



.....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.

**LATEST
NEWS**



Open MIC

powered by **Annuity.com**
Planning. Safety. Retirement.

Our brand can be your brand”



50 years ago, my wife Phyllis, at age 14, rode the train from Tacoma to Portland (alone) to see the Beatles. She walked to the concert from the station. After the concert, she walked back (at night) and rode the train home to Tacoma, arriving early in morning. All alone to see the Beatles. This photo was taken as they arrived in Portland, August 1965.

Times have changed haven't they?

Thank you for joining us on Open MIC

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



Please help me welcome our guest today



Travis Scott

Annuity Sales Consultant at Guggenheim Life and Annuity Company

Travis Scott from Guggenheim Life and Annuity Company

Travis is originally from Indianapolis, IN where he still resides today. He graduated from Ball State University in 2003 and has gained experience in the medical, insurance, and financial services fields with a specialization in working with annuity products. Now with Guggenheim, Travis works as the National Annuity Sales Manager by assisting with product creation, market trend analysis, product promotion and client relations. Travis currently holds licensing in life, health, annuity, long term care insurances, and holds his Series 6 and 63 financial licenses as well.

- **Unique crediting strategies**
- **Opportunities for growth**
- **Strong income with potential for increases**

Bonus commission bonus opportunities available through 12/18/15 (TriBonus).

Check Out Guggenheim's TriBonus Commissions for TriVysta FIA

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).

Are Your Clients Looking for Protection, Growth and Income?



GUGGENHEIM LIFE AND ANNUITY

TriVysta™ Fixed Indexed Annuity

Navigating the retirement landscape.

Introducing a new Fixed Indexed Annuity...

TriVysta™

Navigating the retirement landscape.

A new single premium, fixed indexed annuity that allows your clients to accumulate funds, benefit from tax deferral, diversify within one contract and provide a living benefit of income for as long as they live.

- New Indices Available
- Growth Potential through 7 Index Crediting Strategies
- Optional Guaranteed Lifetime Withdrawal Rider
- 10% Income Bonus on the Benefit Base
- 4% Guaranteed Benefit Base Growth for 20 Years Plus Index Credits



Questions?
Contact your Recruiter/
Marketer today!

Editorial

It is time to start putting in place your **2016** marketing plan.

I know it doesn't seem that time of year yet since we are all pounding sales to complete this year. It is never too early to begin planning.

When I do my planning, I first calculate what my average sale has been for the last year.

I then decide how much annuity premium I want to sell for 2016. I then calculate the gross number of leads I bought, the conversion ratio (1/10 as an example).

I then know how many gross leads I will need to make my required number of sales and then I decide on lead system and sources. (use a wide number).

I plan the number of week I want to work (40) and the number of weeks I am not working (12).

I then know how many leads per week I need to see.

I also plan any charity projects, grandkid trips, community service and build those into the year.

As the new year roles along, I check and see if I am on schedule, behind schedule and simply make adjustments (increase leads, decrease leads) I add weeks to work or reduce weeks).

Try it; it is a simple way to make your sales and income goals.

Speaking of marketing plans....

Yesterday, I had the TV on in the background as I was writing Open MIC. It was tuned to our local NBC station and I noticed an ad for home generators, obviously a locally made ad, probably put together by the TV station's staff.

About the 5th time I saw it, I wondered, how in the world could they afford to advertise in an area the size of Seattle for generators.

So I did the natural thing, I called them. It took some talking but finally I was connected with an assistant manager who after a while shared with me marketing information. I had convinced him I was using the information in my weekly marketing show (which is true). I also said if I was ever in the market for a generator, I would buy it from them. (in 30 years at our home in WA, power has never gone out)

He said that it cost around \$3,000 a spot to run (varied a little) and that they got enough calls to make it worthwhile.

His lead conversion placed the marketing cost at “about” 50% of their gross markup. In other words, his COGS was increased by the advertising expenses. It was still worth it, ever generator they sold they made less but they sold more.

More importantly, he said the ads made the **phones ring**.

They have a very good website: www.smeinfofseattle.com Weird name but very well done.

My point to you is their point to me, **IT MADE THE PHONES RING!**

Do you use the available lead systems we have shared with you? Do you use Retire Village? Do you use the off week drip? How about Safe Money Radio? Finauction? Advisor World?

Think about the margins we have with our products compared to peddling home generators.

The big boys know how important it is to invest in marketing. Ask Jed Mayfield what he invests annually in his marketing, or Shon Piel, or Rick Hahn, or Chad and Anthony, ask any agent you admire.

Invest in your business, I did and that is why my production is so high, I never quit marketing....so either invest or go to work at the post office....BB

Speaking of leads:

Our marketing partners at Finauction sent me some recent emails from agents using their system. What I love about these testimonials that other lead systems don't us...Finauction verifies them because they are using adding their last names.

Most lead companies only give first names and you have no way of knowing if they are viable or not.

Finauction Feedback

"22 leads, 5 sales, \$690,000 in premium, \$48,000 in commissions... for around \$2,000. These numbers speak for themselves."

Tom Malone, Atlanta, GA

"This month we've set 15 appointments out of 18 leads... that's over 80%. And the average investable amount has been \$475,000!"

Dena Alvis, Houston, TX

"I've had 7 face-to-face appointments from the last 9 leads I've purchased, with 2 confirmed sales, and 3 more pending!"

Richard Lanthem, Minneapolis, MN

"One of my advisors received 13 leads, set 5 appointments, recorded 2 sales, \$358,000 in premium, and \$27,840 in commissions... for around \$3,200. These results are typical!"

Anthony Owen, Co-Founder, Annuity Agents Alliance

"My first appointment had over \$1M to invest into annuities, and he was well prepared for my visit. The qualification team really did its job!"

Darrach Bourke, Larkspur, CA



I spoke to David Winer in Dallas yesterday and mentioned he made \$30,000 commissions from his database contact he dripped on in Retire Village.

The prospect had said no at recent appointments but the drip had kept him warm. The sale and commission expressed the value of using this spectacular marketing system.

David: *“I don’t know how much I have made over the years from Retire Village, but it is a lot”*

Retire Village is articles and videos, all about building relationships by providing information.

Of Interest



Our new industry update news service will be available in November, more later on Open MIC



The Motley Fool.



Finally the “Fool” Likes Us! (fabulous)

<http://www.fool.com/retirement/general/2015/09/30/the-market-swoon-could-make-these-annuities-more-p.aspx>

How fixed indexed annuities are selling

The market for fixed indexed annuities is growing rapidly. According to a recent [report](#) (opens PDF) from the Insured Retirement Institute, sales of fixed indexed annuities jumped by nearly a quarter in 2014 to \$48 billion, making up more than a fifth of all annuity sales. Moreover, among those annuity distributors that the study surveyed, half believe that fixed indexed annuities will make up an even larger percentage of their overall annuity sales in the future.

If you look in the “short list” on bottom of notes there are several articles about how wonderful our FIA are....BB



Watch out for sham designations

<http://www.producersweb.com/r/pwebmc/d/contentFocus/?pcID=odobdcd162c65804c2f5274669cc14b8&pn=1>

For how many years have you heard me tell you about these? Better watch out, the states are going to have a deep **DEEP** look into this topic....BB

Advisors around the country have been using designations offered up by fly-by-night certification programs. These pay-for designations have virtually no checks and balances and basically give the certification to anyone who wants it – regardless of their actual knowledge level or sophistication in the subject matter.



October 16 DOL Webinar

Learn What's Next on the DOL Rule

Join AMERICANS FOR ANNUITY PROTECTION on October 16th at 12:00 pm Eastern for an exclusive AAP Virtual Town Hall* with our special guest, Erik Rust, Senior Legislative Assistant to Congresswoman Ann Wagner. Erik will provide an update on legislative activity and information vital for you to consider as you plan for business in 2016. **CLICK HERE TO REGISTER**

DOL Update with Congressional Staff 10-16-2015

Fri, Oct 16, 2015 9:00 AM - 10:00 AM PDT

[Show in My Time Zone](#)

Join AMERICANS FOR ANNUITY PROTECTION on October 16th at 12:00 pm Eastern for an exclusive AAP Virtual Town Hall* with our special guest, Erik Rust, Senior Legislative Assistant with Congresswoman Ann Wagner. Erik will provide an update on legislative activity and information vital for you to consider as you plan for business in 2016.

*Required field

First Name*

Bill

Last Name*

Broich

Email Address*

bbroich@msn.com

By clicking this button, you submit your information to the webinar organizer, who will use it to communicate with you regarding this event and their other services.

Register

Just click on link above to register

WHAT YOU WILL LEARN:

- Hill activities underway that will address the Rule's negative impact to annuity consumers.
- What part politics and process will play in the outcome.

- AAP's Influence and your ROLE in SUCCESS!

PLUS, ASK THE EXPERTS!

Dick Weber, Kim O'Brien and our ace lobbying team will answer your questions and address any concerns you may have about the future for annuities and your business.



The Annuity BUZZ Focus on Fiduciary

A Weekly Wrap Up of KEY Web articles

[Successful 151a Attorney Speaks out on DOL Rule – MUST READ!](#)

[A Summary of Predicted Litigation Under the DOL's Proposed Fiduciary Rule](#)

[GOP Lawmakers Press DOL to Reissue Amended Fiduciary Rule](#)

[Former SEC chairmen call for agency to adopt fiduciary rule - Pensions & Investments](#)

Hillary Clinton gives thumbs up to DOL fiduciary rule

[State-run retirement accounts prompt concerns](#)



FINRA says it gave failing grade to 208 test takers by mistake

(Bloomberg) — The Financial Industry Regulatory Authority mistakenly gave failing grades to 208 candidates for the Series 24 exam. “FINRA apologizes to the affected individuals for any problems the error may have caused,” Wall Street’s self-funded regulator said Wednesday in [...]

1 agent last week.

We can help:

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

I found this article regarding mutual funds and thought it worthy of your attention, I have highlighted and made comments in red....BB

<http://www.producersweb.com/r/pwebmc/d/contentFocus/?pcID=43a802ec268e196e5b13a9cc35a082cb&pn=1>

How mutual funds are stealing your retirement

by Ted Ruiz, CFP on September 30, 2015

About **64 percent** of all 401(k) plan assets were held in mutual funds as of June 30, 2014, making mutual funds the **largest investment** of choice. AND, the REAL rate of return is not what mutual fund advisors would have you believe.

Are you concerned about your retirement savings account with all the turbulence in today's stock market?

Why should you be concerned? Why do advisors and the media keeps telling us not to be concerned about the market volatility, if we plan on retiring years from now? Would you prefer to know now rather than later if you will have the **income needed for your retirement?**

On Monday the 24th of August, Gerri Willis of Fox Business News spoke about the current condition of the stock market. She showed a chart with the returns history for the last seven years for the S&P 500.

She goes on to say, “**...remember the pain of 2008?**” and then comments about the market by saying, “...my goodness this market has been on fire!”(Gerri Willis must have shown the chart to show viewers a total gain of 90 percent, and to show that the 2008 loss of -38.49 percent was less, to calm concerns about the market correction). You can **see the video here.**



Let's look at why we're having a retirement crisis with 401k plans that utilize **mutual funds** as investments. About 64 percent of all 401(k) plan assets were held in mutual funds as of June 30, 2014, making mutual funds the largest investment of choice. To illustrate my point, our analysis will utilize the returns of mutual fund performances using the S&P 500 index as the benchmark.

What the media doesn't disclose is that in order to measure true growth performance every year, we need to calculate the true holdings for the Real Rate of Return. Let's take a closer look at the average rate of return and the real rate of return.

I created a special calculator to calculate these two averages. The average **real rate of return without fees** is what the financial news and

advisors provide and promote. This is a simple calculation using excel.

The average rate of return for the S&P 500 for the last 7 years, from 2008 – 2014 was **7.45 percent**. This is the average rate of return you always hear about. If a person had invested \$100,000 at the beginning of 2008 and received the average rate of return, they would have \$153,888 in their retirement account at the end of 2014. If we could only receive the average rate of return, we would not be having a retirement crisis today.

Real Rate of Return

In calculating the real rate of return I did not include the advisor fees, but I will be including mutual fund expenses. Forbes published an article on 4/04/2011 regarding the real cost of owning mutual funds and they calculated the cost of no load funds for qualified plans to be at 3.17 percent, (you can google the article). The same amount of \$100,000 will be used. The real rate of return is calculated using the geometric average. This is accomplished by calculating each year with the returns for that year.

Remember, the ending balance at the end of the year will be used to calculate the return. Using this system the **Real Rate of Return** calculated for the same period was a gain of 1.03 percent and with an ending balance of \$107,438 in 2014. This was the real rate of return in your retirement account after 7 years of the money in the S&P 500 and not the \$153.888 based on the average rate of return. You would think that by looking at each year's returns, that the rate of return would have been much higher.

How are we going to retire on a real rate of return gain of 1.03 percent, over a 7-year period? I know what's going through your head; that this is only a short period of time. What about if this happened for a much longer period of time? So to address these questions, I did the calculations and it did not look much better.

Let's take a look at it: Here, we will be looking at a period of 25 years, from 1990 thru 2014 using the same dollar amount of \$100,000. The dollar amount doesn't make a difference in the rate of return, only the ending balance in your retirement account. We can go back even further and the results are the same, much lower than the average rate of return.

The average rate of return for 25 years was calculated at 8.90 percent, with an ending balance of \$773,326. If we are only to use only the average rate of return for their retirement savings plan, your retirement plan would more than provide you with the ability to retire with sufficient income; so you would think.

Now, we are going to use the real S&P 500 rate of returns for the last 25 years. These have been calculated on a year-to-year basis to determine the real rate of return for your retirement plan.

The real rate of return was calculated at only 3.81 percent and an ending balance of

\$254,941 in the retirement plan. This misstep could leave a huge hole in your retirement plan in the amount of \$518,385 and no time left to make up the difference.

How are you going to retire in 25 years with returns of only **3.81** percent when inflation is at 2 percent and income tax at 20 percent?

Remember this money is taxable when you retire. The news media and advisors are always telling us the same thing. Do you feel that perhaps we are all getting a little brain washed?

One last important point on real returns: I am hoping that after you have read this article, you go and check your 401k to see if you are getting the returns that your fund provider has indicated you are receiving.

As stated earlier, it's better to know now than later. Hopefully for some of you, you will have the time to diversify your retirement option today.

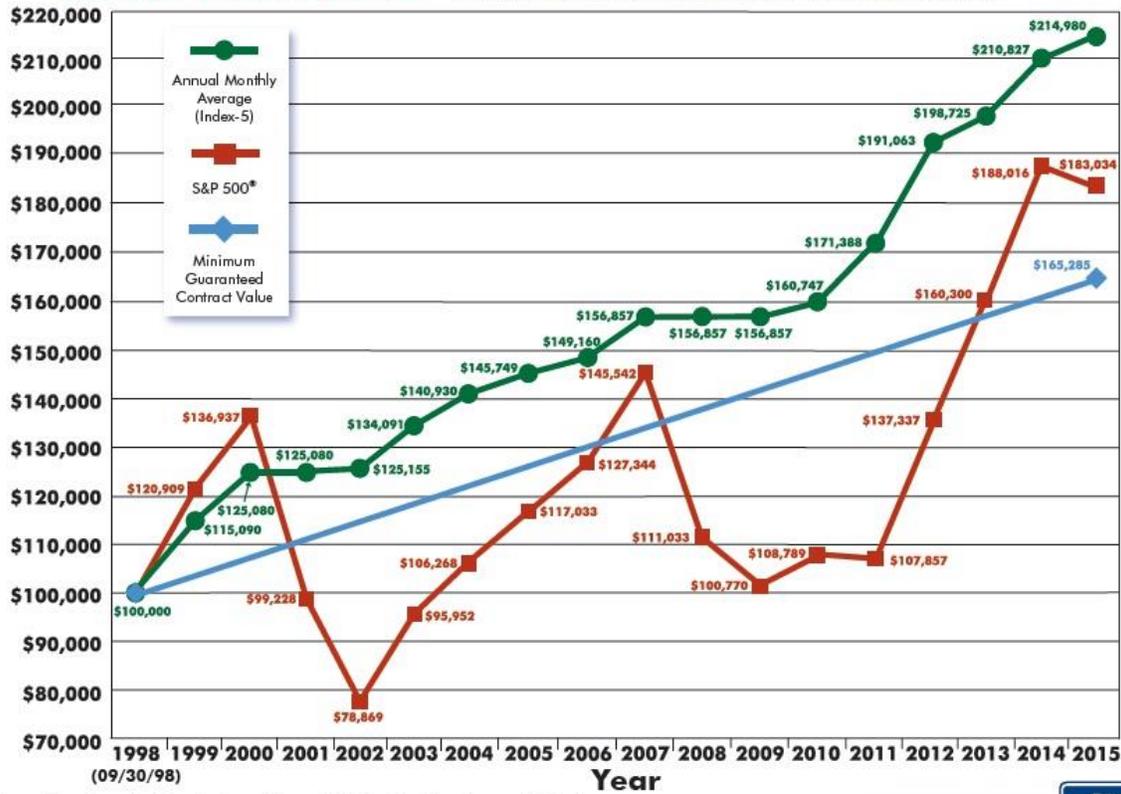
Also, remember all qualified accounts will have to pay income tax and social security tax. This will also affect your retirement income. I believe the real rate of return is the reason we are having such a serious retirement crisis!



Have a headache from all that? Trying to explain “real rates of returns” to my target market is just too difficult.

The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5* (9/30/98 - 9/30/15)



*This graph is based on actual credited rates for the period shown on the Index-5 product which is no longer available for sale. Past performance is not an indication of future results. Please call your American Equity Agent for new product information. Check out product disclosures for specific information.

The one who works for you!



8109 10.01.15

The "REAL BENEFITS" of Indexed Annuities with the Annual Reset Design

A history of American Equity's Index-5* (9/30/98 - 9/30/15)

This history of American Equity's Index-5 Indexed Annuity demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of our current products offer annual reset design as well. The Index-5 did exactly what it was supposed to do... gave the Contract Owner the opportunity to accumulate value based on the appreciation of the S&P 500® Index, without the risk of loss of Premium in years when the S&P 500® was negative. All of this supported by a Minimum Guarantee.

These results should not be an indication that Indexed Annuities will outperform the S&P 500®. This simply demonstrates the powerful benefits of Indexed Annuities with the annual reset interest crediting design. All of American Equity's current products offer annual reset design.

Don't forget the basic benefits of Indexed Annuities.

- Minimum Guarantees
- Tax-Deferral
- Guaranteed Lifetime Income
- Preservation Of Premium
- Possible Probate Avoidance

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Call us at **888-221-1234**

8:00AM-4:45PM CT Monday-Thursday 8:00AM-1:00PM CT Friday

8109 10.01.15

6000 Westown Pkwy, West Des Moines, IA 50266

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6 Scary Retirement Statistics

BY ED MCCARTHY, CFP, RICP | SEPTEMBER 23, 2015

Are your clients' retirement plans on track or at risk of derailment? In an Aug. 11, 2015 LifeHealthPro.com article, "10 Scary Retirement Statistics," Marlene Satter highlighted the retirement readiness findings of a Government Defined Contribution Administrators Inc. report. Here are some of the key findings.



\$200,000+

Projected cost for a single year in a skilled nursing facility or a high-end assisted living facility.



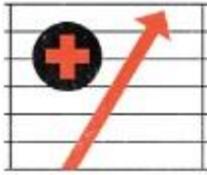
\$220,000

That's how much the average 65-year-old couple can expect to pay in out-of-pocket costs for health care in the next 20 years.



ONE OUT OF SIX

The percentage of employers currently providing health insurance coverage to retirees.



5.8%

The annual projected growth rate for health care spending through 2022.



62%

The amount that the average retiree can expect Medicare to pay for all of his or her health care expenses.



45%

The percentage of Americans who have saved nothing toward their retirements.

We talked about the projected growth of medical expenses last week as well as the **62%** Medicare share of medical costs. The balance for the medical services user is **38%**.

According to the Health Cost Finder, the total cost of an appendectomy nationally is now between \$15,500 and \$30,700.

Using the above number, the out of pocket expense for an appendectomy could range from \$6,000 to \$12,000.

Look at the bottom panel, **45%** have nothing saved for retirement.

It gets worse: <http://www.lifehealthpro.com/2015/09/23/half-the-world-is-worried-about-retirement?>

Click on the link below and have a look at the survey.

As if we didn't know—Americans are worried about retirement, with **52%** doubting their ability to afford the life they want once they leave work.

And Americans aren't the only ones, according to a **GfK survey** that found global echoes of Americans' worries in the 19 countries' residents it surveyed.

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:** Just came across this today on an appt. and didn't know the answer. This client lives in a state where the state guarantee fund is only 100K. He was wondering if there was any way to find an insurance carrier that he could pay a premium to insure above that limit and get the difference of the money back in the event the company failed?

A: As strange as it might seem, I have had this question before. The answer is no. It is not that an insurance company would not consider it, it is the state of residence that is the issue. In order for the insurance company to offer more insurance above the allowed limits, the entire product would need to be re-filed.

No company is going to go through that, huge cost and almost no return.

If it was a monster case such as the one sold in Iowa a few years back, about \$20 million as I recall, the underinsured performance was re-insured by Lloyds of London, premiums paid by the annuity buyer.

 **Q:** Bill, can you settle this question once and for all, are LTCI premiums tax deductible?

A: No, I can't because I am not licensed to give tax advice and neither should you. However, here is an answer based on providing ONLY information (not tax advice).

Congress (and the states) has literally screwed us over on this issue, they want us to buy LTCI so we will not be a drain on the Medicaid system and yet they offer no real reason (tax wise) to do so. Congress has made it almost impossible to have any tax incentive when buying LTCI.

Traditional long-term care insurance (LTCI) policies that meet the IRS requirements are treated as tax-qualified policies. These policies can generate tax breaks, but those breaks depend on the client's circumstances.

Premium Deductibility

LTCI policyholders who **itemize their deductions** and have **unreimbursed medical expenses** that exceed **10 percent** of their adjusted gross income can deduct eligible LTCI premiums.

Rarely does anyone have medical expenses that high.

State Tax Credits

If you are in a state that imposes a state income tax, some states provide incentives in the form of tax credits or deductions for residents' LTCI premiums. The American Association for Long-Term Care Insurance

(AALTCI) summarizes the available state-level tax breaks on its website:
<http://www.aaltci.org/long-term-care-insurance/learning-center/tax-for-business.php/#state>

Naturally the situation in Washington is this:

WASHINGTON*
No tax benefits presently

Paying with an HSA

Tax-qualified LTCI premiums are considered to be a qualified medical expense. Consequently, taxpayers with health savings accounts (HSAs) can make tax-free withdrawals to pay their LTCI premiums. Some additional criteria apply, but paying premiums from a HSA can still cut out-of-pocket costs.

How do you know if a LTCI is tax qualified?

I have no clue, here is the link:

https://www.ltcfeds.com/start/aboutltci_taxqual.html

Never give or provide tax advice unless you are licensed and authorized to do so, have your client or prospect call their tax preparer. Just provide basic information as information only.

Agent Share:

From our friend **Jerry Baxter** in Overland Park Kansas...nice share...thanks!

Hi,

Great Open Mic yesterday, Bill. According to this article, it looks like you're soon to have more help in paying for Medicare premium shortfalls. NOTE: how NEW 1st time applicants in 2016 will pay **52%** more for part B than existing recipients...not just high incomers. Thanks Obama (and AARP).

Crew Member Baxter

I thought you'd like this:

<http://cnb.cx/1VHZpIV>

Medicare premiums set to rise 52% for 7M people



Product Information:



David Townsend...

 **Annuity.com**

[View in Web Browser](#)

ISSUE DATE:
Week of October 12, 2015

Annuity.com

David Townsend

**Consumer-Approved Videos to Start
LTC Conversations**

253-381-2328

Email Me

View Website

Linked-benefits products can be a great, flexible way to address the long-term care need many of your clients will face. Use these 2 consumer-approved videos to help start a long-term care planning conversation with your customers.

[Lincoln MoneyGuard II](#)

[Nationwide CareMatters](#)



5 Elements to Success in the Foreign National Market

Transamerica's International Underwriter Chris Guerin provides tips for avoiding logistical pitfalls when working on international cases. Check out his recent LifeHealthPro article to access his valuable insight on this growing market. [Learn more.](#)

Consumer Video: Marketing to Millennials

Millennial purchasing power is growing rapidly, and 73% of them recognize they're not doing enough for their own retirement. Use AIG's [consumer-approved Millennial video](#) and [Generational Marketing resources](#) to help start the conversation with your next generation of customers.



Life Events Retirement eKit

This new Life Events ekit provides an effective way to approach consumers planning for their future and thinking about retirement. These materials will help you develop a systematic approach to meeting with clients to guide them into a more effective retirement planning strategy using life insurance. [View eKit.](#)

Small Business. Big Opportunity.

Owners of small business have assumed the risk of going it alone. And while going into business can be financially risky, with your help, going into retirement doesn't have to be. These tools can help your small-business clients understand several retirement plans designed specifically for them.

[Client Brochure](#)

[SEP Brochure](#)

[Individual 401\(k\) Brochure](#)



Put Life Into Perspective for Your Clients

Over 80 percent of consumers overestimate the cost of life insurance. Now you can help clients understand how life insurance can be an affordable way to protect their family's financial security. Learn more by downloading this [new flyer](#).

Annuity.com
David Townsend

253-381-2328

Email Me

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Forward

 **Annuity.com**

WEEKLY Carrier Update

October 12, 2015

ANNUITY CARRIER UPDATES

AIG

American General will be increasing the spread on the S&P Monthly Average Index strategies for Power Select Plus and Power Select Builder policies effective 10/05/15. The Power Select Plus Income and Power Select Builder has been approved and will be available for sale in Washington on Monday, October 5th.

Athene

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

[Click here for details](#)

F&G

F&G is increasing their commission 50 bps for a limited time on all fixed annuity application received on or after October 15th.

SPECIAL – Forethought Announcement

Receive 150% advisor incentive trip credit for ALL Forethought indexed annuities issued and paid between September 15th and December 31st, 2015!

Call First Annuity for details

888.758.7305

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%!

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 has extended their commission bonus. Apps must be dated between 8/15 and 9/30, received by 10/15, and issued-paid by 11/30.

LIFE CARRIER UPDATES

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This new Life Events ekit provides an effective way to approach consumers planning for their future and thinking about retirement. These materials will help you develop a systematic approach to meeting with clients to guide them into a more effective retirement planning strategy using life insurance.

[View eKit](#)

Small Business. Big Opportunity.

Owners of small business have assumed the risk of going it alone. And while going into business can be financially risky, with your help, going into retirement doesn't have to be. These tools can help your small-business clients understand several retirement plans designed specifically for them.

[Client Brochure](#)

[SEP Brochure](#)

[Individual 401\(k\) Brochure](#)

Put Life Into Perspective for Your Clients

Over 80 percent of consumers overestimate the cost of life insurance. Now you can help clients understand how life insurance can be an affordable way to protect their family's financial security.

[Learn more](#)

Retirement Planning WEBINAR with First Annuity

Help your clients protect what's important now while giving them a way to enjoy financial freedom later.



Join us for a webinar on Oct 28, 2015 at 10:00 AM MDT.

Register

here: <https://attendee.gotowebinar.com/register/6636427154165680129>

After registering, you will receive a confirmation email containing information about joining the webinar.

The Short List:

A.M. Best Special Report: Fixed Indexed Annuities Survey Results Released

OLDWICK, N.J.–(BUSINESS WIRE)–Robust sales, expansion of living benefit riders and flexibility in product design have resulted in strong tailwinds for fixed indexed annuities (FIA) writers, according to a special report by A.M. Best. The Best Special Report, titled, “A.M. Best [...]

An undersold market

About five years ago, Steven Tennant, CFP, made a decision that would alter the course of his career and his firm. Fresh off work on a series of cases involving widowed female clients that left him feeling invigorated and fulfilled, [...]

Apollo-backed Athene delays IPO plan while seeking CFO

(Bloomberg) — Athene Holding Ltd., the insurer with ties to Apollo Global Management LLC, is pushing back a plan to file for an initial public offering as the company seeks a chief financial officer. The venture expects to file an initial [...]

Court Hammers Taxpayers in 419 Ruling

I’m not sure why this 419 case hasn’t been talked about much, but it certainly got my attention when it came across my desk. If you’ll remember, 419 plans were the darling of the life insurance industry for years. The [...]

As DOL fiduciary heats up, both sides dig in

The battle over a Labor Department proposal to raise investment advice standards for retirement accounts reached a new level of nasty last week, as supporters and opponents dug in for months of fighting ahead. Over the course of a few [...]

Fixed Annuity Overview

As millions of individuals approach retirement age, they face the challenges of saving enough money for their retirement while maximizing yield and minimizing risk. Historically, fixed indexed annuities (FIA) have provided an important solution to solve the yield/risk conundrum facing retirees and near [...]

Strong Tailwinds for Fixed Indexed Annuities

OLDWICK, N.J., October 6, 2015—Robust sales, expansion of living benefit riders and flexibility in product design have resulted in strong tailwinds for fixed indexed annuities (FIA) writers, according to a special report by A.M. Best. The Best Special Report, titled, “A.M. Best Releases [...]

NAIFA speaker: NAIC’s AG 49 is bad news for indexed UL providers

New actuarial guidelines adopted by the National Association of Insurance Commissioners will impose restrictions on policy illustrations for the industry’s hottest-selling insurance products, indexed universal life. And that will likely translate to greater uniformity and less innovation in the design of [...]

Man who killed fiancée could inherit \$577,000 from her life insurance policies

Michael Moore shot and killed his fiancée, Kayla Humphries, in her North Buffalo apartment on the night of Aug. 9, 2013. He readily admitted killing Humphries, but after a nonjury trial last year, a State Supreme Court judge found that [...]

Women and retirement planning: Walk a mile in her shoes

Women think about retirement planning differently than men. Marcia Mantell gets it. Women are completely comfortable talking about many “M-word” topics ranging from marriage and motherhood to mammograms and menopause, Ms. Mantell writes in her new book “What’s the Deal [...]

Life Industry Heads for ACLI Conference Looking for New Ways to Solve Too-Familiar Issues

CHICAGO – This year’s American Council of Life Insurers’ annual conference will have no shortage of highly important, and all-too-familiar, issues for attendees to discuss, debate and then depart from Chicago with fresh ideas on how to solve them. “Capital [...]

15 best practices to protect clients from elder financial fraud

Charleston — The IRI Annual Meeting — and, no doubt, other conferences within this industry — had a heavy focus not only on the importance of retirement planning and the proposed DOL fiduciary standard, but also on elder financial fraud. With the U.S. [...]

NAIFA CEO Kevin Mayeux: There's “no limit to what we can achieve”

In a wide-ranging interview with LifeHealthPro in advance of the 2015 annual conference of the National Association of Insurance and Financial Advisors, taking place in New Orleans October 3-5, NAIFA's new CEO Kevin Mayeux outlined advocacy and professional development initiatives [...]

A.M. Best Places Ratings of The Phoenix Companies Inc. and Its Subsidiaries Under Review With Developing Implications

Oldwick – A.M. Best has placed the issuer credit rating (ICR) of “b” of The Phoenix Companies Inc. (Phoenix) (NYSE: PNX) under review with developing implications. In addition, A.M. Best has placed under review with developing implications the issue rating [...]

House Committee Passes Bill to Delay DOL Fiduciary Rule

WASHINGTON – The House Financial Services Committee approved a bill to delay implementation of a proposed U.S. Department of Labor regulation industry representatives say would impose unworkable standards on investment advisers and change the way investors receive advice. With a [...]

Who is the affluent generation now?

Is the younger generation coming up, or is the older generation going down? According to the 2015 Ipsos Affluent Survey USA, whatever is causing it, there are now more Gen Xers among the affluent class than there are baby boomers. [...]

FSOC's Insurance Rep: Global Standards Have ‘Gone Too Far’

WASHINGTON – The insurance representative on the Financial Stability Oversight Council testified that efforts to enact capital standards for globally active insurance

companies may have gone too far, although top federal insurance experts said any international standards would reflect U.S. [...]

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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. 115 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.

