



*.....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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**LATEST  
NEWS**



# Open MIC

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

***Our brand can be your brand”***



My boys, Kelly and Casey, at the top of a chair lift at *Bogus Basin* ski area just above Boise. They both learned to ski using this lift as teenagers, now they are in their 40s. As always, still waiting for snow.

# Thank you for joining us on Open MIC

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

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## Retire Village is under new management:

Sherilyn Orr  
Infofuel Production Co.  
[retirevillage@infofuel.com](mailto:retirevillage@infofuel.com)  
(800) 910-2246



## Next week on Open MIC is all about Fact Finding

### 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.

## **Remember the 15% rule**

### **Speaking of marketing plans....**

Last week, 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 5<sup>th</sup> 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.smeincfseattle.com](http://www.smeincfseattle.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 use...Finauction verifies them because they are using adding their last names.

Most lead company's 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!" **right at 15%...perfect**

**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.**

More information, call or email us...huge marketing improvement coming

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## **Of Interest**



**LATEST NEWS**

**Open MIC**

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Planning. Safety. Retirement.

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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.



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### **The Annuity BUZZ Focus on Fiduciary**

A Weekly Wrap Up of KEY Web articles: **Links are live**

[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 [...]

## **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>

## Points in the notice from my insurance company notice:

- Expect outpatient out of pocket costs to increase by 52% because of the lowering of provider reimbursement by Medicare
- No COLA in SS this year
- 7/10 have their premiums deducted from their SS checks
- 16% of Medicare Part B enrollees have their premiums paid for them directly from their state of residence, no increase in premiums
- Some premiums will increase from \$102 to \$509 based on income
- Medicare trustees have suggested many should sign up for Social Security retirement benefits early instead of deferring to avoid “sky-rocketing” increases in Part B premiums
- Other experts think the increases are simple the *Perfect Storm*, other disagree

Remember the old Beatles song lyric, “*Do you want to know a secret? Do you promise not to tell?*”

We I have a secret for you, a secret that health insurance companies didn’t want us to know. A secret that will **AFFECT** our target market: Baby Boomers.

<http://www.healthcarefinancenews.com/slideshow/healthcare-mergers-and-acquisitions-2015-running-list?>

There have quietly been over **75** health insurance company mergers and acquisitions this year, 2015. With the mess our health care system is in, why would any company want to even be in it?

I discovered the reason myself, based on an alert form my Part B provider. The notice said this:

### ***“Some Medicare premiums Could Spike”***

I called the insurance company and inquired, the service person was of no help so I called my health insurance agent and still found no answer.

Finally I called my congressman and his office did provide enough information that I easily gleaned the reason why so many health insurance providers are getting as big as possible.

I have been trying to make myself an informed “expert” on the *Affordable Care Act* this year. I have written one paper and a second is at my editor. I have only focused on how this act will affect those on Medicare.

I have to admit, I didn’t even know about the premium collection being implemented by the *ACA*. That is a big game changer and the reason I am sharing a secret with you.

I pay my premiums for Part B to the insurance company myself. My premiums will increase either **15% or 52%** based on income levels. There is a way my premiums cannot increase and that reason is why so many companies are getting as big as possible in the health care insurance business.

If I pay my premiums directly, **I am penalized!** The catch is this, if you allow the Part B premiums to be deducted from your social security check, **no** premium increases.

The insurance company is paid directly by the government, which means the insurance company has no billing, no collection expenses, no worry about lapses; they essentially have become part of the entire

### **Medicare/Social Security/Retirement/Health Care conglomerate**

Now ask yourself this question:

**Q:** Why would Medicare premiums increase so if you pay your premiums yourself?

**A:** The insurance companies want to be paid directly by the government, it will save them millions (maybe more).

The more I learn about the *ACA* the more absolutely disgusted I am.

One thing we can do for our prospects and clients to escape Part B premium increases, have the premiums deducted from their SS checks. Might as well join the movement and become part of what they want.....

**Become a Lemming;** follow the leader to our demise.



Thanks for the share Jerry.

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## Cash Balance Plans (419)

We have been approached several times about marketing 419 (cash balance plans) and have never added it to our marketing plans. Sometimes having a list that you haven't got around to doing makes a good piece of GOOD LUCK.

If you'll remember, 419 plans were the darling of the life insurance industry for years. The plans were sold as a way to buy cash-value life insurance in a 100 percent tax-deductible manner in which the death benefit would pay out tax-free.

Additionally, individuals (usually business owners) could exit from the plans, at which time the cash-value life insurance policies would be distributed to the individuals. The individuals then could borrow from the policies tax-free in retirement.

If you know the history of 419 plans, you know that the **Internal Revenue Service** has despised them for over a decade. For the most part, the courts have ruled against taxpayers in cases involving 419 plans, and the IRS has acted several times to curb their use.

(source: Rocco DeFrancesco. See link below)

Tax court sounds death knell on 419 plans?

On July 13, the same tax court that issued the landmark 419 case back in the day came down hard on one of the few remaining 419 plans in the industry. It seems the judge was trying to send a message, and I hope it will be received loud and clear.

As usual, the employers took deductions when their businesses paid premiums for “welfare benefits” to the Sterling Plan. The money was used mainly to purchase life insurance (which provided death benefits and other living benefits to covered employees). Employees who retired could elect to receive their life policy from the plan in satisfaction of a retirement death benefit.

What did the court hold?

- 1) It denied the deductions (meaning that the individuals who were in the plan had to recognize premium payments as income).
- 2) It hit taxpayers with a **30 percent** penalty for not disclosing that they were involved in a listed tax transaction.

<https://insurancenewsnet.com/inarticle/2015/10/06/court-hammers-taxpayers-in-419-ruling.html>

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**2** 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

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## **Sales and Marketing**

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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>

Obviously written by an engineer....BB

## **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 I carefully read and studied the article....can you imagine trying to explain this to a prospect?**

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!



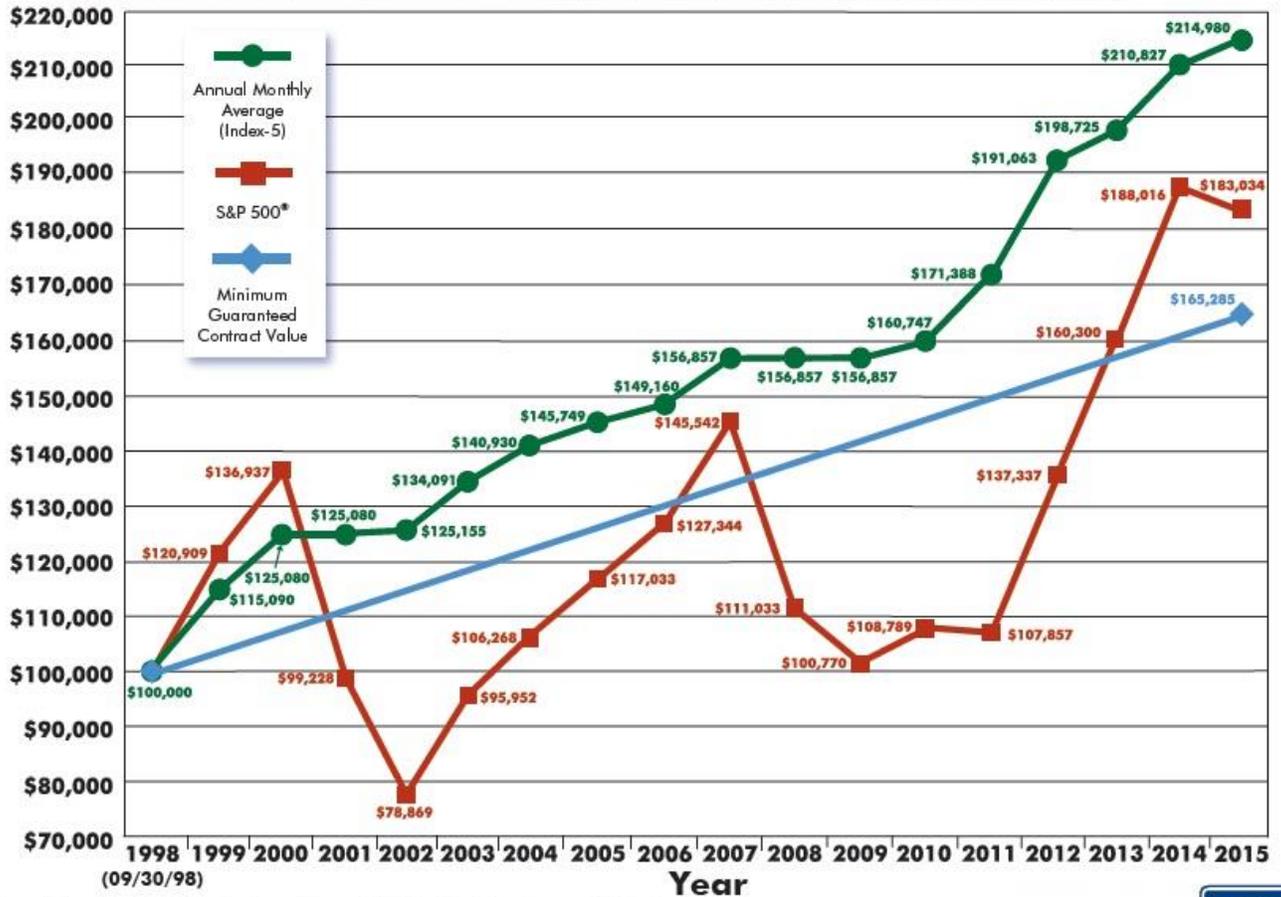
**Have a headache from all that? Trying to explain “real rates of returns” to my target market is just too difficult.**

I am sure the point is well made, but if it puts me to sleep, what would it do to our target market?

**KISS**

## 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 disclosure 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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Feel free to email me questions to put on Open  
MIC...[bbroich@msn.com](mailto: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.

# Product Information:

**TRIVYSTA**  
GUGGENHEIM LIFE & ANNUITY

**PROTECTION**

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

**GROWTH**

**INCOME**

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



**David Townsend...**

Annuity.com

[View in Web Browser](#)

**Annuity.com**

David Townsend

## Consumer Approved Video: The Cost of Raising a Child

253-381-2328

Email Me

View Website

Caring for a child is one of life's greatest gifts. It's also one of life's greatest responsibilities. Not only will you spend your time trying to ensure they grow up to become strong, caring individuals, but you'll also spend your resources trying to ensure they have every opportunity possible. The cost of raising a child cannot be understated. From the cost of health care to the cost of education, your child may likely be the single biggest investment you ever make. [Watch video.](#)



**Annuity.com**

David Townsend

*Connect with Us!*

253-381-2328



Email Me

Forward

View Website

Annuity.com

## 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).

## Guggenheim

### Annuity Application Faxing Guidelines

When submitting a faxed application packet to Guggenheim Life and Annuity the documents should be submitted in the following order, facing the same direction:

1. New, Initial Application
2. Product Summary
3. Annuity customer identification and suitability confirmation
4. 1035 transfer form- Original documents, if required by transfer company, should be sent via regular mail
5. Notice Regarding Replacement
6. Contract descriptions or contract from transfer company
7. EFT
8. Trust Documents
9. W-9
10. Any other miscellaneous documents
11. New Business Transmittal forms (if applicable)

New applications only may be faxed to **1-317-229-6475**.

Following the above order will ensure timely and efficient application processing. Please make sure that your fax machine is set to the highest resolution: typically, "High" or "Fine" mode before sending.

**Original documents should not be submitted to Guggenheim as this could result in a duplicate case being submitted.**

Please do not send any pending requirements for existing cases to the above number as it is for new application processing only. Documents for existing cases should be faxed to 317-574-2048.

You may contact our Customer Service Department at 800-990-7626 or email

NewBusiness@GuggenheimInsurance.com 24 hours after faxing to confirm our receipt of the application.

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## ANNUITY CARRIER UPDATES

### EquiTrust

EquiTrust rate changes effective Friday, October 23, 2015.

[Click here for more information](#)

### F&G

F&G is increasing their commission 50 bps for a limited time on all fixed annuity applications. [Click here for more information](#)

Performance Pro - 8%

Prosperity Elite 7 - 5%

Prosperity Elite 10 - 7.5%

Accumulator Plus - 7%

Choice 10 9%

Safe Income Plus - 8.25%

Retirement Pro - 8.5%

### Legacy

Legacy - GA-Level "Lite" Comp To Increase on Fidelity & Guaranty Life Insurance Company FIAs!

GA-level commissions will soon increase in "lite" states. Effective with applications received on or after October 15, 2015, GA-level commissions will be the same for "lite" and "regular" Legacy Exclusive Fidelity & Guaranty Life Insurance Company products.

In addition to the commission increase, these products will offer an extra 50 bps commission at all issue ages-for a limited time only-effective with applications received on or after October 15, 2015.

Deadline Rules:

- Applications received on or after Thursday, October 15, 2015, will get the higher commission rate.
- Applications will not be held, nor will exceptions be made to reissue a contract for the higher commission rate.

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## ONGOING ANNUITY CARRIER NEWS

### 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 31<sup>st</sup>, 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.

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## LIFE CARRIER UPDATES

### "Rish-ful" Thinking

In a recent edition of Life & Health Advisor, Rod Rishel - Head of US Life Insurance at AIG, shares his thoughts on "The Great Insecurity" and how life insurance plays a role in retirement. [Read more](#)

### Create Your Own Sales Idea Now!

What matters most to clients looking for a short-duration life insurance solution? Freedom to live, knowing reliable, affordable protection is there, no matter what happens. Protective made this easy to deliver, with an online tool that allows you to create, personalize and share your own sales ideas. [Create your own idea](#)

### Higher isn't Always Better

While a higher illustrated rate sounds great in theory, it may be masking a cost structure that can weigh down an IUL policy's cash accumulation potential. By comparing the Gross Illustrated Rate with the Net Illustrated Rate, you can see the effect of policy charges on the product's cash accumulation potential. [Read more](#)

### Class Match is an Ace!

58 million U.S. households claim that they need more life insurance. MetLife Class Match may be able to double your clients' existing insurance quickly! Whether their existing policy is from MetLife or another eligible carrier, the MetLife Class Match program will issue a new policy matching a client's inforce policy's underwriting class and face amount up to \$1.5 million. [Read more](#)

### Video: It's Hard to Sell Without a Story

If you've ever tried to eat an ice cream sundae without a spoon - or if your kids have - you know it doesn't work very well. The same is true about the sales process. It's not as effective without a good story to tell. That's why we created the new Concept Marketing Portfolio - a collection of information and materials designed to help you

tell compelling stories that your clients can relate to. View the Concept Marketing Portfolio materials on Sales Professional Access. [Watch video](#)

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## **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.

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## **The Short List:**

### **North American Company introduces new Charter Plus fixed index annuity product**

North American Company for Life and Health Insurance has launched a new Charter Plus fixed index annuity product, which provides an upfront premium bonus and fixed and indexed crediting options. Charter Plus provides six index crediting options, which can be [...]

### **Beneficiary Designations: Easy And Often Overlooked**

Properly designating beneficiaries for assets that transfer on death is one of the simplest, and most commonly overlooked, methods to maximize the efficiency of a

client's estate plan. As a recent post on the New York Estate Planning Lawyer Blog notes, [...]

## **Perm vs. term: Whole life-funded retirement plan comes out on top**

Buy term and invest the difference! That slogan, long the mantra of multi-level marketing giant Primerica and like-minded distributors of term insurance, is founded on a simple premise: that consumers should purchase only term life insurance to cover income replacement [...]

## **Brokers Want More Training to Boost FIA Sales**

Today's brokers understand that information is power. They know that the better informed and trained they are, the better they'll be able to communicate with and meet the needs of their clients – and increase sales. A majority of brokers [...]

## **How insurance companies (and independent agents) can use social data to better market themselves**

Today, there are more than 7 billion mobile subscriptions worldwide, up from 738 million in 2000. 3.2 billion people now use the Internet for – virtually – everything. The consumers' world is rapidly shifting to a digital-centric experience, and the insurance [...]

## **SEC approves rule requiring BrokerCheck links**

Brokerages will have to include a 'readily apparent reference and hyperlink' to the database on homepages and individual broker profiles The Securities and Exchange Commission has approved a Finra rule that would require brokerage firms to include a link to [...]

## **4 Ways To Simplify Your Approach To Selling Annuities**

As an advisor, your role is to bring the right products to clients, taking into consideration their current life stage and goals for the future. However, when positioning an annuity, many advisors think recommending the most robust option possible is [...]

## **Women in insurance and the champions of change**

Insurance was – and still is – a man's profession. The male dominated careers within the industry have often been uninviting and unattractive to female business

professionals looking for promising and rewarding futures. Times have changed and so has the insurance [...]

## **FIA's Face Increasing Levels Of Complexity**

A potential arms race may be ahead for fixed index annuity (FIA) business, similar to that in the variable annuity market a decade ago, according to analysts at A.M. Best. The FIA business is a large and growing segment within [...]

## **Too-big-to-fail insurers face 10% higher capital requirement**

(Bloomberg) – Global insurers with the greatest ties to the financial system would face an average increase of 10 percent to capital requirements under new standards proposed by a group of regulators. The increase would be as high as 18.75 [...]

## **NAIFA team to DOL: Make the fiduciary rule workable — or else!**

If the Department of Labor doesn't revise its proposed fiduciary standard to satisfy the concerns of retirement advisors, then the industry is prepared to support Congressional legislation that would cut off the department's funding. That drastic measure was among the [...]

## **NAIFA, WIFS alliance to strengthen access to education, advocacy**

The National Association of Insurance and Financial Advisors (NAIFA) and Women in Insurance & Financial Services (WIFS) will form a partnership to strengthen collaboration of programs that advance member professional development and education, and support political advocacy and engagement. NAIFA and [...]

## **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 [...]

## **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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**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.**

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**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.**

