



*.....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



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**Old Glory** flying over our bay at full moon, does it get any better?

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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**

### **Baby Boomers Are Embracing Annuities With Open Arms**

World War II ended in 1945 and with it home came millions of soldiers, airmen, sailors, and marines. Eager for a new life, these returning GIs married, bought homes and started families. I am a member of that generation, now known as the Baby Boomers.

The Baby Boomer generation started in 1946 and ended in 1964 and during that time the generation gained about **100,000,000** members. Now the time has come for many of us to move to the retirement phase of our lives, that time when we can reflect on our life, enjoy our grandchildren and prepare ourselves for the “Golden” years.

I was very close to my father, and he had been in the Air Force during WWII, and he often shared the wartime stories with me. As he aged and entered retirement, he was faced with the reality of aging. His friends died, my mom died, but he lived in until age 96. During one of our many visits, he said to me, ***“Bill, the golden years just aren’t what they are cracked up to be.”***

Of course I understood; fear of failing health, fear of money, fear of the unknown. I am now at that stage, the stage when looking forward is much shorter than looking backward.

As a proud member of the Baby Boomer generation, I have a few advantages my dad didn’t, I have information. I know how to make sure that money needed for retirement will be guaranteed to live as long as I do. What I face that he didn’t is the damage that is

going to be caused by *The Affordable Care Act*. This damage will come in the form of out of pocket expenses, expenses I will have to pay in addition to what Medicare pays. Each year the amount of reimbursement Medicare will cover will not keep up with the rise in the cost of medical care.

But when it comes to guaranteeing income, I am right on track, I own annuities. I have income that will pay me (and Phyllis) for as long as either of us lives. My income will never die prematurely.

The Baby Boomer generation numbers about **70,000,000** now and every day **10,000** of us sign up for Medicare. Along with Medicare, a large portion of our group has discovered annuities, just as I have.

Our generation is moving away from risk and not as concerned about accumulation as we once were. Avoiding risk and having guaranteed income is now our goal. According to a recent report, the percentages of Baby Boomers who own annuities are far more confident in their retirement options. Income that cannot be outlived added to social security has provided the financial base for many Boomers, and with that has come a new lowering of stress. As the report states, Boomers who own annuities are less worried about their retirement income and have a lowering of their stress level.

Here is the link to the report, there is substantial and helpful information here:  
[http://myirionline.org/docs/default-source/research/iri-boomer-expectations-for-retirement-2015-fifth-annual-update-on-the-retirement-preparedness-of-the-boomer-generation\\_2.pdf?sfvrsn=2](http://myirionline.org/docs/default-source/research/iri-boomer-expectations-for-retirement-2015-fifth-annual-update-on-the-retirement-preparedness-of-the-boomer-generation_2.pdf?sfvrsn=2)

I own annuities, and I can easily testify, I am far less stressed about retirement than I was 20 years ago. Stress is a killer and the lower it is in your life means a possibly happier and better Golden Years.

Here is essential information I found in the report to be helpful: couple of key

- About half (47 percent) of annuity-owning Boomers are extremely or very confident their money will last throughout retirement, compared to only 20 percent of those who do not own annuities.
- A full 79 percent of annuity owners expect to have money for basic expenses and leisure activities in retirement, compared to 47 percent of those who do not own annuities.
- More than half (53 percent) of Boomers who own annuities believe they will retire more comfortably than their parents, as compared with 31 percent of Boomers, who don't own annuities.

Having enough money to enjoy retirement is the key; it keeps us healthier by reducing stress and happier because we can see our grandkids more. At least that is how I feel about it

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## Of Interest



**The DOL as our new partner**, their ruling comes in May 2016, my guess is it is already made and they are simply going through the steps to pacify the process. If it stays only on the securities side, we will still need to deal with the new ruling because the NAIC will certainly adopt some if not all of the ruling. At least from the state side we have a better chance of being heard. My opinion is the DOL already knew exactly what it was going to do, 2 years ago. Could this be to appease the BIG group known as AARP?....BB.



## **Hello Partners,**

You should all watch this video with regards to the DOL ruling.

[https://www.youtube.com/embed/\\_dSNW9ywyOw?rel=0&showinfo=0](https://www.youtube.com/embed/_dSNW9ywyOw?rel=0&showinfo=0)

**Anthony R. Owen**



## **What is reasonable compensation?**

Labor Department regulators want to dampen the influence of third-party fees and commissions as regulators believe these income streams unduly influence advisors in recommending one product over another. Regulators believe these recommendations may not always be in the best interest of consumers.

<http://insuranceneWSnet.com/innarticle/2015/08/14/annuity-expert-to-dol-what-is-reasonable-compensation.html>



## **FSI: DOL Fiduciary Rule To Cost IBDs \$3.9 Billion**

The Department of Labor's proposed fiduciary rule will cost independent broker/dealers nearly \$3.9 billion in start-up costs, according to a new study commissioned by the Financial Services Institute.

<http://wealthmanagement.com/ibds/fsi-dol-fiduciary-rule-cost-ibds-39-billion>



## **DOL's Perez Defends Fiduciary Rule, Setting Up**

## Legislative Challenge

Faced with legislative pressure to slow momentum toward an expanded fiduciary rule, a defiant Labor Secretary Thomas Perez brushed aside criticism in a new letter.

<http://insurancenewsnet.com/inarticle/2015/08/12/dols-perez-defends-fiduciary-rule-setting-up-legislative-challenge.html>



Our **8<sup>th</sup>** finished video is in our video library, complete and ready for you. This video is explaining all about income riders. We are producing 1-2 videos a month, all are shot in high definition, we use professional actors as well as professional editors. These videos scream quality; consider using them in your marketing efforts.

[www.annuity.com/video](http://www.annuity.com/video) (tab)

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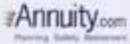


**Guaranteed Lifetime Income Riders**

# Matching graphics

## Guaranteed Lifetime Income Riders

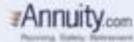
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# Videos always end with a “Call to action”

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Kriss emailed me to say that 4 of you have signed up for her appointment setting services, well worth it....BB



## Kris Montierth

Owner, Your Personal Secretary

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

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

## Appointment setting

[www.callingleads.com](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)

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**2** 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

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Hello Partners,

Five out of the last five cases I have helped partners design have all been closed. Of course the skill of the writing agent is 99% of the game but that 1% can make a difference.

Don't forget to use me for case design help. **Two minds** are better than one even if one of them belongs to meJ

Thanks for the biz,

**Anthony R. Owen**



## Sales and Marketing

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Carl Muehlemeyer President of First Annuity has a great share with us.



CARL S. MUEHLEMEYER | EXECUTIVE VICE PRESIDENT

Carl received a degree in Business Management with a minor in Journalism from Colorado State University in Fort Collins, Colorado. After pursuing several different business ventures, attempting to find his niche, he began his career in the insurance industry in 1996, when he successfully acquired his Life, Health and Disability Licenses and Series 6 and 63 securities licenses. From that point forward, it was the sound business principles of Darin Lucas, combined with Carl's own creative vision that propelled First Annuity & Insurance Marketing to continual success.

Today, Carl continues to provide creative direction and vision for First Annuity. He also maintains key relationships with a select group of producers that he has worked with for many years – relationships that he says will never change, no matter what success lies ahead for First Annuity.

Carl is passionate about playing guitar and collecting/buying/selling/trading guitar gear. He also enjoys golf, tennis, fly fishing and is active in his church. Both he and his lovely wife, Shanin, are Colorado natives and have three active sons that keep them very busy; they reside in the city of Arvada.

## Distribution Phase (\$684,848 Beginning Balance)

Age	Investor A		Withdrawals	Investor B	
	Annual Return	Portfolio *Year-End Value		Annual Return	Portfolio *Year-End Value
66	-12.31%	\$558,043.21	\$ (42,500.00)	29.49%	\$844,309.68
67	-20.83%	\$339,302.81	\$ (42,500.00)	17.60%	\$950,408.18
68	-14.00%	\$300,900.42	\$ (42,500.00)	24.50%	\$1,140,75.18
69	22.24%	\$325,320.67	\$ (42,500.00)	-5.90%	\$1,030,953.45
70	9.80%	\$314,702.10	\$ (42,500.00)	14.50%	\$1,237,941.70
71	4.32%	\$285,797.23	\$ (42,500.00)	8.28%	\$1,189,663.27
72	10.90%	\$274,449.12	\$ (42,500.00)	27.10%	\$1,469,562.02
73	2.70%	\$239,359.25	\$ (42,500.00)	-2.20%	\$1,394,731.65
74	-3.21%	\$189,175.82	\$ (42,500.00)	14.70%	\$1,557,257.21
75	21.00%	\$186,402.74	\$ (42,500.00)	19.00%	\$1,810,636.08
76	16.70%	\$175,032.00	\$ (42,500.00)	32.90%	\$2,363,835.35
77	5.30%	\$141,808.69	\$ (42,500.00)	11.10%	\$2,583,721.07
78	-9.80%	\$85,411.44	\$ (42,500.00)	-9.80%	\$2,288,016.40
79	11.10%	\$52,392.11	\$ (42,500.00)	5.30%	\$2,366,781.27
80	32.90%	\$27,129.12	\$ (42,500.00)	16.70%	\$2,719,533.75
81	19.00%	\$ -	\$ (42,500.00)	21.00%	\$3,248,135.83
82	14.70%	\$ -	\$ (42,500.00)	-3.21%	\$3,101,370.67
83	-2.20%	\$ -	\$ (42,500.00)	2.70%	\$3,142,607.68
84	27.10%	\$ -	\$ (42,500.00)	10.90%	\$3,442,651.92
85	8.28%	\$ -	\$ (42,500.00)	4.32%	\$3,548,874.48
86	14.50%	\$ -	\$ (42,500.00)	9.80%	\$3,854,164.18
87	-5.90%	\$ -	\$ (42,500.00)	22.24%	\$4,668,830.29
88	24.50%	\$ -	\$ (42,500.00)	-14.00%	\$3,972,694.05
89	17.60%	\$ -	\$ (42,500.00)	-20.83%	\$3,102,681.88
90	29.49%	\$ -	\$ (42,500.00)	-12.31%	<b>\$2,678,552.01</b>

Average 8.96%\*

8.96%\*  
How to

**Optimize** Social Security  
**YOUR** Retirement  
Benefits

Betty Arellano had a client give her this offer from American Equity. (sent to client) If your clients add to their annuity, you get fresh compensation and they get a 5% bonus!

**YOU STILL HAVE TIME:**

**EARN A 5% PREMIUM BONUS**

**HERE'S HOW:** Your American Equity Annuity Contract\* provides an opportunity to receive a 5% premium bonus on any additional premium applied to the contract within the first contract year.

**EXAMPLE**

<b>\$10,000</b>	<b>+</b>	<b>\$500</b>	<b>=</b>	<b>\$10,500</b>
Your additional first year premium (No minimum required)		American Equity's 5% Premium Bonus		Total additional premium and bonus applied to your annuity contract

- Additional premiums may be subject to additional suitability review and/or maximum premium limitations. Please consult your agent for additional information.
- American Equity must receive your check for additional premium before your 1st Anniversary date.
- All additional premium and Premium Bonus is subject to the same surrender charge period and terms of your original contract. See your contract for details.
- Additional premium is automatically credited to the Fixed Value. The contract allows the transfer of money to another value on each Contract Anniversary. Additional premiums credited to the fixed value may be transferred to other values at that time.

\* Benefit Gold (KCC33 (DK7) and Advantage Gold (Jacks-4-07). Form number and availability may vary by state.

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**This is a direct to consumer marketing effort from the home office, might be a good time to check with your AE clients**

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



**Questions** this week regarding leads. BTW...**Thanks for the questions**, they help all of us!



BTW, I have a new paper coming out dealing with the Affordable care Act and how it will affect the baby Boomer Generation (of which I am one).

I wanted to share this small part with you because it will become a HUGE segment of our lives as we deal with aging. It may seem innocuous **but it is not**. It is dangerous and it will cause many of our target market to redirect assets. I will explain ore as Open MIC moves along this fall season.

Medicare does not pay for most routine or annual physical exams, **most dental plans and dentures**, routine foot care, routine eye care, hearing aids and cosmetic surgery.

Dental is a huge financial obligation and did you know that 1/10 seniors who **die from pneumonia** is sourced from dental negligence?

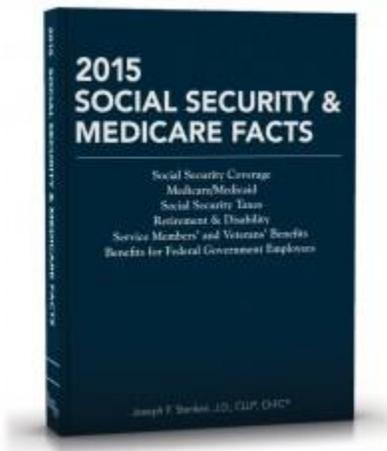
**Q:** Bill, I liked your share about **Asset Based Long Term Care** and decided to pitch it to a prospect. Unfortunately, I am very weak on the details, here is the question.

I know the difference between Medicare and Medicaid, but a prospect argued with me about it. She said that Medicare did cover long term care needs under some circumstances. Is that true?

**A:** Medicare does not cover custodial care when that is the only kind of care the patient needs. Care is considered custodial when it is primarily for the purpose of helping with daily living or meeting personal needs and could be provided safely and reasonably by persons without professional skills or training. Much of the care provided in nursing homes to people with chronic, long-term illnesses or disabilities **is considered custodial care**. For example, custodial care includes help in walking, getting in and out of bed, bathing, dressing, eating, and taking medicine. Even if an individual is in a participating hospital or skilled nursing facility or the individual is receiving care from a participating home health agency, Medicare does not cover the stay if the patient needs only custodial care.

**Medicare WILL cover LTC needs for only 100 days**, AFTER the patient is sent to the nursing (or convalescent home) directly from a hospital stay.

Here is a terrific source for information regarding Social Security and Medicare facts.



<http://www.nationalunderwriter.com/2015-social-security-medicare-facts-2.html?>

BTW, here is the share from two weeks ago about Asset Based Long Term Care, in case you missed it.

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# Asset Based Long Term Care

## The Asset Based Long Term Care Approach

Nearly all of the recent news about funding options for long-term care tells a story of an industry on its heels. This is particularly true for traditional long-term care insurance (LTCI) products that are, essentially, health insurance policies that can be used to pay for costly end-of-life care in nursing homes or one's own home.

The vast majority of major insurance carriers offering these policies have had to request rate increases. Pressure points driving the increases include low interest rates, underestimation of policy lapses and the rising costs of long-term care. It was recently announced that one carrier is seeking to raise premium rates on some of its policies by an average of **58 percent**. Another just announced it will stop selling LTCI products in California, following many of its peers in pulling such products from the marketplace.

According to LIMRA, 10 out of the top 20 individual writers of long-term care insurance have exited the market over the last five years. Prudential — the fifth-largest writer of LTCI in 2011 — stopped accepting new applications in the first quarter of 2012.

Meanwhile, Americans are dramatically underprepared to pay for long-term care. According to the National Clearinghouse for Long-Term Care Information, **70 percent** of people over age 65 will require some type of long-term care services during their lifetime. On average, care will be required for three years.

But despite the proven need for coverage, LIMRA estimates that only about 7 million Americans have long-term care insurance. The U.S. Census Bureau estimates that, in 2010, there were more than 40 million Americans age 65 and older.

## Viable solutions

Unattractive product design, the potential for significant rate increases and consumer apathy have led us to where we are today. But while some companies and financial professionals are walking away from long-term care insurance, others are finding that newer, even better options for their clients are already available — in fact, they are thriving.

These products are known as **asset-based long-term care**. They are built on the chassis of life insurance. You may have also heard them referred to as hybrid or combo products. With these products in place, when long-term care is needed, the life insurance death benefit value is accessed to pay for qualifying expenses, and the funds are available **free of federal income tax**.

Consumers are attracted to asset-based long-term care products because of two major advantages over health-based insurance products:

- 1) a life insurance payout is made to beneficiaries at the time of death if the policy has not been exhausted for long-term care expenses;
- 2) Premiums are usually guaranteed, meaning older clients will never be exposed to an increase in the cost, especially at a time when they can least afford it.

An **asset-based long-term care** funding approach can help dealing with the fear of paying a premium and never having received any of the insurance benefits, such as paying car insurance and never having a claim. If premiums are paid (or single deposit) we know in advance that the proceeds will be paid, what we don't know is when.

In the event of a long term care claim, any unused funds are still paid to the beneficiary at death (tax free).

The fear of never ending insurance premiums being paid for a LTC policy that has possible increases in premiums is also negated. Buying a life insurance policy with a single premium can mean that LTC needs are financially covered and that other investment planning can be considered for the annuitants benefit or for an heir. Fear of shrinkage due to nursing home needs is minimized.

Newer and newer products are being developed even with a payment period stretched out over a number of years meaning that premiums can be paid with RMD from an IRA or the conversion of an asset to a fixed payout annuity to match up with the needed life insurance premiums. As an example, a portion of an IRA can be converted to a fixed pay annuity, each year those funds are removed from the IRA and the life insurance premium is paid, taxes on the IRA distribution are paid by the insurance company to the IRS and the net amount goes to premiums. This can also be done as single premium withdrawal from an IRA.

**Remember:** an IRA is generally the weakest of assets since taxes have not been paid, this includes the inheritance of an IRA, and taxes will always be due.

Life insurance with living benefits riders are a great source for dealing with this terrible topic, if you do a solid fact finder, many new options for using available assets can be uncovered, remember, it is all in how you look at things that counts.

Please do not use my example in any sales situation or to make any recommendations. This is merely an example. If you have product questions call your recruiter, Anthony, Dave or me. If you want to get the full story in an easy to understand method and **PROFESSIONAL** help, call:



---

Life Insurance: **Jenny Lewis** [jenny@firstannuity.net](mailto:jenny@firstannuity.net) 877 324-1993

My example is a male age 65, using a single deposit of \$100,000.

The initial GUARANTEED death benefit is **\$219,670**

This policy contains cash value that can increase or shrink based on policy performance, what cannot go away is the death benefit and the LTC rider benefit, both are guaranteed.

The death benefit can increase in value if the policy performs better than expected, the calculation for LTC is 2% of death benefit payable as a true Long Term Care Policy. It will pay until the death benefit is depleted.

\$219,670 times 2% equals \$4,393 a month for 50 months. If more care is needed, simply increase the face value of the policy (when initially applying).

The LTC riders require the insured to need assistance with 2 of 6 ADL's or have a cognitive impairment, chronic illness riders require that need to be permanent. LTC riders require that the **need of care is for at least 90 days**.

The death benefit is guaranteed and will be paid someday, when it is paid, it is tax free.

The policy can also be paid on an annual or monthly basis meaning it can easily compete with LTC insurance since the premium is guaranteed. The annual cost is \$6,305 (can be paid monthly).

This gives you an excellent reason to access an IRA and use the funds to slowly transform from fully taxable to tax free to an heir. The LTC benefit is in addition, it could be a win/win situation for your prospect.

Lower taxable situation for heirs converting to tax free, LTC protection cheaper than LTC insurance (over time).

BTW, I used a Minnesota Life product, ask Jenny for more details....BB

## 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!**



**Share:** The value of sharing. It can be a lonely existence working alone in this business. Most of us are independent agents and face many obstacles alone. Actually, that is why open MIC was created, as a way to share with each other and to find common ground to help one another.

I attended a recent sales conference and witnessed that myself, the more agents shared their successes the more stories were shared. Helping one another is key to our overall success as independent agents.

A well-known fact about selling is this:

***Sharing experiences is one reason production increases, other agents can visualize your sales situation and it can become theirs.***

**Want proof?**

**The last time you heard **Chad Owen** talk, what happened to your sales? They went UP!!!**

This past week we had three nice shares, Brad Pistole, Jed Mayfield and Brady Spears. Hearing of other agent's success in our little group encourages others to understand how success breeds success. (later in notes)

Thanks to all.

Have something to share? Even the little things matter, please help!

BB



Zach Roberts has this on his emails, marketing all the time....BB

***Don't keep me a secret...I work by referral only.*** Share from Zach Roberts

Crew member, **Joe Marulla** asked about revenue share, he sent us a pdf from "ABC Brokerage", a disclosure.



**Subject:** Fwd: Revenue Sharing

Anthony, you may have seen this disclosure from "ABC Brokerage" about revenue sharing, but if you have not i am passing on. I received it from another marketing co/FMO.

Joe

This is common knowledge within the industry but I doubt it many clients end up reading the fine print.

Revenue sharing is really just a fancy word for commissions so I personally don't have a problem with it if disclosed prior to purchase.

“ABC Brokerage” is famous selling front loaded products and having upfront commissions (i.e. 4% commission just to make a bond purchase that you could do for almost nothing through some self-directed brokerages).

Anthony

<http://www.erisafiduciaryadministrators.com/index.php/revenue-sharing/>

## Revenue Sharing

*In plain English, “revenue sharing” is the practice of padding a mutual fund’s expense ratio with general plan administration, marketing and other non-investment related fees, leaving these expenses to be absorbed by participants who choose to invest in that fund.*

A mutual fund’s expense ratio is stated as a percentage of assets under investment and is netted from the fund’s performance, or Net Asset Value (“NAV”). Therefore, the investor does not directly see the impact of higher expense ratios on the fund’s performance. In the “retail” investor market place, where mutual funds offer shares to individual investors, there are arguably sound economic principles that validate the mutual fund industry’s revenue sharing practices.

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## Revenue Sharing Disclosure

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Edward Jones receives payments known as revenue sharing from certain mutual fund companies, 529 plan program managers and insurance companies (collectively referred to as “product partners”). Virtually all of Edward Jones’ transactions relating to mutual funds (outside of advisory programs), 529 plans and insurance products involve product partners that pay revenue sharing to Edward Jones. We want you to understand that Edward Jones’ receipt of revenue sharing payments creates a potential conflict of interest in the form of an additional financial incentive and financial benefit to the firm, its financial advisors and equity owners in connection with the sale of products from these product partners. For the year ended December 31, 2014, Edward Jones received revenue sharing payments of approximately \$153.2 million from mutual fund and 529 product partners and \$55.9 million from insurance product partners. For that same period, Edward Jones’ net income was \$770 million.

Revenue sharing, as received by Edward Jones, involves a payment from a mutual fund company’s adviser or distributor, a 529 plan program manager or an insurance company or the entity that markets an insurance contract. It is not an additional charge to you. These payments are in addition to standard sales loads, annual sales fees, expense reimbursements, sub-transfer agent fees for maintaining client account information and providing other administrative services for mutual funds (shareholder accounting and networking fees), fees for maintaining technology and providing other administrative services for insurance products (inforce contract service fees), and reimbursements for education, marketing support and training-related expenses.

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# Big Truck Partners



**TRIVYSTA**  
GUGGENHEIM LIFE & ANNUITY

**PROTECTION**

- Exclusive Partnership - Limited Distribution
- Exclusive Indexed Strategies from Deutsche Bank and Morgan Stanley
- Increasing Income After Activation Potential

**GROWTH**

**INCOME**

- High Income Payouts
- 10/10 Compliant
- Competitive Compensation





A reward finally worth waiting for...

# TriVysta™

Fixed Indexed Annuity

Introducing the Tri-Bonus with the TriVysta™!

- 1** **Commission Bonus:** 1.00% more commission on all TriVysta™ premium\* submitted on or after September 8th, 2015 and issued by December 18th, 2015.
- 2** **Production Bonus:** Receive an additional bonus on cumulative TriVysta™ premium\* submitted on or after September 8th, 2015 and issued by December 18th, 2015.
  - 0.25% for \$100,000-\$249,000
  - 0.50% for \$250,000-\$499,000
  - 0.75% for \$500,000 and above
- 3** **Cash Bonus:** Reach \$1,000,000 in cumulative TriVysta™ premium\* and receive a check for \$5,000 plus continue to receive the 0.75% from bonus (2).

You get \$22,500 with \$1 million in production. Even better!

- 1 Commission Bonus:** 1.00% more commission on all issued by December 18th, 2015.
- 2 Production Bonus:** Receive an additional bonus on < December 18th, 2015.  
  
0.25% for \$100,000-\$249,000  
0.50% for \$250,000-\$499,000  
0.75% for \$500,000 and above
- 3 Cash Bonus:** Reach \$1,000,000 in cumulative TriVysta<sup>1</sup> bonus (2).

**Plus your regular compensation.**

**Anthony R. Owen**

**From:** EquiTrust Life [mailto:sales.support@equitrust.com]  
**Sent:** Thursday, August 20, 2015 9:14 AM  
**To:** Anthony Owen <tony@eagleshadowfinancial.com>  
**Subject:** COMING SOON! Multi-Asset, Risk-Controlled Index Annuity!



HELP YOUR CLIENTS  
HIT THE

**MARC**



*Coming Soon!*

## **DynaMARC Index Annuity**

(Multi Asset Risk Controlled)  
Featuring a customized index

With...

**Strategic Income Option Rider**

Stacked Rollup Design

### **Product Training Required**

Complete your training now so you can sell immediately upon release!

Go to [Agents.EquiTrust.com](http://Agents.EquiTrust.com).

**Already approved in a majority of states!**



### **Sales Materials and Product Information**

Product information, printed materials, forms and illustrations will be available upon product release.

**Watch for announcement within two weeks!**

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Contract issued on Form Series ET-MTA-2000(06-07) or ICC15-ET-MTA-2000(04-15). EquiTrust Life Insurance Company, West Des Moines, IA. **For Producer Use Only.** IC15-ECN-1083



Hello Partners,

Below is a great share from our friend in Dallas, Brady Speers.

### **Marketing = Opportunity**

### **Process = Capitalization on Opportunity**

The longer I am in this business the more I have come to believe that leads are rarely the problem. Chad used to do 3-4 million a year with only 3-5 leads per week. Increasing our marketing gave us more opportunity and exponentially increased our production but the increase in production wasn't just because we had more leads in and of itself. The reason our production grew exponentially is because more leads gave us more experience; more opportunities to fail and learn from our failure. In other words, we became better salesman by increasing the frequency of opportunity.

### **Increased Opportunity = Exponential Growth**

This takes time and money. Not everyone improves their sales skills at the same rate but we all need to be capitalized in order for the process to pan out. **Capitalization is so important because it gives you the freedom to fail at a higher rate** now so that you will fail at a lower rate later. Failure now is your investment for big returns later.

If you are going to invest your time in anything for your business **invest in becoming a better salesman**. What did Brady do right?

- Yes, Yes, Yes = Yes:** Asking a series of questions that result in “yes” answers will typically result in a “yes” answer.
  - Questions, not Lectures:** The more questions you ask the better. Objection handling is not answering the question for the client; it is getting the client to answer their own question in contradiction to their objection.
  - The Powerful Pause:** If you ask a question let the client answer. The first person to talk loses.
  - Bring the Elephant into the Room:** My favorite part of the dialog below is Brady asking the client if he does not trust him. Many times we avoid asking questions like we are trying to have a conversation with our kids about the birds and the bees. **JUST ASK IT!** What have you got to lose? If you don’t bring it up and resolve it you have already lost the sale anyway so go for it.
  - Accountability:** Don’t let your clients slide on what they have agreed to. Hold them accountable! If someone held them accountable earlier in their lives they would all be millionaires. You can’t change the past but you can change the future. Clients need someone that actually cares about their future and isn’t willing to put them at risk for the sake of fees / commissions.
- o **Fact Find**
  - o Establish the problem
  - o Get the client to agree to the problem (Soft Close: Sell it!) – **Problem Sale**
  - o Establish the solution
  - o Get the client to agree to the solution (Soft Close: Sell it!) – **Solution Sale**
  - o Hold the client accountable to the problem and the solution. (Soft Close: Sell it!)

- o Explain how you came up with the solution (**Product Explanation:** Product was not talked about prior to this step)
- o Hold the client accountable to the problem and the solution (Hard **Close**)
- o Way to go Brady!

Thanks for the share,

**Anthony R. Owen**

**From: J. Brady**

**Sent:** Wednesday, September 2, 2015 6:54 AM

**To:** Anthony Owen <[tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com)>

**Subject:** just an update

Anthony,

Thought you might enjoy this.

Been working with a lead the last few weeks on a case. Met with him twice and now we are stuck in "**decision hell**". He can't seem to make up his mind, despite what's going on with the market. I'm like WTH??? This makes no sense. We had a call planned for yesterday so I walked him through this.

Here's how it went. (this is long and very purposeful, but it worked and we are doing paperwork in a few days)

**Brady:** Mike, this is Brady. You surviving?

**Prospect:** *Yea, doing good.*

**Brady:** Great, let's talk about where we are with things. Sure, obviously you seem hesitant on getting what we have talked about set up. Give me some feedback on where you are at this point.

(He gave me some song and dance about being busy, blah, blah, blah, ..which of course were all lies. So I cut to the chase.)

**Brady:** Ok, let me help you sort through this. Your answers to two questions will tell you what it is you need to do. Ok? I know the answers but I think you need to hear yourself answer them.

**Brady:** Number one, are you tired of losing money and ready to stop your losses and reduce your fees?

**Prospect:** Yes.

**Brady:** Ok, number two. Do you need more guaranteed income for your retirement plan to go along with social security?

**Prospect:** Yes.

**Brady:** Ok, well it's that simple. You need to do exactly what I told you to do what we have been talking about. It will protect your money and ensure you never run out of money.

**Prospect:** Yea.

**Brady:** But, what this tells me is the issue isn't necessarily the plan I laid out for you. It must have something to do with me. Maybe you don't trust me or something else. (I shut up at this point)

**Prospect:** *No, no. It's not you. I'm just not sure what to do. (this was exactly where I wanted this whole thing to go! He's just scared. Lots of money and a big decision right?)*

**Brady:** Ok, well if it's not me, then I get it. It's a big decision and it's a lot of money and frankly you're scared to pull the trigger, right?

**Prospect:** Yep.

**Brady:** Well, then here's what will help you make a decision. Leaving the money as is actually what you need to be **more scared** about. You're letting emotion rule logic here. Staying where you are **equals uncertainly, risk, fees**, and losing more money means less income in your future and that should cause you a little panic based on what's happened the last few weeks in the market.

**Brady:** Frankly, at this point you should be excited about what you and I have come up with. It makes total logical sense. Think about it. You will stop the market losses, you will guarantee your income and never run out of money, you will stop paying high fees, and when the market rebounds, your money will grow without ever going backwards ever again. I mean honestly, you should be really excited about plan A and ready to run from plan B.

Then I shut up. He agreed and we set a time to meet and start paperwork in the next few days.

**From the desk of J. Brady**

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Hello Partners,

Having trouble getting leads to answer their phone because your phone number is not the same area code as the one you are calling?

Here is a possible solution one of our partners is using:

<https://play.google.com/store/apps/details?id=com.adhoclabs.burner&hl=en>

<https://itunes.apple.com/us/app/burner-free-phone-number-for/id505800761?mt=8>

Happy Labor Day!

Anthony R. Owen  
Annuity Agents Alliance

BTW, if you use FinAuction (or direct) this service is built in for you on the lead page, easy to use....BB

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Summertime blues are just about to end. September is always a month for us when we finally make a big sale after having people tell us they can't meet because of travel or relatives being in town all summer long. Make sure you start your marketing expansion plans now so you can hit September in the face right between the eyes.

Most big sellers around **40%** of their annual business between September and the first two weeks in December. Don't miss out on the drive to the finish line. Reconfirm your goals for 2015 and push for them even if they seem out of reach. It only takes one sale to make a difference.

Thanks for the biz,

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Hello Partners,

I know I sent an email a couple of weeks ago on this but I feel like I need to repeat what I said with a little more emphasis. My ear has been glued to the phone doing case design

since Monday. **Chad just sold two policies today totaling \$750K in premiums.** This is what all of us have been waiting for. This is your opportunity to capitalize your business very quickly but in order to do that you need to fill your calendars with new people.

I have Chad at **18 leads per week right now.** That is way more leads than the needs under normal circumstances but these are not normal circumstances. Take advantage of this volatility and BUY LEADS!

People do not have to lose money to be scared and right now they are scared because of the **volatility.** We are also closing in on profit taking season which will put more pressure on the market.

Who knows what is going to happen but it doesn't really matter. This mini crash is going to shock some people into action.

BUY LEADS NOW! Buy more than you think you need.

### **Here is a share from Brad Pistole**

**From: Brad Pistole**

**Sent:** Thursday, August 27, 2015 10:10 AM

**To:** Anthony Owen <tony@annuityagentsalliance.com>

**Subject:** Re: Increase Your Marketing Now

Anthony,

Use this as you wish.

**As of today, 8/27/15, I have written 10 annuities totaling over \$1,000,000 in the month of August. Two accounts were \$350k+.**

On Friday night, a new client of about 6 months who left 1/2 of his money with his CPA/Advisor (who BASHED FIA's and tried to talk him out of moving his money to us), texted me and said, "**Thank you for protecting our nest egg.**" That says it all!

When the market is soaring, people don't always fully appreciate what we do for them.

Warren Buffet says is best: **Rule No.1: Never lose money. Rule No.2: Never forget rule No.1.**

[https://en.wikiquote.org/wiki/Warren\\_Buffett](https://en.wikiquote.org/wiki/Warren_Buffett)

And

"you only find out who is swimming naked when the tide goes out,"

<http://www.cnbc.com/2014/04/29/uffett.html>

**- People are finding out who's been investing "naked" the past 2 weeks!**

On 8/25/15 the Dow and S&P closed even lower in the biggest reversal in one day since Oct of 2008. It was up as high as 442 points during the day and closed at -204 for a 646 point drop from mid-afternoon to close. The 52 week market high was 18,351 and on 8/25/15 the market was at 15,666 which is -2,685 from the recent high and -14.6% down.

Do you think a correction has started? :) Protect your clients today.

Advisors are often fooled into thinking "There is no money to be made in the summer months - take some time off." **I have written 1 Million + each month in July and August for the second year in a row.**

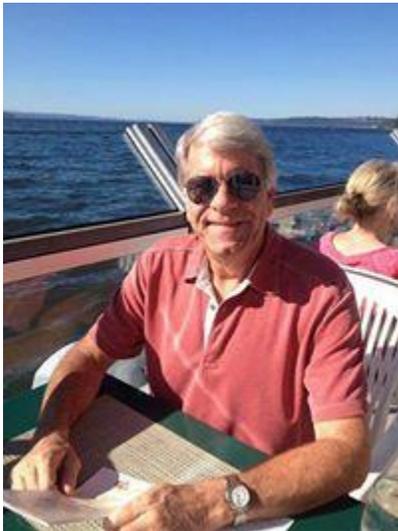
We create our own success stories. Market, work hard, and change lives (including your own).

-Brad Pistole

How do I follow up that share? Powerful advice....BB

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# Product Information:



**David Townsend**

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## Marketing Concepts

### **Paying for College: A Practical Guide for Families**

This informative guide can help your clients with college-bound children understand the many options available to them to pay for college. You are in an opportune position to assist them and provide answers to this most challenging question ... "How can I pay for college and not break my family?"

[MORE](#)

### Meet Your New BOSS

Business owners' unmet needs represent a tremendous growth opportunity for your business because they are significantly less likely to have designated retirement assets than your typical salaried worker. By focusing on business owners' needs, you can position yourself as a go-to expert who understands their concerns while building your business, and the new and improved Business Owner Strategic Solution (BOSS) Center from MetLife can help.

[MORE](#)

### LIAM Microsite with Free Infographics Now Available

September is Life Insurance Awareness Month and LGA is helping you kick off this important time in the life insurance industry with a microsite filled with tools like a consumer-approved video and marketing materials, Life Insurance Matters infographic, microcontent, web ads and more!

[MORE](#)

## Product Updates

### Updated Symetra UL-G Sweet Spots

Have a sweet tooth? Symetra does, too. When it comes to guaranteed universal life insurance, Symetra UL-G continues to land in the No. 1 spot for low annual premium to age 100 in our "sweet spot" ages of 50-75.

[MORE](#)

# Underwriting Updates

## Underwriting for Respiratory Diseases

In 14 minutes or less via this on-demand webinar, learn what you need to know about underwriting respiratory diseases. Since it is pre-recorded, you can access at your convenience.

[MORE](#)

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Insurance Products are not insured by the FDIC or any Federal Government Agency. May lose value. Not a deposit of or guaranteed by any Bank or Bank Affiliate.

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### **FGL: September 2015 Rate Announcement**

- [September Interest Rates](#)
- [Retirement Pro Rates](#)
- [State Availability](#)

#### **Forethought:**

- [Updated Forms for the ForeCare Fixed Annuity Applications](#)
- [Introducing ForeSpending Select™ Fixed Index Annuity](#)

#### **Guggenheim:**

- [TriBonus Agent Incentive](#)
- [September MYGA Rates Holding Steady](#)

**Royal Neighbors:**

**Athene:**

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

**EquiTrust:**

- [DynaMARC Index Annuity - Watch The Promo Video](#)
- [WealthMax Bonus Life Sales Presentation](#)
- [Client-Use Tool for Explaining Index Accounts!](#)

**FGL:**

- [Launches Exciting New FIA product "Retirement Pro"](#)
- [Introduces New Agent Resource Center and HTML5 Fillable Applications](#)

**Forethought:**

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

**Guggenheim:**

- [TriVysta FIA Overview Video](#)
- [TriVysta FIA August Annuity Rates](#)
- [Watch The Recorded Webinar about their new TriVysta FIA](#)

**AIG**

AIG Power Select Builder rate decrease effective today. Apps must be in our office by the 10th, so we can get to home office by the 14th. No change to the Power Select Income.

## **Athene**

1% commission bonus available on the Target Horizon 10 and 15 for applications received between August 10th, 2015 through October 31st, 2015.

[Click Here for details](#)

## **Guggenheim Life and Annuity**

Commission and production bonuses on the TriVysta FIA. Earn an additional 1% on all TriVysta premium submitted on or after September 8th and issued by December 18th, 2015. Also receive an additional bonus on cumulative TriVysta premium.

[Click Here for details](#)

## **Forethought**

Rate changes in spreads caps & pars to almost all product lines. Effective September 8.

[Click Here for details](#)

## **National Western**

National Western is paying an extra 1% commission bonus to agents on products except Prevail 7 and Ultra Value from August 15th thru October 1st.

## **Phoenix**

Phoenix has lowered their payout percentages as well as capping the max premium per case to \$500K. Please call us for details.

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## **Athene**

1% commission bonus available on the Target Horizon 10 and 15 for applications received between August 10th, 2015 through October 31st, 2015.

[Click Here for additional details](#)

## **National Western**

National Western is paying an extra 1% commission bonus to agents on products except Prevail 7 and Ultra Value from August 15th thru October 1st.

## **North American**

NEW in California! North American's BenefitSolutions, available in California on Sept. 1. NAC is excited to introduce a new way of thinking about fixed index annuities with the launch of the revolutionary NAC BenefitSolutions! Competitive, new features include:

- 20% Benefit Base Bonus Day One
- Lifetime Income Available Immediately
- Enhanced Death Benefit Feature
- 7.5% Commission

### **Phoenix**

Phoenix is having a slight decrease in the payout factors for PIA and PPC. These changes are scheduled to take effect September 1st. Please call us for details.

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**I will keep this in the notes for a few weeks....BB**



***“You cannot manage  
what you cannot  
measure”***

(Bill Hewlett)

How do you think successful companies make their decisions that can affect their future growth and earnings? They measure past results and using that calculation hedge the best bets possible in future decisions.

Here is an example we can relate to.



**Using lead system A:** If I spent \$10,000 for 100 leads and made 5 sales then I could easily calculate my cost of leads per sale, \$2,000.



**Using lead system B:** I spent \$10,000 for 50 leads and made 10 sales, what would my cost of leads per sale be: \$1,000.

Which lead system would be better? On the surface you might select system A. But without data, you could be making a serious mistake.

- What was the quality of the lead; did it contain enough data that I could build a small relationship bridge to obtaining an appointment?
- How many actual face to face meetings did I have with each system?
- How many of the unsold leads was I able to reach via phone?
- How many leads are still classified as a Case Open?
- How many leads was I able to add to my **Retire Village** database?
- Was I able to secure referrals? Which system?
- Did one system provide enough leads on a timely basis to keep my schedule filled?
- How much premium was sold via each system?

Data is needed before you can evaluate any lead system. My personal choice is simple, the more quality leads I can add to RV and build a relationship to a future sale is far more important than just grabbing the **low hanging**

**fruit.** That is how I have always approached this issue, make a few sales and build a huge database for the future, future referrals and future sales.....BB

## **The Short List:**

### **What Do People Need to Know About Annuities?**

June marked the second annual commencement of National Annuity Awareness Month—a month dedicated to educating consumers about annuities, their benefits, and features. Since I was out on maternity leave last June, this was my first opportunity to be involved in the festivities. [...]

### **Providing much needed life coverage to women**

Unless you've had your head buried in the sand for past 20 years or so, you are aware women are assuming greater financial control within the family. In fact, it's quite common now for the woman to be the primary [...]

### **What We Heard at the DOL Fiduciary Hearing**

After four days, 75 speakers, and 27 hours of testimony featuring thousands upon thousands of words devoted to the vagaries of financial planning, the Department of Labor closed its public hearing today. The next steps are likely to provide some [...]

### **CFA criticizes 3 industry arguments against proposed DOL fiduciary rule**

The Consumer Federation of America has come out swinging in favor of the Department of Labor's proposed fiduciary rule. In its latest foray, CFA has targeted three separate arguments made by the financial industry against the proposed rules, saying that rule [...]

## **U.S. fixed indexed annuity sales on growth course**

While overall annuity sales are stalling, fixed indexed annuities continue to gain momentum. For instance, industry-wide annuity sales in the U.S. during the first quarter of this year reached \$52.7 billion, which represented a 6.9 percent decrease from \$56.6 billion [...]

## **IRA assets expected to hit \$12 trillion by end of decade**

Total IRA assets will likely reach \$11.7 trillion by the year 2020, according to new research from Cerulli Associates. The report, “Evolution of the Retirement Investor 2015,” looked at the following: [CLICK HERE](#) to read

## **Don't leave working Americans in the dark on retirement savings**

Having owned and operated community pharmacies for nearly thirty years, I take pride in having provided my employees with the tools they needed to achieve financial independence. One of the most important tools in this effort were retirement investment plans [...]

## **Life Insurance Activity Up 4% In July**

Braintree, MA. (August 14, 2015) — U.S. application activity for individually underwritten life insurance was up +4.0% in July, year-over-year, all ages combined according to the MIB Life Index. July's strength comes on the heels of progressive quarterly growth in [...]

## **A.M. Best Briefing: A Reach for Yield: Fixed Indexed Annuity Writers Turn to Less Liquid Bonds**

OLDWICK, N.J.—(BUSINESS WIRE)—With the continuation of low interest rates and narrowing credit spreads, A.M. Best is seeing evidence that some life insurers are reaching for yield via the assumption of liquidity risk in their fixed income portfolios. According to a [...]

## **Jackson Introduces LifePaySM Benefit for Fixed Index Annuity**

August 17, 2015 11:00 AM Eastern Daylight Time LANSING, Mich.–(BUSINESS WIRE)–Jackson National Life Insurance Company® (Jackson®) today announced the launch of LifePay, the company’s first lifetime income benefit option within the Jackson AscenderPlus Select fixed index annuity (FIA). The new [...]

## **DOL Fiduciary Hearings II: BIC on the Hot Seat**

Department of Labor officials found some areas of agreement with financial execs this afternoon on its controversial “best interest contract exemption,” known as BIC. In place of the BIC, Charles Nelson, CEO of retirement for Voya Financial, proposed a one-page [...]

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

Firm will expand cost disclosures and eliminate sales of C shares with riders Voya Financial Advisors has restricted sales of variable annuities for the second time in two months, as the brokerage firm faces increased pressure from [...]

## **How to compare life insurance policies**

Editor’s Note: This article is excerpted from Tools & Techniques of Life Insurance Planning, 6th edition, which delivers detailed information about the entire range of life insurance products that can be used by estate and financial planners in a wide variety of circumstances. [...]

## **Pros and Cons of Indexed Universal Life Insurance**

According to LIMRA, indexed universal life insurance policy premiums increased 23% in 2014. But financial experts warn this product, which was first introduced in 1997, is not for everyone. Robert Quinlan, the managing member of Quinlan Care LLC, an insurance [...]

## **Study: Life insurance coverage gap hurts women more**

Expanding on a growing body of research focusing on women, a new report identifies a gender gap in financial preparedness. The study, unveiled by NerdWallet, reveals that more than 4 in 10 women who own life insurance (43 percent) would [...]

## **Women may be less prepared for the death of their spouse**

When the wage gap collides with the longevity gap Nearly half of women (49%) say their ability to make mortgage payments, save for college tuition and pay bills would be adversely affected by the death of their spouse, compared to [...]

## **Making Life Insurance Relevant for Today's Consumers**

We've come a long way from our old vanilla & chocolate world (Whole Life & Term that is) by Brooks Tingle Mr. Tingle is Senior Vice President, Marketing and Strategy for John Hancock Insurance. In addition to leading all of [...]

## **Brokers International to host annual WOMAN Fall Forum**

PRESS RELEASE For immediate release Contact: Karen Bump WOMAN phone: 866.250.9160 Email: kbump@biltd.com Brokers International to host annual WOMAN Fall Forum Female financial professionals nationwide are invited to participate in Brokers International's 2015 Women's Mentoring Agent Network (WOMAN) Fall [...]

## **A.M. Best Special Report: Low Interest Rates Continue to Restrain U.S. Life/Annuity Results**

OLDWICK, N.J.–(BUSINESS WIRE)–The U.S. life/health (L/H) industry performed favorably in the first quarter of 2015, with a 54% increase in net income and a 5.8% increase in direct premiums written (DPW), compared with the prior-year period, according to a new A.M. [...]

## **Top 10 annuity sellers in the second quarter**

Big second quarter U.S. annuity sales totaled \$60.2 billion in the second quarter, 3% lower than in the second quarter of 2014 but 10% higher than in the first quarter, according to LIMRA Secure Retirement Institute's second quarter U.S. Individual [...]

## **American Equity Marks Major Milestone in Client Appreciation**

American Equity Investment Life Insurance Company, a leading issuer of fixed indexed annuities, celebrated its 100th Client Appreciation Event recently in Louisville, Kentucky. American Equity representatives hosted more than 300 policyholders and guests for an informal luncheon. The attendees enjoyed [...]

## **Marketers Have Lost Control of Insurance Buying Process**

After careers spent crafting and controlling their companies' messaging to customers, insurance marketing and advertising professionals have lost control. Customers and prospects have taken over. Increasingly, today's insureds and prospects care more about what other parties have to say than [...]

## **Yet another gender gap: key facts about women in 3 infographics**

If you're a loyal reader of LifeHealthPro, then you're likely aware of a gender gap — actually, multiple ones — in the market for insurance and financial services. Lest your memory is in need of refreshing, here are some examples [...]

## **What's Behind Japanese Life Insurers Acquiring U.S. Companies?**

Recent billion-dollar acquisitions of U.S. life carriers by large Japanese life insurers don't necessarily mark the beginning of a trend, as very few Japanese insurers are large enough to execute such transactions, an analyst said. With three of the four [...]

## **Financial Marketers, Millennials And The Opportunities Therein**

Everybody should have health insurance. Life insurance. Auto insurance. Homeowner's insurance or rental insurance. Bad hair day insurance. A pension plan. Savings bonds. Gold buried in the backyard. Yada, yada and yada. There's just too many financial products to buy, [...]

## **Brokers Call for Implementation of National Licensing Reform Law**

Insurance producers are calling upon the Obama Administration to begin implementation of a licensing reform measure signed into law eight months ago. When President Obama signed the renewal of the Terrorism Risk Insurance Act (TRIA) in January, he also signed [...]

### **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.**



Annuity Search and Comparisons



Term Life Quotes and Comparisons



Forms Search for Life Insurance



Product Information for Life Insurance



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## Disclaimer:

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

My opinion and/or numerous sources compiled by me are used in preparing Open MIC.

I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

Much of the content on Open MIC is written by me and is my personal opinion. You should never consider that I am an 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 probably know more than the average agent when it comes to 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 have the information verified by licensed professionals or get your head examined.**

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**More Legal Stuff...**

**Be responsible... we cannot know your individual situation, always do your own due diligence before responding to any offer or investing any money.**

**I can't accept responsibility for the profitability or legality of any published articles or opinions published in Open MIC. Nothing in these Open MIC notes should be considered personalized advice. Although I may answer your general questions, I am not licensed under securities laws to address your particular situation. No communication by me to you should be deemed as personalized advice.**

**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 working for Nordstrom's.**