck pulls up at your door. Well, maybe a thief did and forgot to change the default shipping address on your online profile at a retailer.

Bizarre calls & emails enter your life. Your friends get spam in their inboxes; you get calls from debt collection agencies. At first, you may categorize the calls as simple mistakes and apologize for the spam. Instead, check it out – it may indicate crime.

Your loan apps get rejected. Your credit score can plunge as a result of a thief's extravagance and detachment. If you can't get a loan or your credit report shows a plunging score, something may be up.

Victimization can be quite subtle. Some identity thieves never progress to shopping sprees or draining bank balances. They have other goals in mind, just as ignoble.

Some people steal personal information so that they can hide from creditors. They would like to plug in your address or phone number on assorted financial, federal and state documents for purposes of evasion as well as future opportunity. If you suspect this may be happening, file an identity theft report with the U.S. Postal Service (or a police report, but some identity theft experts think notifying the USPS may be just as effective). You can also let bill collectors who mistakenly call know that you have done so, out of a belief that you have been victimized.[2]

Tax refund identity theft rose 97% last year. The Taxpayer Advocate Service (an independent agency within the Internal Revenue Service) looked into more than 34,000 cases of such theft in fiscal year 2011, nearly double the amount from fiscal year 2010. Certain taxpayers logged into the IRS website this year to see the status of their refunds only to be asked to verify essential information. Identity thieves had filed online income tax returns in their name and using their Social Security numbers, but the crooks had directed the tax refunds toward new addresses. The IRS is finding it hard to resolve such issues as speedily as it used to: its workload has increased in recent years, but its funding has not.[3]

Citations.

1 - www.dailyfinance.com/2012/07/12/8-signs-your-identity-has-been-compromised/ [7/12/12]

2 - www.credit.com/blog/2012/05/can-you-be-sort-of-an-id-theft-victim/ [5/15/12]

3 - abcnews.go.com/Business/income-tax-identity-theft-needed-social-security-number/story?id=15834826#.UB4G_JGIuZQ [3/8/12]

Hartford pressured to cash out VA holders

By Bloomberg News

August 12, 2012 6:01 am ET

Hartford Financial Services Group Inc. chief executive Liam McGee may follow Axa SA and AEGON NV's Transamerica in offering to pay customers to exit savings products that are weighing on the company's results.

Hartford has scaled back annuity sales and agreed in April to divest the unit that originates the products.

"Giving out a lump sum right now, it's costly, but it may actually be cheaper than keeping the liability on the books," said Moshe Milevsky, a finance professor at York University in Toronto, who studies annuities. "It was the rates that were included in the products that were problematic."

(Anything to get the liability under control....right? Shouldn't the insurance company shoulder some risk when accepting premium payments? Isn't that what insurance should do?....BB)

http://www.investmentnews.com/article/20120812/REG/308129973

In a future Open MIC I will go into depth what this is really about....BB

Forbes

Make your 401(k) last forever

Nice article from Forbes, power of annuities

The problem is that not many pension plans offer the direct **internal** rollover, but this will change over time....BB

http://www.forbes.com/sites/ashleaebeling/2012/08/08/how-to-make-your-401k-last-forever-the-pension-rollover/

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http://retirementincomejournal.com/issue/rij-advisor/article/is-there-an-annuity-insurance-arb-opportunity .... I have subscribed to Retirement Income Journal for 2 years, really worth the $200.....have a look. www.retirementincomejpurnal.com .....BB

Crew, here is a very clever way to find the extra sale, make the funds tax free and gather a ton of clients.....Arbitrage...BB

Arbitrage....Annuity/Life.... (Buy and sell assets in such a way)

We have explained numerous versions of this over the years, if you have the right situation, it can be advantageous for all. I have made some notes in red. If you find a situation where this could work, call Shaun Ebben and he can design the Arbitrage for you....BB

Is There an Annuity-Life Insurance Arb Opportunity?

By Pam Black *Fri, Aug 10, 2012*

Can you use unneeded annuity assets or annuitized income to buy life insurance and create a tax-free bequest? Sure. Does it make sense for the client? **Only under certain circumstances.**

Taxes on the affluent are almost certain to rise, so many advisors are looking for ways to trim their clients' tax exposure. By funding a life insurance policy with the income from a life annuity, they can sometimes turn a highly taxed asset into a tax-free bequest.

Points

- Determine basis of annuity
- Determine amount of current taxable gain if surrendered or at death
- Determine exact reason for the annuity
- Determine the need for a tax free event to heirs.
- Determine monthly income as annuitization
- Determine exclusion ratio
- Determine insurability with short questionnaire

Us the current annuity as an income stream (taxable portion is spread out over time period....exclusion ratio)

Subtract the amount of tax due form annuitization and have it sent by the insurance company directly to the IRS.

Us the agreed upon percentage of the remaining income to price the life insurance.

Not long ago, for instance, a woman came to Teckmeyer Financial, in Omaha, Nebraska, with a deferred variable annuity. According to Joseph Hearn, one of Teckmeyer's advisors, her contract had an account value of $85,000, a lifetime income rider with a benefit base of $128,000, and a death benefit worth $104,000. Her purchase premium had been $70,000.

Were she to liquidate the annuity, she would get the $85,000 account value and pay ordinary income taxes on the **$15,000 gains.** Were she to die with the contract in force, her son would owe ordinary income tax on the difference between the original cost basis and the death benefit. For someone in the 28% tax bracket, the tax would be about **$9,500**.

The client had two goals: to get a little more money to live on, and to pass on the remainder to her son as tax efficiently as possible.

If she annuitized the contract, she could collect an income stream for life based on the larger $128,000 income base. That would bring in $764 a month or $9,168 per year, but it would also negate the death benefit.

With help from her advisor she found a permanent, universal life insurance policy with a **$100,000 death benefit** for only $366 a month. Over time, this would replace the annuity death benefit and come with the added advantage of being tax-free to her son. Meanwhile she could keep the remaining $398 to cover taxes on the annuity distributions and add to her income.

(Call Shaun Ebben for case design....BB)

More cases discussed below....BB

“It was a win-win-win,” Hearn told RIJ. “It’s not going to work for everybody, but she had an annuity already with a high income benefit, a high death benefit and a low contract value.”

The same goal can be accomplished using an annuity/life insurance arbitrage, says Glenn Daily, a fee-only advisor in New York City. The advisor should shop for the highest-paying life annuity from one insurer and then hunt for life insurance with low premiums from another insurer.

“People who are in poor health can buy a substandard annuity that usually has bigger payouts,” said Daily. (With a “substandard,” impaired,” or “medically-underwritten annuity,” as they are variously called, someone with compromised health can receive the payout rate of someone with a higher age.)

Daily admits that most of the time when he runs the numbers, this arbitrage doesn’t work and advisors have to really dig into the details of the life insurance policy. It is most likely to work if there’s a favorable disparity in underwriting between the life annuity and the life insurance policy. If the client buys a no-lapse life policy, he’ll have guaranteed benefits on both the annuity and life insurance. But “good insurance policies with low premiums are harder to find these days because of greater reserve requirements,” Daily noted.

One trap to be wary of when buying a non-guaranteed universal life policy: If an insurance agent says he can credit the life insurance account at 5%. “That means they’re still getting the benefit of older bonds in their portfolio,” said Daily. “In this interest rate environment, that’s bound to change, so if the advisor is running the numbers, he or she should be using a value closer to 3%.” He warns that insurance agents will often simplify the tradeoffs to make the sale.

To make sure the evaluation is done right, advisors should look to see that three different amounts of after-tax annuity payments are going into the life insurance policy in sequence, said Daily. These would reflect the payments that are partly taxed under the exclusion ratio, the payments that are fully taxed after the cost basis has been recovered, and payments that are made during the period of up to one-year between the two.

“You should see three numbers on the analysis if it’s done properly,” he said. If the advisor doesn’t do this level of analysis, his proposal may be “just a sales pitch thrown together to get the client to buy something.” If the money is coming from a qualified plan, of course, this analysis is irrelevant.

Bob Keebler, a partner at Keebler & Co. in Green Bay, Wisconsin also uses this annuity/insurance combination as an added component of an estate tax reduction strategy for high net worth clients. fter he’s finished moving qualified assets out of a client’s taxable estate He moves IRA assets, for instance, to an irrevocable living trust

(ILIT), thus reducing the estate, then buys life insurance with the assets to create the tax-free legacy.

"I had a lady who had $6 million in an IRA and $10 million in other property," he explained. "She annuitized $4 million from the IRA and used the income stream to buy a whole life insurance contract in an ILIT." While she would still have to pay estate taxes on assets above $5 million, "this was a step in the right direction," Keebler said.

Few clients have enough wealth to need an ILIT for tax purposes, given today's $5 million estate tax exemption ($10 million for couples), but no one knows how the exemption will change next year when the Bush tax cuts expire, he pointed out.

San Diego-based CPA Leonard Wright recommends ILITs even for the merely affluent, because it's a way to protect assets that they want to bequeath from potential lawsuits. "I'm a strong proponent of ILITs because unexpected things happen like divorces and car crashes," he said. "If the money is in an ILIT, it's protected by the trust and attorneys can't get their hands on it."

The annuity/life insurance arbitrage, as it were, does have drawbacks. The client loses flexibility on both the annuity sides and the life insurance side, says Keebler. "Once you give up control over your money and turn it into a stream of income payments, you've locked yourself in and may get nothing back from the life insurance policy if you change your mind. If you let the payments lapse you may have nothing but an annuity."

Furthermore, Wright said that now is a particularly bad time to buy a life annuity. "I would never recommend it since interest rates are at historic lows," he said. Instead he believes that a well-diversified portfolio will provide better rates of return to fund permanent life insurance. He is skeptical about using the arbitrage strategy. "Using an annuity to fund an ILIT is such a sales-y thing to me," he says. "I'm not really big on this because I see two commissions there. The client is going to pay 3% or 4% on that."

Nonetheless he would consider funding life insurance if the client already has an annuity or craves the security of a steady income stream. "There's the emotional aspect where consumers are shell-shocked because of the capital markets and are gravitating toward some kind of certainty," Wright said.

"That appeals to the emotional instinct in all of us—having the certainty of a fixed income annuity and a life insurance policy where the payments can't rise," he added. "I personally don't like it except where it's in the best interest of a client who wants that peace of mind, and where it makes sense in the context of their financial plan."

AVIVA looks like it is being sold

Guggenheim Life, the life insurance subsidiary of **Guggenheim Partners** LLC, is well-placed to buy some, or all, of Aviva PLC's (AV) U.S. division, the Sunday Telegraph reported on its website.....might include the

American firm also

http://www.nasdaq.com/article/guggenheim-life-well-placed-to-buy-aviva-usa---sunday-telegraph-20120812-00024

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?

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Trends

There are essential points in this article which will affect us and our industry. I have marked in **bold** important points and added comments in **red**. Recently I had the chance to learn more about the direction or industry is heading

3 Trends Reshaping Fixed Indexed Annuities

By Ben Yahr, Christopher Raham
AUGUST 13, 2012 • REPRINTS

Unlike the variable annuity market, multiple insurers entered the fixed indexed annuity (FIA) market in 2011 or are actively developing their initial FIA offering.

(this fits with Ernst and Young's report on the movement towards what will be the dominant product in the annuity industry, FIA....BB)

These carriers are positioning their product in one of two ways: as a vehicle to generate attractive levels of guaranteed retirement income or as a product with more upside than a fixed annuity in this interest rate environment.

(say what you will, it will never be about yields, it is about income...that is our future....yield chasers are those whom the benefits are not important, they will move from category to category, the real future is income...BB)

With the former, the company's target customers are **baby boomers** who are anxious about retirement planning. **(10,00 a day roll into SS retirement....BB)** They are seeking ways to protect their nest eggs and thinking about how they will generate income in retirement. A FIA with a guaranteed lifetime withdrawal benefit (GLWB) appears to be **a match made in heaven** for these target customers. **(I told you our time had come....BB)** The policyholder's account value has the potential to earn returns indexed to the market, with downside protection of the nest egg. The GLWB rider provides guaranteed income for life, the level of which will increase until the policyholder elects to begin taking withdrawals under this benefit.

A company that is positioning its FIA as an alternative to a fixed annuity may either omit the GLWB rider or offer one with modest guarantees. Even without the rider, the policyholders have a chance to earn larger returns

than they would with a traditional fixed annuity, but with some added risk (but less risk and less potential upside than a traditional variable annuity). Some carriers that have traditionally distributed their products through broker-dealers and banks had avoided making FIA products available due to concerns about product complexity and customer value; **(this is nonsense, is there anything more confusing to a customer than a variable annuity....BB)** some companies are now re-evaluating whether a FIA product can be designed to address these concerns.

(the real answer is how do the BD generate fees and comp. using w FIA, they have the model in place for the VA but a FIA is a different animal, once that gets calculated, the BD will flock to our products....BB)

Trends we expect to see continue through 2012 and beyond:

1. New carriers will look to enter the market.

Before they commit to offering FIAs, variable annuity carriers are considering whether FIAs really are a safer way to manufacture retirement income products. **(this actually translates to how they generate income, with our products, the fees don't exist as they do in a VA....BB)** FIA writers typically offer a slightly richer GLWB for a little less than variable annuity writers because the account value of the base contract isn't as volatile.

Fixed annuity carriers are considering whether the additional complexity of offering FIA products makes sense in light of the relatively low rates they can offer on fixed annuities in this interest rate environment. FIA products may make it easier for these carriers to find a happy medium between providing attractive benefits to policyholders while maintaining acceptable product profitability.

(simple deal, when they figure out how to make revenue, the securities world will want to sell our products, that is where the massive increase in sales will come from….BB)

2. GLWBs will continue to grow in prominence and complexity.

(is the déjà vu all over again?….BB)

GLWBs have grown in prominence, but they have also become more complex. More than 20 companies now offer the rider with their FIAs. According to LIMRA, a GLWB was available on 87 percent of FIAs sold in 2011 and **67 percent** of policyholders purchased this rider.

(just remember who our target market is, baby boomers with blue collar leanings….BB)

A new benefit design that merges the index and roll-up features recently hit the market and is believed to be less risky for insurance companies. In the first generation of GLWB riders, the typical range for the roll-up rate (i.e., the rate at which the protected amount grows until income begins) was between 5 percent and 8 percent. New products have a stacked benefit, which combines the **roll-up rate** and the index credit. The roll-up rate for these products is lower, between 3 percent and 5 percent, and the index credit is added to it. If the product offers a stacked benefit with a 4 percent roll-up and has a 6 percent index credit in a specific year, the protected amount would grow by 10 percent that year. If the index return dropped to zero in the following year, the protected amount would only increase by 4 percent that year.

3. Companies will search for more efficient uses of capital.

Some companies are modifying the features or limitations of GLWB riders to eliminate the large strain on reserves. Many companies have approached their state insurance department to discuss their product and request a modified reserve approach that is less capital-intensive.

(Dave and I were recently in a meeting where the reserve issues were discussed....the NAIC is moving hard with new self regulating rules which will affect the need for stronger reserves, this means new ways of income calculating will be developed....BB)

Industry groups are working with the National Association of Insurance Commissioners' Life Actuarial Task Force to investigate alternative approaches to statutory reserves that are less punitive than Actuarial Guideline XXXIII when applied to certain GLWB riders. AG33 requires that a company set a reserve for each policy equal to the greatest present value of guaranteed benefits that the policyholder may elect, regardless of the likelihood the policyholder would choose an option. The alternative approaches being discussed include reflecting the probability that policyholders will elect the GLWB rider at various points in the future or adopting a principles-based approach similar to that used for VAs today. Under a principles-based approach, companies would evaluate a range of "real world" scenarios, and calculate the reserve based on the worst 30 percent of the outcomes (e.g., CTE 70), possibly subject to a "standard scenario" floor.

The future of the annuity business is the FIA.....rejoice....BB

Big Truck Questions

Questions for the Owen's Brothers from the Crew

Q: Do you plan your "work" weeks in advance at the beginning of the year or do you take vacations as it goes along during the year? How far in advance do you plan your year.

The reason I passed this question on to Chad and Tony is because I always planned my year in advance...**40 work weeks and 12 family weeks.** The answer will go a long way to you being honest with yourself about your business plan.

Dave has some product updates…

Takes courage to use this strategy, the better agents will do so…..BB

Dear Mark,

Retirevillage Websites generate leads. Retirevillage offers more return on your investment than almost any other form of advertising and promotion you can find.

Did you know that 83% of all local searches are conducted via a search engine. If you can't be found, you don't exist. We're experts at getting you found.

Annuity.com has the best and lowest cost lead generation programs in the industry. You don't have to spend a fortune to get quality results. Why? Because Annuity.com has done the expensive and hard work for you - building a brand. If you qualify - it's **FREE!** Take advantage of the best brand on the Internet and grow your business.

Click here to find out how - or call Mark at (682) 514-9010.

Mark Wood
Annuity.com Agent Lead Resources
(682) 514-9010

Annuity.com | Agent Lead Resources

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

Annuity.com Life Division:

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.....

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

Annuity.com
Planning. Safety. Retirement.

The Scrubbed Lead Program

The strongest brand in the business just gotten stronger!

- Leads are verified by phone
- Leads answer "qualifying questions"
- Leads are 100% exclusive
- Average age: 62 years old
- Average investment amount: $128,000
- 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

Annuity.com
Planning. Safety. Retirement.

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

Sales Tools: http://www.safemoneybookprinting.com/.

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

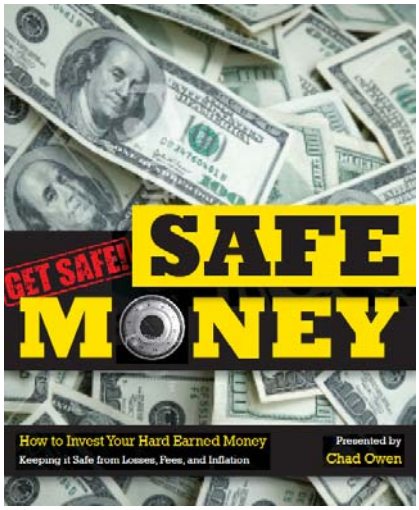
Sales Kit – Standard, with 2 pockets: $2.90/each

Personalized, contact info, photo and questions (hooks)

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

1700 Safe Money Books ordered in June, <u>smart, smart, smart</u> marketing, congrats!

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.

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

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