



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

**Open MIC is open for anyone.**

9:00: AM Pacific Thursday 800 504-8071 Code is 5556463

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

**ANTHONY OWEN**

888-74**AGENT** (24368)

[tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com)

OR VISIT OUR WEBSITE



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Real Help From Real Agents.

# HELP WANTED!



AGENT RECRUITER: Location to be determined based on qualified applicant.

Please submit a resume and proof of production to [tony@annuityagentsalliance.com](mailto:tony@annuityagentsalliance.com).

- Phone sales and cold calling skills are a must.
- Willing to handle high volume of inbound and outbound calls.
- Must have high level of ambition, energy, integrity, and dependability.
- Six figure earning potential.
- Annuity product info and industry knowledge a plus. Will train otherwise qualified applicant.
- Work from home possibilities.
- Applicant can also sell annuities as long as business goes through us.

*“It takes a village to raise an annuity agent”.....Bill Broich*



Phyllis deciding on which “heirloom” tomatoes will be for dinner, this is at our farmer’s market every Saturday in Calistoga

# It's Open MIC Time!



**Open MIC is free, always has been  
and always will be.**

**9:00: AM Pacific Thursday 800 504-8071 Code is 5556463#**

## Words of Wisdom

"In every culture and in every medical tradition before ours, healing was accomplished by moving energy."

Albert Szent-Gyorgyi 1937 Nobel Prize, Medicine

Here are a couple of good quotes to use with your clients and prospects.

**“Inflation is as violent as a mugger, as frightening as an armed robber and as deadly as a hit man.” Ronald Reagan**

**“Inflation can never be controlled but if you reduce your exposure to loss (downside), your options improve.”**

**Benjamin Franklin**

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I think the end result of increased suitability has been a solid advancement from the Neasham case, I personally supported Glenn from the start, a complete railroad job by the district attorney who should be disbarred.....BB

<http://www.lifehealthpro.com/2013/10/10/neasham-case-settled-but-aftershocks-continue>

## **Neasham case settled, but aftershocks continue**

By Maria Wood  
OCTOBER 10, 2013 •

Neasham case closed. Or is it?

A decision this week by the California Appellate Court to overturn the conviction of Glenn Neasham for theft from an elder in connection with the sale of an annuity is a welcome result for the insurance and the financial services industry. However, the case still holds important lessons for professionals when they work with elderly clients.

There may be some terms here you can adapt to client and prospect conversations, nice ice breakers.....BB

**CEO** --Chief Embezzlement Officer.

**CFO**-- Corporate Fraud Officer.

**BULL MARKET** -- A random market movement causing an investor to mistake himself for a financial genius.

**BEAR MARKET** -- A 6 to 18 month period when the kids get no allowance, the wife gets no jewelry, and the husband gets wifely attention.

**VALUE INVESTING** -- The art of buying low and selling lower.

**BROKER** -- **What my broker has made me.**

**STANDARD & POOR** -- Your life in a nutshell.

**STOCK ANALYST** -- Idiot who just downgraded your stock.

**FINANCIAL PLANNER** -- A guy whose phone has been disconnected.

**MARKET CORRECTION** -- The day after you buy stocks.

**CASH FLOW**-- The movement your money makes as it **disappears down the toilet.**

**INSTITUTIONAL INVESTOR** -- Past year investor who's now locked up in a nuthouse.

**PROFIT** -- An archaic word no longer in use.

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I could put 20-30 articles about VA (negavtive) every week....here is one....BB

<http://wealthmanagement.com/insurance/old-fashioned-variable-annuity-staring-retirement>

## **The Old-Fashioned Variable Annuity, Staring Into Retirement**

Advisors long for the good old days when variable annuities had high guarantees. But guarantees are not what they once were, and advisors continue to shun VAs.

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My tip for the week, instead of constantly nagging you about blogging.....BB

## **Only Dead Fish Go With the Flow**

The time is now to rearrange your marketing....what worked 1,3 or 5 years ago won't work as effeciently today. The theme should be **safety, security and the beneifts of our annuities**. Sell safety and never yield....The future of all business's is **social media**, either embrace it or get beat by it.

**Be smart, join our blogging crew, free leads!**

Email me at [bbroich@msn.com](mailto:bbroich@msn.com)

**This is my marketing pyramid.**

Selling is easy  
Marketing is hard  
Selling is order taking  
Marketing is finding the order  
Selling has limited income  
Marketing has an unlimited income  
Selling is easy if the focus is on Marketing

**Can't sleep:** Many agents can't sleep from the simple fact we are commission salespeople, if you can remove the **"marketing stress"** then life becomes easier.

Here is a quote from the **AMA:**

People under a great deal of sleep have terribly interrupted sleep patterns. It's as though the stressed mind is saying, *"I can't sleep! I have far too many things to stress out over – wake up so I can get to them!"*

## **Kevin has updates for our lead system**

### **Financial Advisor Leads**

This is a new initiative we have been testing, and with early success. The leads are consumers who are looking to speak with a Financial Advisor about some aspect of their retirement planning.

Examples could be:

- a) how to generate steady monthly income when they retire,
- b) what to do with their IRA or 401(k),
- c) portfolio management
- d) general retirement planning

They have come to us understanding that they need to speak with a financial professional. The marketing messages are things such as: Find the Right Financial Advisor, Do you need a Financial Advisor.

They are told that our system will "match" them with the Financial Professional in their area that best matches their needs, and that this professional will follow-up with them for a Phone Consultation as the next step.

We will be slowly growing this type of lead and will fine-tune the marketing messaging as we grow.

These leads will be automatically added to your current lead sources / types. We are adding new messaging on all leads to give you more clarity as to where the leads came from (TV, Internet, Radio, etc) and what the consumer is expecting (phone consultation, annuity quote, etc.).



Here are some lead tips

## Speed Wins

By this, I mean that your speedy response to new leads can overwhelm the competition. Procrastinators, on the other hand, will never be top producers.

The saying “you snooze, you lose” quickly came to mind when I discovered these two recent findings:

- Leads are **22** times more likely to convert when you make contact within 5 minutes of lead generation.
- Nearly **78%** of prospects convert with the company that contacted them first

These two statistics reinforce the importance of fast service. If you're looking for an easy way to increase your lead conversion, this is it: make sure you contact all new leads immediately.

## Persistence Pays

### Retire Village was designed for this reason, persistence.

As noted above, many quality leads just aren't ready to close right away. They want to buy, but they're just not ready to pull the trigger.

Maybe they're still looking for more information or exploring all their options. Maybe they're still building their comfort and trust level — with you.

That's too bad, because studies have shown that...

- It takes an average of **five (5) attempts** to contact a lead
- **40%** of quality leads will close with long-term follow up
- Up to **70%** of leads are long term in nature

The bottom line is that many of those abandoned leads will actually close — with someone else! The good news is that persistence marketing can be easier if you have the right tools and system.

## Solution

- 1. Your first goal is first contact.** How many times should you try to connect with a new lead? Again, the average is five; but you should continue trying at least a dozen times. Until you confirm that the lead data is invalid or the prospect is not interested, you still have a potential client. So don't be so quick to give up on them.
- 2. A lead nurturing program.** If your prospect just isn't ready yet, you'll need a **Retire Village** that will guide them to a buying decision — and ensure that you're nearby when they're ready to buy. A drip marketing system, combined with a lead management program, is the ideal tool for lead nurturing because of **RV** ability to manage future touches.
- 3. Recently,** we had a crew member who shared results from his most recent lead purchase. 59 leads at a cost of \$6,000 finally produced a sale on which produced \$21,000 in compensation. Would you consider that success or failure? What was the COGS? The automobile industry would kill for that number. **28.7%**. Plus the leads are still churning away in RV,

what would the COGS be if a second sale emerged from the constant touching of the original?

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Several years ago, this article I had written that was on Open MIC, recently an agent asked about it. He had used the concept for a drip to his database and “poof” a response and a large sale. Here it is again.....BB

## **Think “Gain or Retain” When it comes to Your IRA**

If you have experienced losses in your IRA and are worried about your future retirement options, answer a few questions to determine if the “Gain or Retain” system is for you.

Consider these questions regarding your IRA and other retirement funds.:

- Do you think the stock market seems to be at, or near, a low point?
- Do you think the U.S. economy is in a recession?
- Do you think the world economy appears to be in a recession?
- Have your retirement funds experienced a decrease in value?
- Has a loss in retirement funds affected your retirement plans?
- Are your retirement plans based on an IRA or 401 (k)?

Many experts feel it may take a long time, even years, to recover from this current financial downturn. Many consumers are frightened and confused about what plan to take with their important funds. Please don't feel alone, most people in this country have those same feelings. What to do?

If you share these feelings, consider a simple and guaranteed approach to retirement planning. Retain or Gain!

Instead of managing your retirement funds or allowing a financial planner or stockbroker to manage them, move your funds to an insurance company. What is the difference? Simple, an insurance company will issue you a retirement annuity based on an underlying guarantee. That guarantee is simple: your funds will never lose value and will never be exposed to a loss! The removal of the possibility of losses provides a guaranteed base on which future growth will be added.

The product of choice is called “equity linked indexed annuity.” This product ties its returns (crediting) to an outside source such as the Standard and Poor’s Stock 500 or the Dow Jones Industrial Average. When these markets move up, your account is credited. When the market lowers itself, you do not participate. Your account can only increase and never decrease.

What is the downside? The insurance company gets to hold your money! That is the only downside and if you invest anywhere the investment company will hold your money. Why not let the most regulated industry in the country hold your money? Safety and security is their goal and the fear of loss will be forever removed.

These products also will allow for conversion to a lifetime pension and safe secure reoccurring income. They provide income that you or your spouse can never outlive.

There are numerous companies and a myriad of products available so make certain your choice matches with your goals. Think “Gain or Retain” for your important retirement dollars and remove all risk.



This question came up this week, about an in force 401 (k) with the employee under age 59 1/2 and still working.....BB

## 401k Penalty Free Withdrawal

Many aspects of a particular 401k plan are governed by plan-specific rules. You should contact your plan administrator for particular rules specific to your plan.

Generally speaking, the IRS imposes a 10% penalty for withdrawals from 401k plans for taxpayers under the age of 59 1/2. However, according to the IRS, the following situations are an exception:

General exceptions: The 10% penalty does not apply to distributions that are:

- 1- Made as part of a series of substantially equal periodic payments (made at least annually) for your life (or life expectancy) or the joint lives (or joint life expectancies) of you and your designated beneficiary (if from a qualified retirement plan, the payments must begin after separation from service).
- 2- Made because you are totally and permanently disabled, or
- 3- Made on or after the death of the plan participant or contract holder.
- 4- From a qualified retirement plan (other than an IRA) after your separation from service in or after the year you reached age 55
- 5- From a qualified retirement plan (other than an IRA) to an alternate payee under a qualified domestic relations order,
- 6- From a qualified retirement plan to the extent you have deductible medical expenses (medical expenses that exceed 7.5% of your adjusted gross income), whether or not you itemize your deductions for the year,
- 7- From an employer plan under a written election that provides a specific schedule for distribution of your entire interest if, as of March 1, 1986, you had separated from service and had begun receiving payments under the election
- 8- From an employee stock ownership plan for dividends on employer securities held by the plan, or

9- From a qualified retirement plan due to an IRS levy of the plan.

**(I bet you thought a 401 (k) was exempt under ERISA rules.....NO)**



## **Big Truck Partners**

**"The worst thing that could happen is something good. Can your broker tell you that?"**

**Anthony R. Owen**

**Hello Partners,**

**Big commission bonus from American Equity.**

# Dave and Shaun



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## The Other Side of the Table

.....it's all based on your view.....



**Sometimes it is how you look at things that can make the difference. The other side of the table is all about that....how you look at things.**

Today, let's try and go back to the roots of Open MIC. Years ago it was a round table about sharing ideas and tips. Over time it has grown to news provider and other topics that seemed pertinent to me. Today we are re-introducing Open MIC.

Please jump in and become part, ask your questions and find out how agents from around the country deal with the same issues facing all of us.

**Chad Owen, Joe Edgeworth** and I will be here, please join in and remember: *“Don't be a lone wolf, as a group we can all help one another.”*



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



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