



.....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

OR VISIT OUR WEBSITE



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

“Our brand can be your brand”



A good friend, Angie is making purses out of Boise State Footballs, great cross marketing wouldn't you say?

Open MIC is sharing; Welcome!

ABM: Always Be Marketing

Thank you for joining us on Open MIC

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

Editorial

A year or so ago, an article written by stockbroker, Brooks Rhys, made a clear and loud statement, ***“Don’t Buy Equity Linked Annuities!”***

I have to laugh at the headline now; Mr. Rhys didn’t even know the correct name of our fabulous product.

Mr. Rhys, there is no such thing as *equity linked annuities*; their correct name is *fixed indexed annuities (FIA)*.

Idiot.

The article was published in the AARP Magazine (here it is: http://pubs.aarp.org/aarptm/20140405_PR?pg=20#pg20) Mr. Rhys was judge, jury and executioner, plus he is an expert, well a self-described expert. In re-reading the article now a year later, it is almost hilarious to revisit his innuendos.

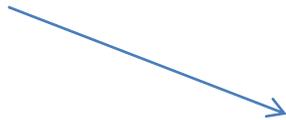
1. **If you want to invest your money in the stock market, buy stocks.** That is a very true statement, if you want stocks, buy stocks. How Mr. Rhys could have placed a FIA in the same category as a

stock purchase is of course, ridiculous. Statements such as this shows how ignorant so many people are (or confused) about FIA

2. **The SEC should oversee the equity linked annuity industry.**

Mr. Rhys sells securities and is heavily regulated by the SEC and FINRA, what he fails to understand is we are already regulated with a system that is 150 years old and a system that works. Why would he want more and more regulations? Simple, the harder it is for prospects to buy a FIA means he might have more chances to peddle securities.

3. **Mr. Rhys: “Buying an Equity Linked Annuity will provide terrible returns!”** What makes Mr. Rhys thinks our prospects are even invested in anything except completely market risk free assets? He knows a FIA is not invested in the market, but fear is a great media to get people to stock actions. The scarier he can make it sound, the better chance he could sell you something.



There is a marketing term for this, it is called **“negative marketing”** and Mr. Rhys appears to be well-schooled in the art. You can read more about how the negative marketing works at this link:

<http://negativemarketing.com/> Another simple way to understand negative marketing is to watch our presidential election process, all negative.

Let’s jump forward to today, how good was Mr. Rhys at seeing into the future, would folks actually not buy a FIA based on his opinion? Actually the opposite has happened; the FIA is hotter than ever. In fact, the FIA are outselling the long term annuity leader which is sold by stockbrokers (Mr. Rhys), variable annuities.

Why did this happen, how could a product so despised by so many security salespeople suddenly become the super star of retirement planning? Simple, our products provide 3 important features.

- Safety and Guarantees
- Income
- No market risk

Cheer up Mr. Rhys; our products are so in demand they are now the darling of the security sales companies, of which you are a proud member. Possibly time will dampen folks memories and some of those you tried to scare away will come back and buy our fabulous product from you.

I hear you can buy crow at the super market now, does that sound yummy?



BTW: a current LIMRA report Based on the 2nd quarter of 2015 showed variable annuities fell 4% while FIA rose 16%. Should I send Mr. Rhys a copy of the report?

I just couldn't resist this news release:

Second Highest Quarter Ever for IBD, Selling FIA

Here is the article with comments and highlights in **red**...BB

<http://policybazar.xyz/latest-news/ibds-wirehouses-drive-second-largest-sales-quarter-for-fixed-indexed-annuities/>

The wirehouse and independent-broker-dealer channels propelled indexed annuities to their **second-best** sales of all time, with products notching **\$12.6 billion** in sum sales by June, according to sum published yesterday by a ***Insured Retirement Institute***.

The sales paint an 8.3% boost on a initial quarter's \$11.6 billion in sales, and are second usually to a \$12.9 billion symbol set in a second record of 2014, according to IRI data, that was gathered by Beacon Research and Morningstar Inc.

“The biggest reason [for a growth] is a broker-dealers are removing into a space,” pronounced Jack Marrion, arch executive during Advantage Compendium, a investigate and consulting organization specializing in annuities.

Several years ago, indexed annuities were accessible essentially by insurance agents, yet eccentric and informal broker-dealers and wirehouses have begun distributing them with some-more regularity, pronounced Frank O'Connor, IRI's clamp boss of investigate and outreach.

A new IRI consult shows that indexed annuities adult **10%** of B-Ds' sum payments business in 2014, and half design that commission to boost going forward.

Q: Have you now figured out why the securities side wants the DOL to include in the fiduciary rule our FIA?

All placement channels saw expansion in sales of indexed payments products for a quarter, yet IBDs led a assign with a 38% uptick, followed by wirehouses with **30% sales growth**, according to IRI figures. Agents weren't distant behind, **with 29% growth**.



"The altogether atmosphere is one of expansion of a product,"

Fixed indexed annuities offer investors a guaranteed smallest rate of lapse and are pegged to a specific index, typically a SP 500. The value of an investor's agreement increases along with any expansion in a marketplace index, yet a sold **limit rate of lapse set by a insurer**.

(This means the insurance company gets to hold the money longer....BB)

A tentative seductiveness rate arise is pushing use of bound indexed annuities over fixed-income investments, Mr. O'Connor said. Because a payments contracts have a guaranteed rate of return, seductiveness rate movements don't directly impact a value of a investment as they would in bonds, for example, he explained. The guaranteed lapse and event to extract in batch marketplace gains grabbed a courtesy of wirehouses a few years ago.

Allianz Life led a container in terms of bound indexed payments sales in a second quarter, bringing in \$2.13 billion. It was followed by **American Equity** Investment Life Holding Co., Great American Insurance Group, American General and Athene Annuity Life Assurance Co., with sales of \$1.78 billion, \$795 million, \$712 million and \$673 million, respectively, according to Beacon Research.

BB

Of Interest



IRI delivers 7 core principles to revise the DOL proposal

Sep 10, 2015 | By [Daniel Williams](#)

IRI president and CEO Cathy Weatherford provided testimony today regarding the DOL's fiduciary rule and its impact on retirement savers.

“Throughout this process — in meetings with the DOL and the Administration, in our comment letters, and in our testimonies — it has been our goal to be constructive and to identify the changes that are necessary to avoid unintended consequences for retirement savers. All indications suggest that the DOL has heard our concerns, and we hope they will modify the proposal.

In addition to that statement, Weatherford provided the following core principles DOL should follow when revising its proposal:

1. Financial professionals should be held to a best interest standard when recommending investments to retirement savers.
2. Consumers are entitled to freedom of access to retirement income guarantees.
3. In the **post-defined benefit plan era**, the availability of guaranteed retirement income through IRA rollovers meets a critical consumer need.
4. Rules for annuity products must be specifically crafted to account for their **guaranteed lifetime income** features.
5. Competitive annuity markets serve consumer interests.
6. Consumers have a **right to choose** their preferred source of retirement advice, including the option to work with advice providers who are experts on proprietary products, and how their advice provider is compensated.
7. The Administration's public policy position in favor of access to and utilization of Guaranteed lifetime income products should be advanced.



Bill Halting DOL Fiduciary Rule to Move Ahead

<http://www.thinkadvisor.com/2015/09/10/bill-halting-dol-fiduciary-rule-to-move-ahead?>

Wagner says DOL's Perez is breaking the law by not repropoing; supporters say no second re-proposal needed. House Financial Services Chairman Jeb Hensarling, R-Texas, said Thursday that he will advance Rep. Ann Wagner's Retail Investor Protection Act as it "will stop" the Department of Labor's "misguided" fiduciary rule and require the DOL to defer to the Securities and Exchange Commission's "expertise" on fiduciary-related issues.



Garbage in, Garbage out

You work hard to build relationships, to get referrals and to make sales. You system for staying connected with your database is Retire Village. You have chosen the very best system in the business.

You enter your information for the drip, to share with your database. Drip, drip, drip and build relationships, the system works.

Look at how the data was entered; not even taking enough care to make sure the prospects name was capitalized.

All it takes to spoil a relationship is not honoring your prospect by using correct grammar, **CAPITALIZE** the name. RV works like a top, but if you out garbage in, well you understand....

Dear **bill**,

We all have dreams of how we want our retirement years to be. Americans are living longer than ever, which will make retirement more expensive than ever. When you plan your retirement, you are not just planning for yourself, but for your family as well. Retirees and aspiring retirees want to know how to generate enough income to maintain their lifestyle without exposing their assets to too much risk.

Since safe money is only as safe as the company or entity backing their promise, it is worth examining exactly how does the Federal Deposit Insurance Corporation, Insurance Companies, and the Federal Government guarantee the safety of your money.



Sneak Preview

Later this fall, we will be offering fully customized videos for agents. These videos can be used for numerous possibilities, think of the power of them as a marketing piece.

Want to know a little more about videos?

- **One minute** of video has the same impact on the viewer as reading 1.8 million words.
- Internet video is expected to be **69%** of all consumer traffic by 2017.
- The average user spends **88%** more time on a website that offers video
- An introductory email that includes a video receives an increase click-through rate by **96%**.
- According to Forbes Magazine **59%** of seniors prefer video over text.

Each video is fully customized for the agent. It has an intro, the content, and the “call to action”

Here is a little bit more, our friend Rick Hahn in Tennessee. Here is his intro to his customized videos. Complete with a professional actor providing voice over.



SAFE MONEY RADIO.
YOUR MONEY, SAFE AND SOUND.

Listen to **Rick Hahn**

- East Tennessee's Voice for Safe Money
- President & Founder of SAFE Harbor Financial
- President & Founder of Senior Resource Center of America
- Certified Retirement Financial Advisor (CRFA)

SAFE HARBOR FINANCIAL
SafeHarborFinancial.RetireVillage.com
315 Mountain Lake Drive
Sparta, TN 38583

Want to learn more? Details in the next few weeks on Open MIC.

Our **8th** 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 (tab)

Click on the video and **imagine** it fully customized for your unlimited marketing use.



Kris Montierth

Owner, Your Personal Secretary

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

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

Appointment setting

www.callingleads.com

The best number is 865-354-9722

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

1 agent last week.

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

I had an interesting share from an agent recently. He told us he was writing with another group because when he had asked for help and our help wasn't good enough.

I am sorry this agent feels this way; we have always tried our best.

Bill

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

Sales and Marketing

Not often does a new disclosure of fees and expenses come along, highlights and my comments in red, I will explain their angle.....BB

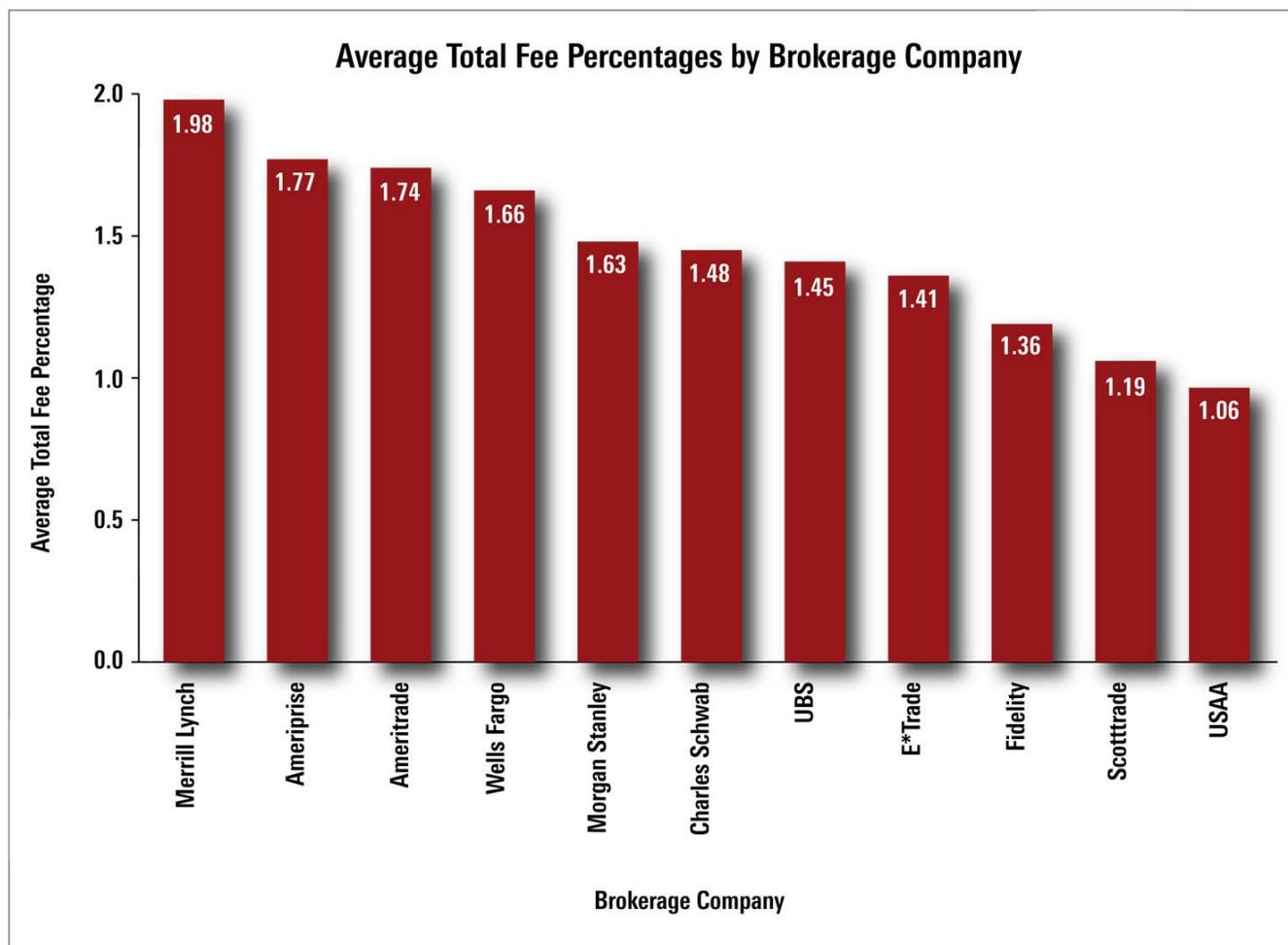


You can have your prospect link their brokerage account with Personal Capital and it will show them how much they are paying in fees.

<http://www.thinkadvisor.com/2015/09/13/the-real-cost-of-investment-fees?>

The Real Cost of Investment Fees

An average \$500,000 investment account held for 30 years would pay \$500,000 to \$1 million in fees, according to Personal Capital



An average \$500,000 investment account held for 30 years, for example, would pay roughly \$500,000 to \$1 million in fees, depending on the institution, according to the report.

Personal Capital based the study on the accounts of more than **150,000 customers** that use its service, which includes a free financial software service as well as a separate fee-based advisory service. The data came directly from clients' accounts at 11 financial institutions; it was not self-reported by investors. Personal Capital calculated the average advisor fees and the average mutual fund and ETF expense ratios for each of the 11 brokerages.

TD Ameritrade had the highest average advisory fee, at 1.53%. USAA had the lowest, at 0.82%. **The average was 1.20%.**

With regard to expense ratios of mutual funds and ETFs, Ameriprise had the highest average, at 0.99%; TD Ameritrade had the lowest, at 0.49%. The average was 0.70%.

When a prospect balks at paying advisory fees, Eric Nelson shows the value he adds — and what the absence...

Once both sets of fees were added together, Merrill Lynch led the pack with an average fee of 1.98%; USAA placed last, with a total **average fee of 1.06%**.

“The results are pretty **stunning**, ranging from just over 1% to almost 2% on people’s retirement income, and that can have devastating results, overall, CEO of Personal Capital. “Underfunded retirement is probably the largest un-talked about financial crisis that this country faces.”

The report illustrates these conclusions by comparing a sample \$500,000 account held for over 30 years among 11 different financial institutions. A client with such an account at Merrill Lynch client would pay \$936,000 in fees over those 30 years; a USAA client would pay \$502,000.

“The seemingly trivial price of fees, compounded over decades equates to massive losses,” according to the report.

The study assumed a 7% rate of return. A \$500,000 account would be worth about \$3.8 million in 30 years, not adjusting for inflation.

“As these fees come in little pieces — some advisor fees, some trading and management fees, some embedded fees in ETFs — brokers tend to try to obscure them. People just don’t know.”

Please do not use this chart except with permission, click on the link and you can find more information. Also go to www.personalcapital.com BB

Carl Muehlemeyer, President of First Annuity, shared with us this chart last week. All week long I have been thinking about how powerful it is.

It’s all about timing.

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%	\$2,678,552.01

Average 8.96%*

8.96%*
How to

Optimize Social Security
YOUR Retirement
Benefits



As in all things in life, it is about timing. What would happen to your retirement account if you suffered a market downside just when you needed the funds?

I plan to add his chart to my pile of sales aids, it is very powerful and one of the best tools ever.

BB

Sometimes all the information flowing to me that I consider for Open Mic can be overwhelming. I try and guard against loading up the notes with too much negative information, information while good won't really help us as agents.

Listed below are important points to know and understand, these may help you understand how important our products are. A FIA is the absolute solution to so many people, safety and security are vital as well as the need to lower stress. Please consider their importance.

Items Our Target Market Consider Constantly

A new report from the National Association of Government Defined Contribution Administrators, Inc. (NAGDCA) has provided a whole host of statistics that is just about guaranteed to strike terror into the heart of anyone who's ever contemplated retirement — even as an intellectual exercise.

I have been writing recently about the coming problem for Baby Boomers and how the *Affordable Care Act* may destroy many in that generation. My new paper

“How Obamacare (ACA) Will Destroy the Baby Boomer Generation”

will be released sometime this month. In my paper it shows exactly what may happen and how it may cause massive damage.

- Just **22%** of workers are very confident they will have enough money in retirement, according to the Employee Benefit Research Institute's 25th annual “Retirement Confidence Survey.”
- According to recent Congressional testimony, **45%** of Americans have saved exactly nothing — zero, zip, nada — toward retirement.
- People are **living longer**, 20 years after age 65 is a solid expectation. Outliving your money is a common worry.
- Health Care provided by employers after retirement has dropped from **5/6 to 1/6**. A recent report suggested that the cost of out of pocket for medical expenses **AFTER** retirement could be in excess of **\$220,000**.
- Medical care costs are estimated to increase **5.8%** annually through 2022.
- **62%** is the expected percentage of medical expenses that will be covered by Medicare.
- **38%** is the expected out of pocket percentage expected by those on Medicare.

I won't even get to LTC expenses; I will save that for another day. Focus on the points above and you will realize why our product is a financial savior for so many.

<https://insurancenewsnet.com/innarticle/2015/09/10/federal-court-short-term-annuities-dont-count-towards-medicaid.html>

Using annuities to help protect assets in the event of a nursing home expense exposure is tricky. PLEASE do not attempt to market this without direction from an attorney. There is huge exposure here if you make an error. That being said, a recent Federal Court ruling makes this a viable option. Only use this option if instructed by an attorney licensed and authorized to give this advice....BB

Federal Court: Short-Term Annuities Do Not Count Toward Medicaid

By [Cyril Tuohy](#)

Short-term annuities cannot be considered assets in calculating Medicaid eligibility, a federal appeals court in Philadelphia has ruled.

Also known as “DRA-compliant” immediate annuities, the contracts meet safe harbor provisions established by Congress, the court determined.

The ruling by the U.S. Court of Appeals for the 3rd Circuit was closely watched by elder care experts and the case has important implications for calculating new penalty periods of Medicaid ineligibility, legal analysts say.

“Certainly it is favorable for elderly families, particularly if they are not of great means,” said attorney René H. Reixach in Rochester, N.Y., who represented the plaintiffs, in an interview Wednesday with InsuranceNewsNet.

Short-term annuities with durations of less than two years serve as a financial bridge until contributions from Medicaid, a health services program for the poor administered by the states, contribute to nursing home care expenses, which can run as high as \$80,000 a year in some states.

Medicaid annuities have been used for several years by financial planners but questions remained concerning the length of the annuity contracts, wrote legal elder care expert Janet Colliton of Colliton Elder Law Associates in West Chester, Pa., in a Sept. 8 blog post.

Answers to those questions were among the many settled by the three-judge appeals panel in its 2-1 decision in *Zahner v. Secretary Pennsylvania Department of Human Services* handed down last week.

The court found that the annuities “were sheltered from inclusion in the plaintiffs’ assets,” allowing the plaintiffs to “reduce excess resources without incurring penalties,” under the federal Deficit Reduction Act (DRA) of 2005.

(link above)

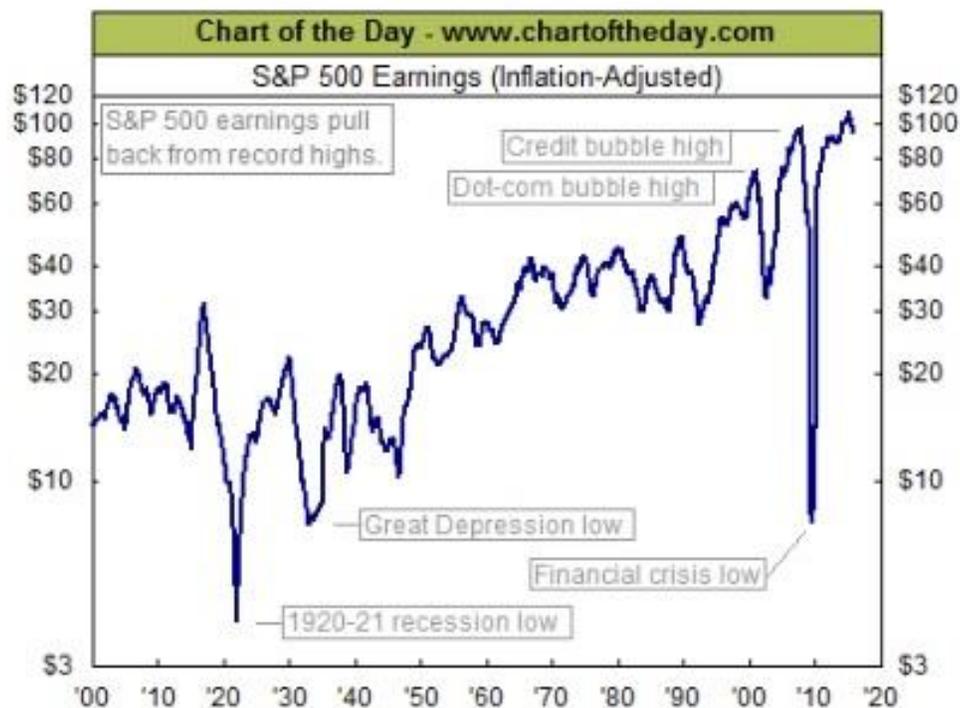
Chart of the Day



With Q2 earnings largely in the books (over 97% of S&P 500 firms have reported), today's chart provides some long-term perspective on the current earnings environment by focusing on 12-month, as reported S&P 500 earnings. Today's chart illustrates the dramatic nature of the earnings plunge during the financial crisis as well as the recovery that followed -- a recovery that took earnings from levels not seen since the Great Depression to a new record high. Over the past two quarters, however, S&P 500 inflation-adjusted earnings have declined by a significant 12% from their record highs -- a significant concern going forward.

Notes:

Where's the Dow headed? The answer may surprise you. Find out right now with the exclusive & Barron's recommended charts of [Chart of the Day Plus](#).



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



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

★ **Q:** Bill, I have signed up for leads with Finauction (direct also) and I am a little disappointed with the amount of leads I have received, can we get an update?

A: Yes, we do have an update....

Hello Partners,

We are getting a consistent **2-3 leads** per week in Chad's market now for FinLeads on the Elite Status. If any of you want more leads sign up for Scrubbed Elite Status leads with Finleads.

If you are already on the Elite Status and are not getting leads let me know.

Thanks,

Anthony R. Owen

Q: Bill, I tried to send the off week drip but I can't get it to work.

A: See below, BTW, the off week drip is powerful....BB



Drive Your Clients and Prospects to
Your Retirevillage.com Website
With an "Off Week" drip.

Please feel free to use this for your off week drip or as an individual drip to your RetireVillage database. Edit as you see fit.

"Will I run out of Money in retirement?"

The number one concern of Baby Boomers is running out of money. But few people know how to calculate and then prepare a realistic income plan.

To help answer the question "How long will my money last?" I have added a calculator to my website that will help you answer that exact question.

You can view this calculator by visiting my website at (put your URL hyperlink here) <http://ral.retirevillage.com/calculators2>.

Still have questions? Please contact me to review strategies that will help you prevent outliving your retirement savings.

If you do not yet subscribe to RetireVillage.com, drop us an e-mail or call us.

Thanks
Joe & Linda Rych
joe@annuity.com
800-814-5378

[Click here for the 2015 Drip Schedule](#)

[How to Send an Off Week Drip](#)

Your Trusted Source
RetireVillage.com

Contact Joe Rych with your questions or to subscribe
800-814-5378
Joe@annuity.com

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!**

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



Hello Partners,

Just a reminder, First Annuity provides Medallion Signature Guarantees for the following carriers. All you have to do is overnight them the original app, copy of the clients statement of where the money is coming from, and a copy of their ID (driver's license or passport). First Annuity will get the signature guarantee and submit the paperwork to the carrier.

- American Equity
- American General
- Equitrust
- F&G
- Liberty Bankers life
- Sagicor

Hello Partners,

Some of you already know about this but I wanted to make sure all of you do. Transamerica is offering variable annuity clients a buyout.

Those who take Transamerica's offer will receive a boost to their cash value equal to one of the following two amounts: 90% of the contract's minimum annuitization value or minimum income base, minus the cash surrender value, or 10% of their net annuitization base - the annuitization base under the rider, minus the dollar amount of premiums paid after Sept. 5, 2014.

<http://www.investmentnews.com/article/20150305/FREE/150309945/transamerica-offers-legacy-variable-annuity-clients-a-buyout>

This could be a windfall for the clients and a great opportunity for you to put the client in a better situation.

Thanks for the biz!



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 TriVysta¹ bonus (2).

Plus your regular compensation.

Anthony R. Owen



Product Information:



David Townsend



A great, consumer-approved video from Life Happens, a neglected client asset, business valuation tools and more in this week's newsletter.

Phone: 253-381-2328

Week of September 15, 2015

[View in Browser](#)

Marketing Concepts

Less Than Your Latte

Share this great video from Life Happens with clients when you encounter the most common excuse for not buying insurance. More videos and other great content also available on AIG's LIAM Page.

[MORE](#)

Business Valuation Tool Launches

Now it's easier to estimate the value of your client's business. Nationwide's business valuation tool helps you estimate your clients' business value. Complete this fact finder and contact us to get the valuation started!

[MORE](#)

Your Client's Biggest Asset Often Goes Neglected

As one of the largest assets in a client's portfolio, life insurance presents an unparalleled business opportunity. An impartial Life Insurance Policy Review is a great way to learn what your clients really care about in their lives and who they want to protect. These discussions can be incorporated into initial planning, periodic reviews, or when significant life changes occur.

[MORE](#)

Deciding When to Retire May Not be as Simple as it Used to be

Today, retirees are facing a volatile economy and living longer than the generations before them. Help your clients understand some of the opportunities and challenges they may face in retirement.

[MORE](#)

Product Updates

White Paper: Long-Term Care vs Chronic Illness Benefits

How can retirees protect themselves against the risk of not having enough money to pay for long-term care services at some point in their lives? Check out this white paper for an in-depth look into the differences between LTC and chronic illness benefit options.

[MORE](#)

Long-Term Care - Words that Work

Long-Term Care is a concept that has been growing rapidly over the last decade. This "Words That Work" piece is designed to help you have a long-term care conversation with clients, regardless of if they had a previous experience with it or not.

[MORE](#)

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

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](#)

North American

Attention Lite States: North American is offering a 1% Commission Special on the BenefitSolutions II Fixed Index Annuity through December 31, 2015 for a total of 7%!

Great news! North American is extending the 2% extra premium bonus on the RetireChoice 14 through November 30th. You can offer up to 10% premium bonus when the optional additional benefit rider is elected (at an additional cost)!

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.

EquiTrust:

- [Optional Rider for Certainty Select](#)
[Not Available in CA](#)

FGL:

- [Retirement Pro Product Launch has 8% Commission Special](#)

Forethought:

- [Important Notifications for Annuity Producers](#)

Guggenheim:

- [New TriBonus Commissions for the TriVysta FIA](#)
- [TriVysta FIA September Rates](#)
- [September MYGA Rates](#)

Athene:

- [New Product Announcement - Athene AscentSM](#)

EquiTrust:

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

FGL:

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

Forethought:

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

Legacy:

- [Money for Marketing Program](#)

North American:

- [Important Product Reminder - Guaranteed Rates and Gold Index](#)

-

NWL:

- [1% Commission Bonus-Up to 20% Increase in Compensation](#)

SBLI:

- [SBLI Drop Ticket Coming Soon](#)
- [Great New Underwriting Enhancements](#)

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:

Meals From the Heartland: Annual Hunger Fight

Wink Rock Stars volunteered at the 8th Annual Hunger Fight with Meals from the Heartland and helped package 4 MILLION meals in just FOUR DAYS! Every year, the Annual Hunger Fight has a tremendous impact on alleviating local and global hunger. The meals [...]

FIAs Have Second-Best 2Q In History

Annuity carriers sold nearly \$12.3 billion in fixed index annuities (FIAs) in the second quarter of this year, according to a new report from Wink Inc. Although down 2.5 percent from last year's record-breaking second quarter, the sales outpaced the [...]

30 under 30: Meet the millennials who are transforming the insurance industry

Their parents, boomers and some seniors, told millennials they could be anything. Great songs about the children being the future were sung back in the 80s and early 90s. With such high hopes for their future, millennials embarked down a road of [...]

Which adviser designations yield the highest pay?

The extra sweat it takes to earn a chartered financial analyst credential apparently pays off for financial advisers in terms of added compensation. Lead financial advisers who have attained a CFA designation earned on average a median \$147,743 in base [...]

Fears about rising college costs present an opportunity for advisers

The burgeoning cost of college isn't just a strain for low and middle-income families. Affluent Americans are wrestling with how to pay for higher education, too. People from all income levels are being forced to take out more loans to [...]

Get Creative In Opening The Life Insurance Conversation

Life Insurance Awareness Month (LIAM) is something every life insurance agent should welcome. It's a time when you can break the silence surrounding the hard-to-talk-about subject of life insurance. Almost one-third (30 percent) of Americans believe they need more life [...]

New Pa. law allows life insurance policies to be emailed

Pennsylvania life insurance policy owners and annuity holders will be able to receive and organize their documents by email, thanks to a new law that goes into effect on Sept. 8. Sponsored by Pennsylvania state Rep. Tina Pickett (R-Bradford/Sullivan/Susquehanna), Act [...]

8 uses for life insurance that most consumers are clueless about

With Life Insurance Awareness Month now underway, advisors can look forward to an advertising and marketing blitz from the industry's behemoths. The aim: to promote protection products to the nation's uninformed, befuddled, uninsured and under-insured consumers. The product manufacturers have [...]

Apollo-backed Athene hires MetLife's Wheeler, fueling IPO

(Bloomberg) — Athene Holding Ltd., the insurer tied to Apollo Global Management LLC, named ex-MetLife Inc. executive William Wheeler as president as it prepares to go public. Wheeler, 54, spent 17 years at MetLife before leaving last month. He takes over [...]

Jobs Report: Insurance Industry Growth Continues by Adding 2,300 Jobs in August

WASHINGTON – The U.S. insurance industry added 2,300 jobs in August, according to figures released Sept. 4 by the Bureau of Labor Statistics. The seasonally adjusted 0.09% increase for July over June shows a continuation of insurance industry growth. The [...]

Industrywide Annuity Sales Up 10.8% in Second Quarter

WASHINGTON – Second-quarter industry-wide annuity sales rose 10.8% to \$58.4 billion from last quarter but were still 2.5% shy of last year's mark, according to figures from the Insured Retirement Institute. Second-quarter sales were powered by an 11.7% rise in [...]

A.M Best Affirms Ratings of American National Insurance Company and Certain Subsidiaries

Oldwick – A.M. Best has affirmed the financial strength rating (FSR) of A (Excellent) and the issuer credit rating (ICR) of “a+” of American National Insurance Company (ANICO) [NASDAQ:ANAT], as well as ANICO’s subsidiary, American National Life Insurance Company of New [...]

42 stats that explain the life insurance coverage gap

There are a lot of numbers out there when it comes to life insurance buying habits. For example: 51 percent of Americans own life insurance; 80 percent of American consumers misjudge the price for term life insurance; millennials overestimate the [...]

Will IULs replace FIAs? -OPINION

More and more I am hearing people in my industry talking about how they must increase their Index Universal Life (IUL) sales because Fixed Index Annuities (FIAs) are a dying breed. Poppycock! First of all, FIAs aren’t going anywhere. Their [...]

Independent advisers’ growth is slowing

Competition for new clients is increasingly fierce, InvestmentNews study finds, and top-performing firms are taking decisive action Growth at independent advisory firms is slowing, and advisers may be having a harder time winning new clients. Over the past five years, [...]

NAIC AG49 changes bring consistency to IUL illustrations

The National Association of Insurance Commissioners (NAIC) adopted the life insurance illustration regulation in 1995, which individual states then enacted into law. At the time the regulation was adopted, indexed universal life (IUL) had not yet been introduced to the [...]

Work Longer Or Save More: Which Will It Be?

Most U.S. workers will likely stay on the job longer so they will have enough money to maintain their standard of living in retirement – unless changes can be made. Those changes could include the use of annuities. That’s what [...]

Industry Groups Press NAIC On ‘Consumer Cybersecurity Bill of Rights’

Advocates for consumers and trade groups representing financial advisors have called on the National Association of Insurance Commissioners (NAIC) to edit and recast a proposed “Consumer Cybersecurity Bill of Rights.” The Cybersecurity Bill of Rights outlines expectations of insurers if [...]

Fixed Indexed Annuities: Todays Go-to Retirement Tool for Securing Lifetime Income

OLATHE, Kan., Sept. 3, 2015 /PRNewswire-iReach/ — The number of Baby Boomers who are confident in their efforts to prepare financially for retirement has dropped nine percentage points, from 44 percent in 2011 to 35 percent in 2014, and those [...]

DOL set to issue final fiduciary rule

Even before the four-day stint of mid-August hearings at Department of Labor headquarters in Washington, Labor Secretary Tom Perez confirmed the ultimate direction that Labor would take on its fiduciary re-proposal: A final rule will be issued once the comment [...]

Favorite Child

Last year, overall annuity sales rose 3% to \$235.8 billion, as measured by LIMRA. But sales of variable annuities fell 4% to the lowest they’ve been since 2009: \$140.1 billion. The reasons for that drop are myriad, but what may [...]

Why Life Insurance Is Like A Love Letter

They may not exactly be love letters in the tradition of great writers — or lovers — but it’s the thought that counts. The life insurance industry has designated September as Life Insurance Awareness Month. On the occasion of this [...]

LIMRA: Individual Life Premium Up 8% In 2Q

WINDSOR, Conn., Aug. 31, 2015—U.S. individual life insurance new annualized premium increased 8 percent in the second quarter 2015, according to LIMRA’s Second Quarter 2015 Retail Life Insurance Sales Survey. “This was the fourth consecutive quarter of premium growth for [...]

Annuity ownership tied to confidence in retirement preparedness

The Baby Boomer generation—those who were born during the post-World War II years between 1946 and 1964—currently number approximately 75 million Americans, according to Pew Research Center. Also this year for the first time, Pew projects that the Millennial generation—those [...]

8 tech trends that will change how carriers do business

The relationship between insurers and their policyholders is typically infrequent, fleeting and transactional. Because of this, carriers have not needed to be at the leading edge of informational technology, Deloitte says in its “Tech Trends 2015: The fusion of business and [...]

We Recommend:

www.annuity.com/agenttools

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

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



The screenshot shows the website header "Annuity.com Insurance Products & Sales Tools" with a background image of a calculator and a pen. Below the header are several navigation icons: a green icon with a dollar sign for "Annuity Search and Comparisons", a blue icon with a person for "Term Life Quotes and Comparisons", a blue icon with a house and waves for "Forms Search for Life Insurance", and a grey icon with an umbrella for "Product Information for Life Insurance". In the center is a green banner for "iGO e-App" powered by iPipeline, featuring buttons for "View Demo", "Training", and "LOGIN", and a list of benefits: "Go Paperless", "Sell More; Get Paid Faster", and "e-Sign and e-Submit". To the right is a photograph of two hands shaking over a document with a pen.

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.

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More Legal Stuff...

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

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

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

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