



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

Open MIC is open for anyone.

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

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.

Editorial

Debt, how can we owe so much? Our *National Debt* is now officially **\$20 Trillion**. (<https://www.cbsnews.com/news/national-debt-hits-historic-20-trillion-mark/>)



The debt is **\$61,000** for each man, women and child in America, Congress has mortgaged all our future.

The debt limit has been hiked **74** times since 1962. The most recent increase, was for \$318 billion, permitting a total debt of **\$20.16**

trillion. But that takes the government only through Dec. 8. A new debt ceiling will have to be set then.

So far, this fiscal year, the national government has paid more than **\$434.6 billion** in **interest** on its debt. The high mark was set in fiscal year 2011, when almost \$454.4 billion was paid.

- Some of the Treasury debt is owed to other U.S. government agencies, such as the Social Security Administration. (For decades, the **Treasury borrowed Social Security's** surplus revenues and spent them on other government functions.)
- The phrases “debt ceiling” and “debt limit” must be taken with a wink and a nod, of course, because Congress, which spends the money, is also the entity that increases the amount the government can borrow.
- The ceiling is often likened to a credit card limit. Consumers can ask banks to raise their credit limit, but they cannot raise it themselves, and the banks can say no. Congress, on the other hand, **raises its own limit**.

Borrowing has at least three counts against it.

1. It makes government look less expensive than it is and therefore leads to more government. Imagine if Congress and the president had to **raise the full \$4.147 trillion through taxation**. Government spending might come under scrutiny as never before, and that then might prompt a radical reevaluation of the government's role.
2. Borrowing permits a gross injustice: the imposing of fiscal burdens onto generations too young to vote or even unborn.
3. The taxpayers will bear the full burden of the government's profligacy, which today stands at well over **\$61,000 per citizen**. To be sure, a mounting debt could prompt the central bank, the Federal Reserve, to "monetize" it by creating money out of thin air and robbing the people of purchasing power. And inflation can undermine a society. It's time for the government to stop borrowing.

Now comes the DOL (A US Government agency) and their all- controlling **Fiduciary Rule**. Isn't it odd that the same government that has not been unable to balance the Federal Budget now assumes the power to regulate how we provide our clients and prospects with SAFE and SECURE advice.

The same government that owes more than it can pay, has mortgaged all our children's and grandchildren's future knows more about financial advice than we professionals who actually provide it for a living.

I for one am well beyond disgusted with **Congress**, the **DOL** and all the **bureaucrats** who feed at the trough.

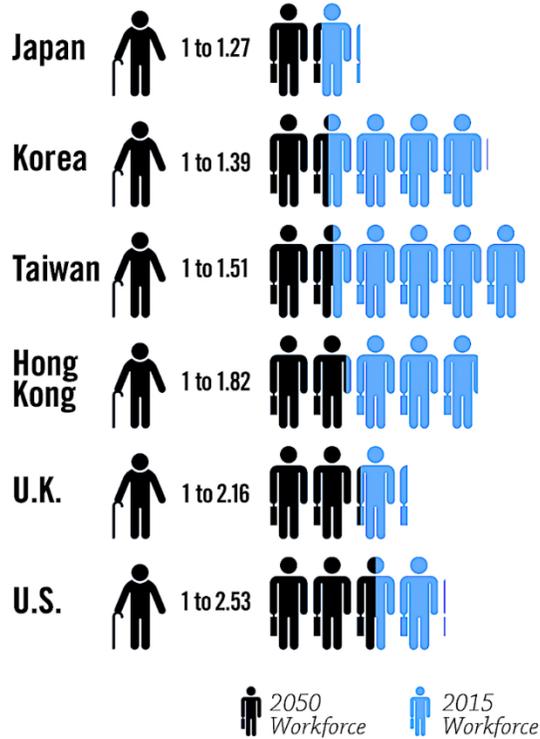
BB



Something to think about.

A Disappearing Workforce to Support the Elderly

The projected number of working age people by 2050 for every person aged 65 and over



Sources: Pensions at a Glance 2015: OECD and G20 indicators, OECD Publishing, Paris. The demographic old-age dependency ratio is defined as the number of individuals aged 65 and over per 100 people of working age defined as those aged between 20 and 64. The World Bank Data, United Nations Data. Taiwan: Council for Economic Planning and Development



Thank you for joining us today on Open MIC, we are thrilled to have our longtime friend and Radio Host member, **Brad Pistole** as our guest.

Brad is an agent that does things right. He never shuts off his marketing, always meets clients in his office, fact finder based, Fiduciary driven, and guess what? He listens to what his clients and prospects are saying.

If you would like to ask Brad a question at the end of Open MIC, to **UNMUTE *7**.



.....with Brad Pistole



Brad Pistole is the CEO of Trinity Insurance & Financial Services, INC in Ozark, MO. He graduated with a BS in Education from Arkansas Tech in 1993. He holds his Life and Health and P&C Licenses in Missouri and Arkansas. He is a member of the National Ethics Association and the Ozark Chamber of Commerce. Brad has been recognized with Ed Slott and Company as a Master Elite IRA Advisor from 2010-2017.

He has also been a member of the MDRT – Million Dollar Round Table “The Premier Association of Financial Professionals” from 2011-2017. He was awarded **“Top of the Table”** honors in 2015-2017. He has been a Gold Eagle Producer for American Equity from 2009-2017 and has been a member of the President’s Club from 2015-2017.

Brad is the Author of the #1 Best Seller **SAFE MONEY MATTERS** – Finding Safe Harbor in a Storm Filled World and he hosts Safe Money Radio each week on several local stations in Missouri and Arkansas.

Nobody understands the **“Longevity Concept”** of success more than our partner, Brad Pistole. He does massive volume from his relatively small flow of radio leads in Springfield, MO.

There are many things that cause failure or success in business. **One of the major contributing factors is the patience to allow revenues to catch up with expenses.** The work you do today doesn't fully monetize today. It takes years, sometimes decades, for you to realize the full return on your expenses. Some people say there are no trails in the fixed annuity business. That is just not true! The harder you work, the better you are as a sales person, and the more you interact with prospects will cause trails of revenue down the road that you probably can't even fathom.

Too often I see partners measuring their success with a marketing system in periods of 1 month, 6 months, or even a year. The truth is those measurements are all highly inaccurate. **The roller coaster of stopping and quitting your marketing is the death of a sales person and death to your business.**

Another major contributing factor to success or failure is closely related to a long-term strategy. Your sales process can only improve with consistent, high frequency, interactions with clients.

On again, off again, marketing will never allow you to increase your skill as a sales person. How to be a more compelling sales person should be the most important thing you focus on in your career. Contrary to what regulators think, people need to be compelled. We need to save them from the process of making decisions on their own or with the help of other financial planners that don't have their best interest as a primary concern. You can only do that if you are compelling, in other words, a good sales person. When was the last time you read a book on selling? How much are you tapped in with selling mentorship? Do you

think you are good enough and don't need to get better? **Are you deleting this email without reading it in a way as you would if you had to study this information for a test?** Every week you should be studying and learning from those who are better than you by book, audio, mentoring conversations. Every time you meet with a client your sales skills are being tested. Why wouldn't you study for your test?

A strong, compelling, sales process combined with the fortitude and capitalization required for long term returns is the hallmark of every highly successful annuity producer I have ever met.

All my top producers are in a constant state of learning and have a high frequency of prospect contact so that what they learn doesn't get lost.

Don't sell yourself short with short term thinking! A short-term approach will cost you millions of dollars over your career.

Anthony R. Owen

Wednesday, September 13, 2017 4:40 AM

To: Anthony Owen <tony@annuityagentsalliance.com>

Subject: How to close Million Dollar clients

Anthony,

I told Nate (First Annuity) I was going to share this one with you. Use it only if you think it will help the SMR guys or those struggling with landing "a big client." Hopefully this recent journey will help them in their process.

Thanks!

-Brad Pistle

Here's what it takes to close Million Dollar clients....

I have submitted 4 new accounts to **AE that total about \$870,000** for a couple who are worth \$5,000,000.

The 4 transfers are all replacements. All 4 transfers are annuities that are 100% out of surrender. Three of the 4 transfers have income riders and are variable annuities.

Trust me when I say I spent over 35 hours with these clients before ever filling out the apps. They are retired College Professors and Mrs --- has her PHD. They have spent 30 years with their current broker who is also their CPA, so they didn't just walk into my office and make this decision after 1 meeting.

They **listened to my radio show, looked up my website and then called me. (Internet credentials make all the difference in the world....BB)**

They asked to come pick up a copy of my book "*Safe Money Matters - Finding Safe Harbor in a Storm Filled World*" which they did on July 19th. They met me in person that day and we talked for about 15 minutes.

Then, after they took a couple of weeks to read my book, we had no less than six 3 hour meetings (some were 4 hours) on August 1st, August 8th, August 17th, August 21st, August 23rd, and August 28th. At the conclusion of the 3rd hour on August 28th, we signed the 4 applications.

During this month long educational process, they also watched more than 10 hours Ed Slott DVD's from the Retirement Roadmap Series. At the conclusion of our meetings, they realized 90% of their nearly \$5,000,000 estate was **at risk** and very little expertise was being used to plan for their IRA's.

In our first meeting they stated and signed *"I wish to preserve and protect my principal from market downturns."*

And Mrs --- stated in the 8/21/17 meeting, *"I do not want High Risk. I do not want accounts where the principal can go down. And I do not want any accounts where the market could leave our heirs a small cash benefit at the end of our lives."*

In our third meeting, we discovered they had **NO IDEA their variable annuities** (which involves 3 of their accounts and \$550k) did not protect their principal and they had NO IDEA how much they **paid in fees**.

So we **called** their variable company together and had the variable rep tell them the Rider amount was not the same as their Cash Value. I also asked specific questions so that the rep with the variable company had to explain to them their **Cash Value was 100% at risk** when the market takes a downturn. **They were immediately displeased**. This was not what they thought they had purchased. They learned they were paying between **2.35% and 2.55% in total fees** in the 3 different accounts, but had never realized this because they

have owned them from 2009-2017 when the markets have been booming. They also learned the **Rider Amounts do not translate to a death benefit.**

The bottom line is, they do not need any additional income and have no intentions to ever trigger the income riders from these 3 variable accounts. Their current income is \$90,000 annually. They both have pensions and Social Security and they will have increasing RMD's for the rest of their lives. They have NO DEBT.

Two of the 3 variable accounts are IRA's and triggering the income riders would substantially increase their taxable income. They already have an excess of income, which they currently put back into savings each month. Since this is the case, they have realized they have been paying fees for risk and for the income potential they do not need and they have asked to move the accounts to an account that offers 100% asset protection with no fee. The AE Bonus Gold will better their current positions by increasing their cash values by 10% on day one and it will **stop 2.35-2.55% in annual fees.** It will also give them 100% cash value protection from future market corrections, which they stated was their #1 concern.

On, August 29th, the morning after signing all of the apps, they came back to my office to tell me they slept better for the first night in a long time. They also wanted to discuss liquidating some of their other NQ accounts to get their risk base close to a 50/50 ratio.

These are the kind of educated clients we dream about. They have done their homework over a long period of time and they know exactly what they want.

Update....(September 12th)...

Three of the 4 transfers have taken place and on September 12th, I delivered 3 of their annuities. **Over the past two weeks, their CPA/Advisor has pressed them continually for meetings to tell them what a GIANT MISTAKE** they are making. **He even stopped the transfer** of their NQ account (over \$235,000), told the variable company to not proceed until they heard from him, and told my clients he had to meet with them before the transfer could continue.

Out of respect for their 30 year relationship and the fact that he still has 3 million of their investments AND does their taxes, they have met with them twice. He is not licensed to sell insurance products. Yet he proceeded to discuss the Bonus Gold annuity and expressed just how terrible it is. He even sent them the following article: "<http://blog.runnymede.com/an-impartial-review-of-the-american-equity-bonus-gold-annuity> along with the message "Please look at this article written about the American Equity Bonus Gold Annuity and see what they say. I have attached a page showing the "Surrender Charges" on this annuity for your review. As I mentioned yesterday, it's 20% the first year and the surrender value will be reduced by the charges for 16 years!" This email was sent AFTER they told him they had made up their mind and were proceeding with the transfers. He then reminded them they have 30 days to change their minds.

As of September 12th, I have met with this couple 9 times in my office. All of the meetings have been very in-depth meetings about IRA's, RMD's, TAXATION of qualified vs NQ accounts and their Risk vs Safety ratios on all their total assets.

They informed me yesterday they will continue to move money from the RISKY buckets to the SAFETY buckets we have talked about over the course of the next year. We have another meeting scheduled for next week.

Clients with 5 million dollars in assets aren't going to just call you up, walk into your office and hand you a check for a million dollars. It will take patience, commitment and lot of hard work. Yesterday, this couple *said*

"We have lost a lot of sleep over the past few weeks making this decision. We feel like we are going through a divorce with a friend of 30 years. However, his answers to our questions have not pleased us and we truly feel like he is trying to tell us what he thinks we want to hear."

They then pulled out a piece of paper and said, "This is what is on our refrigerator and we look at it every day."

It said, ***"Preserve your Estate and Keep it Safe."***

Don't ever forget what an AWESOME job and responsibility we have!

To God be the Glory for choosing us to do this job and for allowing us to serve such incredible people!

Sincerely,

Brad Pistole

More

[Hello Partners,](#)

See below and attached from our buddy Brad Pistole. This is good stuff. Brad, and so many of our other top producers, share at least one thing in common. They all get fired up about someone risking their clients or prospects money without any plan for guaranteed income. I was listening to a very successful business partner of mine at our **Vail Top Producer Conference** last week and he said his favorite word is **PASSION**.

I would say that is my favorite word too.

When you are passionate about protecting client's money:

- You get **less objections**.
- It becomes **contagious**.
- You **build momentum**.
- You **destroy greed driven competition** in the minds of your clients.
- You generate **referrals**.
- You **increase your closure rate and case size** (efficiency).
- You **feel good about what you do!**

The last one is honestly my favorite. The things I am passionate about are the things I believe in. My God, my family, my country, my freedom, embracing adventure in God's creation, and the desire to be a good steward and always work towards the benefit of those in my sphere of influence. That last sentence says everything about me because it includes everything I am passionate about.

Matthew 6:21 says, “**For where your treasure is, there your heart will be also.**”

Your time and money will tell you everything about what you value and what your passions are.

If you put value on what you do as a financial professional, that protects the retirements of valuable people, you will invest massive amounts of time and money into that passion. That is how you know you are passionate, not based on the façade of manufactured enthusiasm, but on the foundation of personal investment to make sure you are prepared to fight for the hearts and minds of our customers.

Where is your treasure? That is where your passion is also.

One quick little note because I think it could easily be missed. **Did you notice how Brad wrote down quotes from his clients?** What is he doing there?

1. He is capturing quotes from the clients that **indicate their passions with regards to their money, time, and retirement plans.**
2. He is documenting their desires so that **he can hold them accountable if they start to waiver.**

Very smart way to do things, don't you think?

Thanks for the biz!

Anthony R. Owen

The portion below is a letter from Brad's clients former broker who is also their **CPA**. Take a few minutes and read it, talk about lack of professional fiduciary. Especially the 3rd paragraph where hs tries to sell his own annuity recommendation.

September 15, 2017

[REDACTED]
[REDACTED]
[REDACTED]

Dear [REDACTED]

As your long time financial advisor and tax professional, I wanted to make sure you are fully aware of the avenue you are choosing for your IRA accounts. You are now in the "Required Minimum Distribution" stage of life whereby Uncle Sam says how much you must take out of your IRAs. If you do not take out the required amount, there is a 50% excise tax penalty accordingly. By choosing the American Equity Insurance Bonus Gold Annuity, I am afraid it will not generate enough interest each year to cover the RMD amount. Your IRA brokerage count will not be able to sustain RMD withdrawals entirely. Assets must be sold to cover RMD amount. You have bought into the highest S&P Index value or whatever method of interest crediting option. I doubt if a year from now the value will be higher to give you any return. The 10% free withdrawal might cover it but I think that will reduce the 10% premium bonus amount received in the first year.

Also, you are locking those funds into a 16 year contract before the surrender charges are gone, with the first year being a 20% charge. That is not what I know you wanted to do.

I wish you had called me and scheduled an appointment to discuss with me what I had available before moving your IRA annuities. I have a Jackson National annuity which is great from the standpoint that it is RMD friendly and the RMD amounts withdrawal each year will be fully replaced back into the contract at death. Or the Allianz annuity that Belva currently holds in her IRA account would be another choice. It is currently yielding 7.99% and as I said over the phone, you can lock that gain into the contract from now until anniversary date in December, 2017. You also have the feature of Allianz buffering the first 10% of downside loss in the S&P 500 Index. Over the past 60 calendar years, it has experienced losses of more than 10% in only 11 years, or 18%.

Once again, you do have a 30 day free-look period in the State of Missouri. And if you decide to not accept their contract, Leslie would be able to complete the required paperwork to free up your funds for you. I am out of the office next week, but hope to hear from you.

The CPA then enclosed these references and marked with a circle.



Bonus Gold

Bonus Gold is a fixed index annuity designed to help protect hard-earned dollars from index fluctuations while offering interest growth opportunities based on increases in an index.

Premium Bonus

The Bonus Gold includes a Premium Bonus, which is applied to the Contract Value immediately. This provides a jump start for the Contract Value, because the premiums paid during the first year receive a bonus and can help increase interest growth from the start.

Premium Bonus Allocations

The Bonus Gold offers a 10% Premium Bonus on all premium received in the first contract year. This is added to the Contract Value on the date received, and allocated to the same values as the premiums.

The initial premium payment can be allocated, in any combination, to either the fixed interest or any of the index strategies. Payments received after the initial premium automatically go into the fixed interest strategy. On each contract anniversary, there is an opportunity to transfer between the different strategies.



In the event of death, the beneficiary receives the entire Contract Value including the Premium Bonus.

Surrender Values and Charges

The annuity's Surrender Value will never be less than 80% of all first-year premiums including the Premium Bonus, plus 87.5% of any additional premiums, less any withdrawals, at Minimum Guaranteed Interest Rate (MGIR), compounded annually. If a Partial Withdrawal or Surrender is taken during the Surrender Charge period, a deduction will be taken out according to the Surrender Charge schedule.

This is a major change and affects future lock-ups of funds for 10 years.

Ron

Then a short "hand written" note to personalize his recommendation of switching to his recommendation....where is the DOL on this or where is the CPA Fiduciary committee?

Email From Brad

From: Brad Pistole

Sent: Thursday, September 28, 2017 9:51 AM

Subject: Update on Million Dollar Clients

Advisors need to be prepared for this kind of CRAP!

(Sorry, my momma taught me not to use that word, but it applies here...a few other words do too. I refrained) ;)

My clients came in for our 8th meeting yesterday to pick up their 3rd American Equity Annuity. They brought with them a **letter they received from their broker** along with an article he emailed them and printed and sent them.

It is truly **UNBELIEVABLE** the guilt he is still using on them after their money been gone for 2 weeks. He still has 2 million of their stocks/bonds/mutual funds and 1 variable annuity. (For now)

He, of course, is not a licensed agent and does not sell life insurance or fixed indexed annuities, however, he is a self-proclaimed expert on something he has never sold. Here is what he sent them:

- 1) <http://blog.runnymede.com/an-impartial-review-of-the-american-equity-bonus-gold-annuity>

Their CPA sent them the above link suggesting this 3 person firm in NJ were the best experts on American Equity annuities.

Copy and paste the URL address and you find a small family firm of planners based in NJ. Remember, you can find anything good or anything bad on the internet. It all depends on what point you wish to make.



HOME OUR CLIENTS [WHO WE ARE](#) BLOG PODCAST CLIENT ACCESS CONTACT US



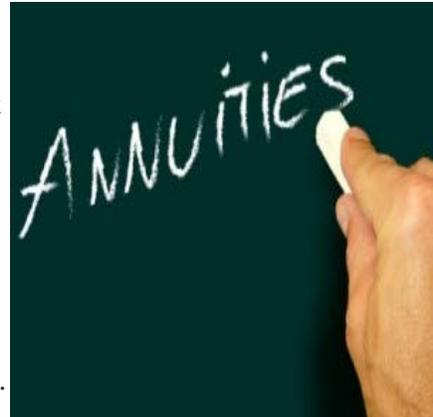
Who We Are

They graciously offer to assist investors with their assets.

They review annuities on the internet. Here is part of what was sent to Brad's clients by their broker:

An impartial review of the American Equity Bonus Gold Annuity

The annuity business has grown in popularity as investors, especially those nearing retirement, look for options to protect themselves from stock market volatility and give them a decent income stream in retirement. With over \$200 billion in annual sales, the annuity industry is big business with lots of salesmen trying to persuade you to make a purchase.



Today I will dig deep into the American Equity Bonus Gold Annuity which has been requested by several readers in recent weeks. It is one of the best selling indexed annuities of all-time. Sales of indexed annuities, a fixed annuity that provides a minimum guaranteed rate of interest combined with an interest rate tied to movement of an index, increased to \$39.3 billion in 2013, a 17% gain year over year. This is the biggest percentage increase of any form of annuity.

You will often hear that annuities are sold, not bought. This is exactly why I will go in depth into some of the most popular annuities because there is shockingly little information available about them. Most of the information comes from the companies that sell the annuities and they gloss over the fees, risks and downsides. More importantly, annuities have grown into extremely complex instruments which even the most seasoned professional may have trouble deciphering. Indexed annuities, once considered the black sheep of retirement products, have a history of being so complex that they were a focal point of litigation and regulatory action in the 2000s. Insurers paid millions in fines. While the negative attention led to a change for the better among the carriers, indexed annuities are still complex and difficult to truly understand for many investors.

2) See his attached letter - It is disgusting **(the letter is above)**

How interesting. He writes to them, **"You have bought into the highest S&P index value or whatever method of interest crediting option. I doubt if a year from now the value will be higher to give you any return."**

Hmmm.....so that means the 2 million he holds in stocks, bonds, mutual funds, and variable annuities will be higher in value at this time next year? Notice he didn't address the fact that if the S&P is at its highest value ever and in his

opinion won't be higher at this point next year, that they should consider protecting their variable investments with him. Not one word.

He pointed out how much money I might make..."up to 9%." He opened that can of worms. So I asked my clients how much money (as an average) they feel he has managed for them over a 20 year period. It was close to 3 million before I transferred 3 accounts. We chose a middle ground of 1.5 million for the 20 year average. I took a calculator and multiplied 1.5 million x .01% = \$15,000. Then I multiplied \$15,000 x 20 years = **\$300,000.**

With my dad (an IAR) in the room (Invited by my clients to discuss their remaining investments), he proceeded to tell them that 1% wouldn't touch the average they have paid him over the 20 year period. He explained how stocks, bonds, mutual funds and reits works. He talked about his 18 years as a Merrill Lynch V.P. and how they made their money.

So this guys wants to bark up the commission tree, when **he's easily made \$300,000 off them in the past 20 years.** How do you think that sat with my new clients? (He's sold them SEVERAL variables. The number is probably closer to \$500k in commissions and fees. And he's their CPA)

In our meeting yesterday (9/27/17), I wrote down a few quotes from both of my clients. They said:

"Income & Growth is not nearly as important as preservation" - Wife

"This isn't an investment, This is money management." - Wife

"We don't want to lose what God has blessed us with. We want to be good stewards of these blessings." -Husband

"How do we move to safety with NO RISK? - Both of them

Keep notes like these in your Fact Finder....BB

They are coming back next week to discuss the liquidation of MOST and/or ALL of their current investments with their now former advisor. **The stress in their faces is real!** They are afraid of what their former advisor is going to do and say when they make this transition.

He is their CPA and has done their taxes for years (Do you see a problem here? Conflict of interest? Hand in all cookie jars?) His website states his specialty "Tax Preparation and Property Management." There isn't one word on his website about "Financial Planning" or experience working with IRA's. Interesting!

After the meeting, the wife asked to speak with me privately. She told me her husband has had high blood pressure for the first time in his life. He was actually admitted to the hospital and stayed 2 nights.

She accounts 100% of it to the discussions he has had with their broker/CPA.

The CPA works out at the same gym as my client and he has been working him over for weeks now. She wants **100%** of their money moved as quickly as she possibly can move it.

What is the moral of the story? There are many:

***ALWAYS do what's right!**

***Never speak ill of your competition! (They will talk their way out of their own business)**

***Be who you are (How many times have I heard Chad Owen say "Know what you are and know what you are not")**

We sell SAFETY! We don't have to push these accounts. People want safety. Teach, teach, teach. The SAFETY and SECURITY will sell itself.

On to slay more Giants!

Sincerely,

Brad Pistole

President of Trinity Insurance & Financial Services, INC

Ed Slott Master Elite IRA Advisor

MDRT **Top of the Table** Advisor

Host of Safe Money Radio, KSGF 104.1 Saturdays 7-8 am & 3-4 pm and KWTO 560 am Mondays and Tuesdays at 10 am

Ok....You asked for it :)

My notes written inside the front cover of my first Napoleon Hill book in 2009:

"Truly successful people are those who have a definite purpose and a plan for attaining it.

What is your one definite purpose in life and what plans have you made to attain it?

The person who acts with purpose and a plan will attract opportunities."

1. What do you do daily to mentally prepare and motivate yourself for the work that needs to be done?

I wake up at 6 am every day and start my day with reading 2 daily devotionals. They are waiting for me in my inbox every morning: "Purpose Driven Life - Daily Hope by Rick Warren" (<http://pastorrick.com/devotional>) and Tyndale House Publishers - Life Application Study Bible daily devo. (Today's lesson was "The Courage to Lead"

After I read these two and send them to my loved ones, I listen to Darren Hardy's "Daily Mentoring with Darren Hardy" <http://dd.darrenhardy.com/>

After I have completed these three things, I write in 2 journals:

- 1) My personal Daily Journal - I write about different things that happen daily that I want to remember and pass on to my family
- 2) My personal Daily Journal that focuses on "What Lesson Did I learn today" - I write about one specific thing every day

After completing these things, I work out BEFORE work. I normally stay at the office from 9-6 pm. Sometimes later. I don't leave for lunch. RARELY. I don't have the energy to work out after days like I have. So I do it first thing.

So by 9 am, I have read my devotionals, written in my journals, worked out, and spent time with the most important person in my life. Then my day begins :)

If you think Journaling is for girls - you're right! Journaling is for EVERYONE who wants to be successful. My favorite mentor of all time, Jim Rohn (Darren Hardy's mentor) says a lot about this.... <https://store.jimrohn.com/combo-how-to-use-a-journal-cd-with-leadership-journal-by-jim-rohn.html>

From Jim's website, "Keeping a journal is so important that Jim Rohn called it one of the three treasures to leave behind for the next generation. He claimed that journal writing is one of the greatest indications that you're a serious student."

If you have never listened to Jim Rohn - ignore everything else I said and watch these two videos NOW:

- 1) https://www.youtube.com/watch?time_continue=1&v=pVmAFy6Fs0E
- 2) https://www.youtube.com/watch?time_continue=18&v=gcWNKK7k8CE

The following 6 documents are attached to the back side of the "Stand Up Desk" in my office. I only sit at a regular desk when meeting with clients. The following documents are displayed in front of me continually, along with several other keys principals I follow in life and in business. (Don't worry Nate, your picture is right next to these documents along with my loved ones) :)

I do my best to live by these principles. I see evidence of what happens in the lives of those who do not live by these principles every day. Life is the sum total of the CHOICES we make every second of every day.

Nine years ago, I came across this book: https://www.amazon.com/Napoleon-Hills-Year-Growing-Rich-ebook/dp/B01MDKECDE/ref=sr_1_1?ie=UTF8&qid=1507136469&sr=8-1&keywords=Napoleon+Hill%27s+52+steps+to+achieving+life%27s+rewards

Napoleon Hill's "A Year of Growing Rich - 52 Steps to achieving life's rewards." I have 9 copies of this book in my office. For the past 9 years, beginning on May 12th, 2009, I have taken this book and focused on ONE chapter, ONE week at a time. No matter how amazing each principle was to me, I never moved ahead. I do my best to read the chapter for that week (only 2-3 pages), over and over again during that week. I focus on the thought for that week. Every time I close an annuity sale with a client, I take a Post-It note and write down the date of the sale, the amount, the company and the commission, along with a message at the bottom that usually says, "Thank you, Jesus" or "Praise God."

For 9 years I have kept the running total of my commissions by totaling the post-it notes in the book. My income has increased SUBSTANTIALLY over the 9 years. It began in year one with \$300,000+ and is now over \$1,000,000 per year. This is no accident!

More importantly, I enjoy reading the exact same material every year and picking up on things I seemingly have never picked up on in the previous 9 years. I have highlights and notes in all of my books. I HIGHLY recommend this simple activity (which takes less than 5 minutes a day) to change your life forever.

2. What are you passionate about? How does that impact your business?

See all of the above :)

I am passionate about life and making a difference in the lives of other people. And I would tell you about bowhunting Whitetails on my farm, but...

If I started talking about that, there wouldn't be enough time nor books on the face of the earth to contain it :)

Contentment - (Napoleon Hill)

The richest man in all the world lives in Happy Valley. He is rich in values that endure, in things he cannot lose—things that provide him with contentment, sound health, peace of mind and harmony within the soul. Here is an inventory of his riches and how he acquired them:

- * "I found happiness by helping others find it."
- * "I found sound health by living temperately and eating only the food my body requires to maintain itself."
- * "I hate no man, envy no man, but love and respect all mankind."
- * "I am engaged in a labor of love with which I mix play generously; therefore, I never grow tired."
- * "I pray daily, not for more riches, but for more wisdom with which to recognize, embrace and enjoy the great abundance of riches I already possess."
- * "I speak no name save only to honor it, and I slander no man for any cause whatsoever."
- * "I ask no favors of anyone except the privilege of sharing my blessings with all who desire them. "
- * "I am on good terms with my conscience, therefore it guides me accurately in everything I do."
- * "I have more material wealth than I need because I am free from greed and covet only those things I can use constructively while I live. My wealth comes from those whom I have benefitted by sharing my blessings."
- * "The state of Happy Valley, which I own, is not taxable. It exists mainly in my own mind, intangible riches that cannot be assessed for taxation or appropriated except by those who adopt my way of life. I created this estate over a lifetime of effort by observing Nature's laws and forming habits to conform with them."

There are no copyrights on the Happy Valley man's success creed. If you adopt it and live by it, you can make life pay off on your own terms. This creed can attract to you new and more desirable friends, as well as disarm enemies. It can bring prosperity to your business, profession or calling, and make your home a paradise of profound enjoyment for every member of your family. It can add years to your life and give you freedom from fear and anxiety.

Above all, the Happy Valley man's creed can bring you wisdom to solve all your personal problems—before they arise—and give you peace and contentment.

Jim Rohn

“Seeds for Success”

- If you will change, everything will change for you!- J.R.
- **Activity finishes the miracle process of turning nothing into something**-J.R.
- **Life doesn't get better by chance-it gets better by change** –J.R.
- Don't wish it was easier, wish you were better-J.R.
- You change all things for the better when you change yourself for the better- J.R.
- It isn't what the book costs; it's what it will cost you if you don't read it- J.R.
- Education will get you a job; Self-education will make you rich- J.R.
- Formal education will make you a living; Self-education will make you a fortune- J.R.
- Never cease your thirst for knowledge- J.R.
- Your income is primarily determined by your philosophy and here is the Philosophy- Success is something you attract by becoming an attractive person. Success is not something you pursue it's something you attract- J.R.
- **If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they have planned for you? Not much!** –J.R.
- The challenge of leadership is to be strong but not rude, be kind, but not lazy, be humble, but not timid, be proud, but not arrogant, have humor, but without folly- J.R.
- **Don't approach life casually. Casualness brings casualties!**-J.R.
- **Days are expensive. When you spend a day you have one less day to spend. So make sure you spend each one wisely-** J.R.
- **Killing time isn't murder- it's suicide-** J.R.
- **Life is not just the passing of time; it's a collection of experiences make them happen more frequently and with intensity-** J.R.
- Don't let your learning lead to knowledge or you will become a fool. Let you learning lead to action and you will become wealthy.
 1. Why?
 2. Why not?
 3. Why not you?
 4. Why not now?

The Power of Mental Attitude

5. *Whatever your mind can conceive and believe, your mind can achieve!* The Creator of all things gave you complete, unchallengeable control over one thing-the privilege of conditioning your mind with any sort of mental attitude you desire. Your mental attitude gives your entire personality a drawing power that attract the circumstances, things and people you think about most. This explains why many people go through life as failures-miserable, ill of body and mind, and poverty-stricken; these are the things they attract by the thought they permit to occupy their minds. Scientists have analyzed, torn apart and explained almost every phenomenon except the miracles that the human mind can perform when it is properly conditioned by belief so intensified that it becomes faith and is directed to be definite ends.
- 6.
7. When we come into this world, we bring with us the equivalent of two sealed envelopes, which are subject to inspiration by no one except ourselves. In one, there is a long list of benefits and riches we may attain by the simple process of recognizing the power of our own minds, taking possession of that power and directing it to end of our own choice with a positive mental attitude. In the other envelope is an equally long list of penalties we must pay if we neglect-though ignorance, indifference or otherwise-to guide and direct our mind power. One of our strangest traits lies in the fact that it takes tragedy, failure or some form of misfortune to make us realize the power of a positive mental attitude. Milo C. Jones of For Atkinson, Wisconsin, made only a modest living as a farmer until he was stricken by paralysis. Then he discovered that his mind power was greater than muscle power. His idea for "little pig" sausages made him fabulously wealthy on the same farm, which had previously barely yielded a living. That was the beginning of the Jones Farm products line that today is a household name.
- 8.
9. Your capacity to *believe* is your greatest potential asset. But you cannot draw upon it or benefit from it until you form the habit of keeping your attitude positive. **It may help to remember that we are only as small as the circumstances we allow to worry us. And no one can make you angry or force you to fear anything without your full consent and cooperation.** *Your mental attitude is the medium by which you can balance your life and your relationship to people and circumstances-to attract what you desire.*
- 10.
11. Our great American way of life and our free-enterprise system are the products of the minds of men and women who believed in them and maintained this belief by controlling their mental attitudes. Believers are the forerunners of civilization, the builders of industry, the creators of empires, the revealers of the bounty made available to us by the Creator of all things. *Truly, whatever your mind can conceive and believe, your mind can achieve.*

12.

13.

14.

-Napoleon Hill

"A Year of Growing Rich – 52 Steps to Achieving Life's Rewards"

Live Harmoniously with Others

Your ability to inspire others is a blank check on the bank of life that you can fill in for whatever you desire. If you lack this ability, you can take steps to acquire it. Here are some rules to adopt and follow:

- Go out of your way to speak a kind word or render some useful service where it is not expected.
- Modify your voice to convey a feeling of warmth and friendship to those you address.
- Direct your conversation to subjects of greatest interest to your listeners. Talk “with” them rather than “to” them. Consider the persons with whom you’re conversing as the most interesting in the world, at least at the moment.
- Soften your expression frequently with a smile as you speak.
- Never, under any circumstances, use profanity or obscenity.
- Keep your religious and political views to yourself.
- Never ask a favor of anyone you haven’t yourself helped at some time.
- Be a good listener. Inspire others to speak freely.
- Remember that an ounce of optimism is worth a ton of pessimism.
- Close each day with this prayer: “I ask not more blessings, but more wisdom with which to make better use of the blessings I now possess. And give me, please, more understanding that I may occupy more space in the hearts of my fellow humans by rendering more service tomorrow than I have rendered today.”

The Formula for True Riches:

1. A Positive Mental Attitude
2. Sound Physical Health
3. Harmony in Human Relationships
4. Freedom from Fear
5. Hope of Future Achievements
6. The Capacity for Applied Faith
7. Willingness to Share Ones Blessings with Others
8. To Be Engaged in A Labor of Love
9. An Open Mind in All Subjects towards All People
10. Complete Self Discipline
11. Wisdom with Which to Understand People
12. Financial Security

Napoleon Hill's

10 RULES FOR SUCCESS

1. Set your head and heart upon a DEFINITE MAJOR PURPOSE and go to work, right where you stand, to attain it, and begin NOW.
2. Adopt and follow the habit of GOING THE EXTRA MILE by rendering more service and better service than you are paid for, thus enlarging the space you may occupy in the world.
3. Control your MENTAL ATTITUDE and keep it always positive and free from the spirit of defeatism.
4. Apply the GOLDEN RULE in all your human relationships no matter what others may do.
5. Learn all that others have discovered in connection with your occupation, job or business, and profit from their experience, thus saving yourself both grief and loss of time.
6. Be prudent with your diet, exercise regularly, and avoid dependence on drugs, alcohol, or tobacco
7. Keep your dominating thoughts upon the things you desire and demand of life, and off the things you do not desire.
8. Learn to transmute your sex emotion into the attainment of your DEFINITE MAJOR PURPOSE, at will, remembering that this is a creative force of unknown, unlimited possibilities.
9. If you work for another person, do your work HIS WAY, not yours, and do it in a gracious and pleasing manner.
10. Instead of criticizing other (no matter how much they may deserve it) devote your time to the discovery of traits of your own which should be corrected lest they provide the basis of just criticism against you.

BTW, take a minute and Google: *Top of the Table Million Dollar Round Table*.....then send Brad an email congratulation for a massive accomplishment.



[View in Web Browser](#)

ISSUE DATE:
October 2,, 2017

Annuity.com

David Townsend

253-381-2328

[Email Me](#)

[View Website](#)

What Type of Life Insurance is Best?

Your clients may be wondering what type of life insurance is best for them? This [short video](#) takes a clear look at the difference between term and permanent life insurance and includes an informative interview.



Add It Up to Make the Sale

New fillable flyer walks consumers through calculating the right amount of coverage by considering their immediate cash needs, ongoing income needs, and existing financial resources. Fill it out, and get it out – today! [Learn more.](#)



Copy. Paste. Repeat.

"Campaign In A Box" has 40+ client promos standing by for you to copy & paste. These resources save time and are easy to access (no ID or password). Click the [link here](#) to discover all the topics ready and waiting for you.



David found a terrific website for marketing ideas, here is the link:

www.aig.com/masterplaybook

SOME TERRIFIC SALES AND MARKETING IDEAS HERE:

<http://www.retirestronger.com/producers/campaigns.html?tab=4&cmid=EMC-CIAB-IULBasicsLaunch-Aug242017>

Income Is An Asset. Protect It With Disability Insurance

At the thought of investing in disability insurance, many clients might say, "But I'm young and healthy, why would I need that?" [This piece](#) helps to answer just that.



American Equity

The free income rider is back!!! Starting today, October 2nd, the No-Fee LIBR is back on the Foundation Gold product. [Click here](#) for additional details.

ANICO

Effective October 1st, American National has a reduced cap rate on the ASIA Plus Series and an increase on the income rider charge for both the fixed rate and the indexed credit with stacking. In addition to the cap decrease and the fee increase, the payout factors have also increased. No changes have been made to the roll-up rate. [Click here](#) for current rates. [Click here](#) for Income Rider Payouts.

Athene Annuity

Effective October 7th, Athene Annuity will **decrease rates** on the Performance Elite and Max Rate products. In addition, Roll-up Rates and withdrawal percentages for the Ascent Pro Bonus and Benefit 10 products will be **decreased**. Applications *must be received in good order* by Athene *no later than 4 pm CT on October 6th*, will be issued with current rates. Please [click here](#) for additional details.

North American

- North American has announced the **discontinuance of the IncomeChoice 10 annuity effective October 31, 2017**. Applications *must be received in the Home Office by 5 p.m. (CDT) October 30th or by 12:00 a.m. (CDT) October 31st* if submitting through e-App.
- **North American is pleased to introduce the VersaChoice 10 annuity available October 3, 2017**. This new product combines competitive accumulation potential with an Enhanced Liquidity Benefit (ELB) rider with 4 liquidity options. Some of the features include:
 1. Multiple uncapped indexing option (subject to index margin)
 2. Enhanced withdrawal flexibility
 3. 4 liquidity features, 2 based on activities of daily living (SDL's)
 4. Competitive commission

[Click here](#) for current rates. [Click this link](#) for a product brochure.

We are agents too!



Like all agent, we also need leads. Our approach has always been building and developing marketing systems. We strive for new and better ways to get in front of “target” marketed prospects.

Our systems are tried and true, they work.



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. Sherilyn Orr at *Retire Village* and *Infofuel*, Chad Owen at *Eagle Shadow*, Anthony Owen at *Annuity Agents Alliance*, Carl, Darin, Tom and all the crew at *First Annuity*...and many more.

We take copyright seriously, articles posted on Open MIC from other sources are always credited to that source.

The information I create myself and used in Open MIC is free; I assert no copyright or literary rights.

Bill Broich