



*.....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



**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”***



Hot air baloon landing this morning in field just past our back yard in Calistoga.

## Retire Village is new and changing, for the better!

Retire Village keeps your leads warm and advance your relationships. Are you using RV correctly? The answer is simple; RV can be used in a number of ways.

RV is under design to make it mobile friendly. The new design will have less clutter, and more emphasis on video topics. Upgrades and new features will be added over the next couple of months.

- 1.** It can be used as a database drip system, you add the names and RV sends the information twice a month. With our new system, every other drip is now a video!
- 2.** You can send “special” notices or the off week drip anytime you wish to add a personalization to it.
- 3.** You can add your customized videos (beginning in January) to your database based on a number of specific topics. These customized videos will be a game changer for all of us...stay tuned. **Here is a quick look...**



**Rick J. Hahn, CRFA**  
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- Certified Retirement Financial Advisor (CRFA)
- Founder & President, SAFE Harbor Financial & Senior Resource Center
- East Tennessee's Voice For Safe Money - Radio Host on programs from Chattanooga to Knoxville, TN
- Read Articles and Watch Videos at: [SafeHarborFinancial.RetireVillage.com](http://SafeHarborFinancial.RetireVillage.com)
- Find out more about Rick J. Hahn at: [SafeHarborSafeMoney.com](http://SafeHarborSafeMoney.com)

**"Helping families plan for a SAFE & SECURE Income for LIFE"**

**Customized videos are “relationship” builders, lead generation and referral builder....there is nothing like this in the industry!**

## These videos are complete and available for your video library:

- Bonds Explained
- 401(k) Fees and Rollover Options
- Avoiding Market Risk
- Annuity Investing for Women
- Fixed Indexed Annuity: Is One Right For You?
- What are Annuities? Discover the Different Types
- Variable Annuities
- Long Term Care
- Income Riders

**Mutual funds, Promissory Notes, Social Security Verification and Municipal bonds** are in production as will soon be available to tote video library.

4. Call your Daily Lead Report; remember they are showing interest in your website and your information. Call them.

Here is an example of my Daily Lead Report

Dear Bill,

Your daily website visitors and leads for yesterday:

Name	State	email	Page Viewed	T
Joe Rych		joe@annuity.com	Annuities Vs Bank CDs: How Do They Compare?	1
Joe Rych		joe@annuity.com	Avoid Mistakes When Buying Life Insurance	1
Joe Rych		joe@annuity.com	The Power of Zero💎💎Can It Be An Advantage?	1

## Reading Your Daily Lead Report:

**Multiple Names:** Every time someone that is in your uploaded database clicks on "*click here for more information*" from the bi-monthly drip, their name shows as a separate site hit on your report. You may see the same name multiple times visiting multiple pages. Click on the page number next to their name to see what they viewed.

**Capturing New Contacts:** When a new contact *signs up for the newsletter or contacts you using the online form*, they will automatically be added to your database for future drips.

Your [Annuity.com](https://www.annuity.com) / [Retirevillage.com](https://www.retirevillage.com) Team

5. Our video referral system will be introduced in January. How would you like to have a noninvasive system to grow your referral basis? How cool would it be to click your mouse, send a video to do your work for you and start getting referrals?....lots of new things coming.

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## FinAuction

Hi Guys,

We are making some important changes to our system with the goal of getting more leads to agents...

Here is a survey we've created to poll agents on some of these changes.

[https://www.surveymonkey.com/create/survey/preview?sm=zDnQrklhpkQ6lvhw2gxKZbKSH T7WRBrRTZYFjapMv8\\_3D](https://www.surveymonkey.com/create/survey/preview?sm=zDnQrklhpkQ6lvhw2gxKZbKSH T7WRBrRTZYFjapMv8_3D)

### New "Financial Leads" Category

We receive many leads that we do not qualify as "annuity leads". Examples include:

- a) A 40-year old looking for higher returns on his portfolio;
- b) A 55-year old with a 401(k) at his current employer;
- c) A 65-year old with less than \$25,000 in retirement savings.

These leads still have value however, and we want to get them to agents. To solve this, we would create a more generic lead category, called "Financial Leads". The leads have expressed interest in discussing their financial plan or retirement savings (normally around "safe investments" or "earning better returns" or "don't outlive your savings"), however are not yet specifically interested in a given service. It would be the agent's job to see what products or services would be the best fit (examples: ULI, LTC Insurance, Final Expense, 529 Plans, Financial Planning, 401(k) rollovers, etc.).

#### 1. Would you be interested in these types of "Financial Leads"?

Extremely Interested	Very Interested	Somewhat interested	Not interested
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

#### 2. Would you sign-up for "Scrubbed Leads" (Phone Qualified) for this lead category, given that the price would be substantially lower than Annuity Leads?

- Yes, I would buy any type of phone qualified, scrubbed lead
- No, I prefer to stick with the Annuity Scrubbed Leads

If you elected 'No' ... would you consider purchasing these types of Financial Leads on the Auction?

Next

## 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



# AMERICANS FOR ANNUITY PROTECTION

Advocacy in Action. Prosperity for All.

*The House is set to vote on Congresswoman Wagner's bill to save ANNUITY IRAs. Write your representative TODAY and let them know that the DOL Fiduciary rule will harm customers who seek the protection and security of annuities in their retirement savings. We have over 600 signatures for the Petition and need to show each leader the signed message and ask them to STOP the DOL Rule.*

TAKE ACTION

The DOL is busy reading through the more than 391,000 comments it has received since an August public hearing was following by an addition two-week comment period. DOL officials say there will be changes to the rule before it is released early next year.



**LATEST  
NEWS**



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



## **Health Insurance Premiums to Increase in 2016**

<http://insurancenewsnet.com/oarticle/2015/10/24/view-the-new-health-premiums-online-monday.html>

Independent experts are forecasting bigger premium increases in 2016 than last year, averaging from the **high single digits to the teens**. Next week the government will release a master file that researchers use to piece together national trends.



## **Interest rates: Lower for longer**

An aging population, low productivity growth and a need for more deleveraging will keep a lid on rates for the foreseeable future

<http://www.investmentnews.com/article/20151014/BLOG09/151019964/interest-rates-lower-for-longer?>



## Agent Tech Tools That Are Working, Not Working Or Just Getting Started

<https://app.box.com/s/nwgmsdyaunsad1gn72fdmt2s6youq39g>

Worth a quick look....

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## 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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<http://www.talkaboutltc.com/2015/09/23/6-scary-retirement-statistics>



## **6 Scary Retirement Statistics**

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.

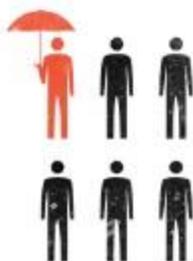
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**\$220,000**

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.

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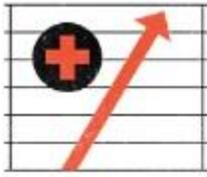
**ONE OUT OF SIX**

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

I have a good friend who just sold his nursing home business and he commented to me that \$200,000 for his "best" care would be the norm in less than 5 years. He estimated that now it was about \$90,000 and that it was a sellers' market. Many companies are investing in this sector simply **BECAUSE** there are not enough facilities and the price will be driven up by free enterprise.

The \$220,000 is projected based on Medicare projections and changes in medical reimbursements.

One out of six will be high in a few years.



5.8%

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

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62%

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

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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?>

Here is more: <http://www.lifehealthpro.com/2015/10/19/nearly-half-of-americans-are-underprepared-for-ret?>

[The Continuing Retirement Savings Crisis](#), states the typical American household was further behind in retirement readiness in 2013 than it was in either 2010 or 2007. As a matter of fact, nearly 40 million working-age households, accounting for **45 percent** of American households, do not own any retirement accounts at all.

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.

NO COLA in 2016 for Social Security.



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:** 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?

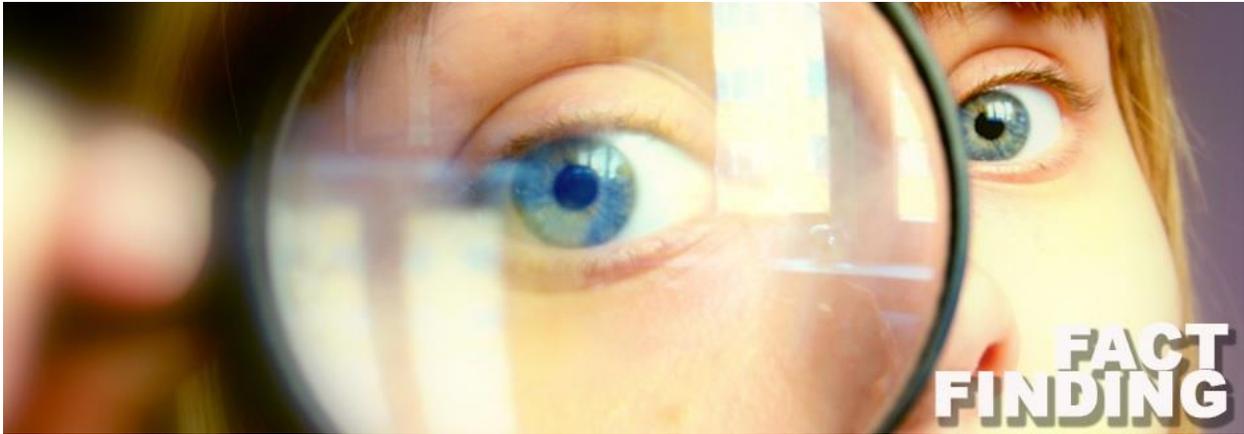
I have no clue, here is the link:

[https://www.ltcfeds.com/start/aboutltci\\_taxqual.html](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.**

# Big Truck Partners





## **Anthony and I will be discussing Fact Finding**

**Fact Finding** is really nothing more than understanding how a prospect feels about themselves, their current situation, their goals and their personal interests (family, charity, church, hobbies).

By asking questions that allow those feeling to surface you will be able to more accurately determine if the benefits of our products can make a difference in their lives.

Selling annuities is about understanding how a prospect feels. Once you understand how a prospect feels you can then decide if your annuity products can provide the desired benefits.

**Fact finding is a science but the implementation of it is an art.** It is not the facts of a prospects life that are important but rather how the prospect feels about their goals.

Asking quality feeling questions is really about being a **good listener**.

**Selling is not as much about selling as it is about listening.**

If you listen carefully you will be able to position the “**Power**” question to gain the desired results. The question which converts answers to feeling answers is simple and can be adapted to almost any statement made by the prospect.

Here is an example:

*“Mrs. Jones, you said you had an IRA with Johnston Brokerage.”*



***“What is the purpose of the IRA (or insert topic) and what would you like it to accomplish?”***

That is the most powerful question you can ask anyone. The reason?

**The answer will always be a feeling answer.**

She will tell you if the money is important and for a purpose (which allows you to suggest the benefits of our products) or if it is warehoused money (which allows you to suggest the benefits of our products). Either way you will be in a position to explain how an annuity might be a good solution.

Here is an example: Let's say Mrs. Jones says that her IRA is there for use later in her life. The benefits of an annuity might be a response such as this.

***“Mrs. Jones, since your IRA is important to you as future income, did you know you can guarantee a future income without any exposure to market volatility or losses?”***

How about if the IRA has no planned use? Then there could be this answer.

***“Mrs. Jones, did you know that the IRS will allow you to pass your IRA to your heirs and it becomes their IRA? At the same time you could put in place guarantees that insulate your money from market volatility and losses.”***

Once you learn the “**Art**” of fact finding it will become second nature. The feeling questions will give way to factual question (“Mrs. Jones, what is the value of your IRA today?”) The factual questions allow you to tailor a recommendation using annuity products.

I am often asked for a copy of my fact finder and frankly anything can be used for note taking once you have a little experience. Occasionally I use a legal pad.

**Collecting the correct facts is also important, listed below  
Anthony shares some tips.**

Hello Partners,

I have been doing tons of case design lately. This is my favorite part of the business because directly allows me to help you make sales and not only gives me a chance to create solutions for your clients but also coach on sales strategies.

Here are some **guidelines for your fact finder** that can help me or your marketer help you.

- Full Names:** Allows me to personalize illustrations.
- DOB and Age:** Some software asks for DOB and some asks for age. It speeds things up if I don't have to do age or DOB math. Also, knowing the exact DOB can impact case design significantly.
- Income Now, Income at Retirement** (categorized by source as accurately as possible), and any **Changes to Income** after retirement
- SOCIAL SECURITY!!!** Age **62, full retirement**, and **70** (Even better get a current copy of the statements). Help your client log into SSA.gov to get this information (don't tell them to do it, walk them through it).
- Expenses Now, Expenses at Retirement** (categorized by source and as accurate as possible), and any **Changes to Expenses** after retirement
- Show Me the Money!:** I mean all of it!!!! How much and where is it!!!! **All money account types and balances.** EVERYTHING!!! **KEY SELLING POINT!!!** If you can't get a client to tell you where there money is and how much they have you have a fraction of a percent chance of selling

the client anything else. The full fact finder is the first sale that everything else is dependent on. Don't give the client a choice on this.

- Property values and debt?** Possible property sales or reverse mortgage could increase liquidity and/or reduce expenses which could impact case design.
- LTC insurance?**
- Life insurance and cash value?** Replacement of high CV permanent policies with no-lapse guarantee UL can potentially eliminate premiums (a tax free income raise) and/or increase death benefit. High CV life policies could also be used as part of your income solution through tax free policy loans.

In addition to the information above **ask the client when they want to retire.**

This is not comprehensive list. The more information the better. Ask them about their retirement plans. How do they plan on enjoying it? Are they planning on helping anybody with their money? Do they have legacy concerns? Are they concerned about LTC?

If the client won't give specifics on when they will retire, income, or expense questions as them: When is the **soonest you will retire?** What is the **least amount of income** you will have when you retire? What is the **most your expenses will be** when you retire? If you solve for the soonest, least, and most then any result other than those parameters will only put the client in a better situation.

There are **two mandatory steps to a good first appointment** that are critical for case design and a successful solution, product explanation, and close on the second appointment:

1. A **full and comprehensive fact finder** as explained above. Can't do case design without it.
2. A client being sold on the problem. **You must get the client to agree and commit to a specific primary problem that needs to be solved** for the second appointment (i.e. Solve income gap of \$1,500 per

month at retirement and provide inflation hedge laddering solution on a joint guaranteed lifetime basis).

If you have all the information you need to solve a problem and get the client to agree and commit to a problem that needs to be solved then what choice do they have other than to buy your solution once you show them how you can solve their problem with a guaranteed solution?

**You:** “Mr. Jones, now that we have gone over your information it seems clear to me that you need at least \$1,500 more per month than what your current fixed income will provide at retirement. It is also clear to me that because you are retiring at age 65 and in good health you have a very likely chance to live long enough that inflation will reduce your buying power and require more income later on in life. **Would you agree with that evaluation?**”

**Client:** “Yes”

**You:** “So if I can provide you \$1,500 per month at retirement and also raises to your income every 5 years that will help you keep up with inflation that is guaranteed and that you will never outlive **is that something you would want to do?**”

**Client:** “Yes, sounds good to me.”

Book next appoint.

**Client:** “No” or “Not sure”

Start objection handling and work for commitment (this does not include product explanation). If you can't get the client to buy the problem you are in trouble. Advancing to the solution and/or product is like throwing poop in the fan at this point.

**If the client buys the problem they are trapped when you provide them a solution for the problem.** You have not mentioned product yet. Make sure you only get the client to agree to problems and solutions that you know you can solve.

If you can't get a client to agree and commit to a problem then why would they buy a solution? **The vast majority of annuity sellers do a partial fact finder, skip getting a problem commitment, and then present a product illustration that partially solved a problem the client never agreed to.**

That is a process that is guaranteed to result in low closure rates and low average case sizes. **Do it the right way and see your closure rate and case size double or triple compared to the lack luster alternative without any additional marketing expenses.**

Thanks for the biz,

**Anthony R. Owen**

If possible, do not use white paper, instead copy your fact finder to a cream paper, darker is better...calming and confidential color, some agents put their name on top

*“Guaranteed savings on taxes and other financial expenses that most people routinely overpay for but don’t know it!”*

if possible, print confidential in red.

**CONFIDENTIAL: importance color, action**

This Comprehensive, personal financial planning summary is designed to help you take inventory and assign realistic values to your personal assets and liabilities. It’s the essential first step in identifying potential savings.

**If prospect asks what to bring, use this list:  
Please bring the following documents**

- 1. Last year’s tax return
- 2. All brokerage firm statements
- 3. All life insurance & annuity policies
- 4. All IRA & retirement statements

**FAMILY INFORMATION:**

Name \_\_\_\_\_ Age \_\_\_\_\_ yrs.

*“Mrs. Jones, what would you prefer I call you?” This is a power question.*

Nickname \_\_\_\_\_ **important** \_\_\_\_\_ Date of Birth **later** \_\_\_\_\_

Spouse’s Name \_\_\_\_\_ Age \_\_\_\_\_ yrs.

Nickname \_\_\_\_\_ **Important** \_\_\_\_\_ Date of Birth **later** \_\_\_\_\_

Address \_\_\_\_\_ **check their temperature later, Betty calls about something** \_\_\_\_\_

Phone(Home) \_\_\_\_\_ Phone(Business) \_\_\_\_\_

Social Security No. **\_do not ask this, staff will fill in later** \_\_\_\_\_

Children	Age	State of Residence
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_____ <b>extremely important</b> _____	_____	_____
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**This section will let you know about family dynamics**

_____	_____	_____
-------	-------	-------

_____	_____	_____
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**Ask about their brothers, sisters other family members in area, if out of area make notes, could be referrals for the crew etc...inject hobbies and interests as soon as possible**

_____	_____	_____
-------	-------	-------

**This information can set up needs for sale and source of referrals**

**CONFIDENTIAL**

# Factual questions....very important in blue below

## 1. Personal Questions

- |  | Yes | No  |
|--|-----|-----|
| 1. Do you have a Financial Advisor?<br>(No stockbrokers, please) | ___ | ___ |
| If yes, who? _____   |     |     |
| 2. Do you have a living trust?                                   | ___ | ___ |
| 3. Do you have a will? <b>(mention probate)</b>                  | ___ | ___ |
| 4. Do you have income from real estate?                          | ___ | ___ |
| 5. Do you have an attorney?                                      | ___ | ___ |
| 6. Do you have <b>tax preparer (important)</b>                   | ___ | ___ |
| 7. <b>Do you expect to care for a child or parent?</b>           | ___ | ___ |
| 8. <b>Do you expect an inheritance?</b>                          | ___ | ___ |
| 9. <b>Any problems with previous stockbrokers?</b>               | ___ | ___ |
| 10. Do you have long term care protection?                       | ___ | ___ |

## 2. Financial Planning Objectives

Rank the following according to your level of concern.  
(Please circle the most appropriate number)

	Not Concerned					Very Concerned				
	1	2	3	4	5	6	7	8	9	10
Planning for Children Grandchildren										
<b>Reducing Current Income Taxes</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
<b>Increasing Current Income</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>
Estate Planning	1	2	3	4	5	6	7	8	9	10
Desire for Professional Management	1	2	3	4	5	6	7	8	9	10
Maximum Growth	1	2	3	4	5	6	7	8	9	10
Combined Growth & Income	1	2	3	4	5	6	7	8	9	10

## 3. Collectibles/Collections (coins, stamps, etc.)

**(Feeling question)** Estimated Value

\_\_\_\_\_ **very important to ask, also source of referrals,**

**Here you can ask a few personal feelings and get to know their passions.**

\_\_\_\_\_

\_\_\_\_\_

## 4. Real Estate

Estimated Value of Home \$ \_\_\_\_\_

Remaining Mortgage \$ \_\_\_\_\_

### IMPORTANT TO KNOW, OPENS DOORS

Equity in Home (market value  
less mortgage) \$ \_\_\_\_\_

Remaining Mortgage \$ \_\_\_\_\_

Total Value of Real Estate \$ \_\_\_\_\_

## 5. Sources of monthly retirement income

### SOCIAL SECURITY

You \$ \_\_\_\_\_

Spouse \$ \_\_\_\_\_

### Have you converted all your pensions?

### PENSION

You \$ \_\_\_\_\_

Spouse \$ \_\_\_\_\_

## 6. Bank and Credit Union Inventory

(Checking, Savings, Money Market Accounts)

Name of Institution Average Balance

1. \_\_\_\_\_

2. **I normally skip this to bank page**

3. \_\_\_\_\_

4. \_\_\_\_\_

## Identify the enemy

### 7. Current Stockbrokers

(Please check any brokerage firm that you have any account with) **important ask!**

\_\_\_ Merrill Lynch \_\_\_ Edward Jones

\_\_\_ A.G. Edwards \_\_\_ Prudential

\_\_\_ Raymond James \_\_\_ Other

\_\_\_ Charles Schwab \_\_\_ Other

\_\_\_ Smith Barney \_\_\_ Other

**Turn these factual questions into feeling questions**

Sometimes I will ask for a copy of their brokerage statement, I say “could you *fetch* me your most current statement, occasionally there are fees shown you might not know about, I will check for you”. (January April July October)....

**8. Individual Stocks & Bonds** (Please include EE Bonds, but not mutual funds or IRA's here)  
(Also, please bring all statements)

Number Of Shares	Name of Company	Original Investment	Market Value	Ownership	Date Acquired
------------------	-----------------	---------------------	--------------	-----------	---------------

Instead of writing down, I will ask if I can make a copy, always ask the “power question” What is the purpose of \_\_\_\_\_-? What would you like it to accomplish? etc...

_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____
_____	_____	\$ _____	\$ _____	_____	_____

**9. Mutual Funds/Limited Partnerships (same here, What is the purpose?)**

Number Of Shares	Name of Company	Original Investment	Market Value	Ownership	Date Acquired
_____	_____	\$ _____	\$ _____	_____	_____

\_\_\_\_\_ **T. Rowe Price New Horizons (PRNHX)** \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_

**10. CD's Easy way to ask interest rate info, “what interest rate are you currently enjoying?”**

Name of Bank	Rate of Return	Amt. Invested	Maturity Date
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Mrs. Jones, what is the purpose of your money at Orchard Bank, What would you like it to accomplish? (be quiet)

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**CONFIDENTIAL**

**Feeling questions: What is the purpose? As an example, if prospect was a teacher, you might say.... "have you kept in touch with people you taught (try and personalize instead of just saying work) with?" Referral base....could be: yes we meet monthly for birthday celebration....very common, because of life social needs**

**11. IRA & Other Retirement Account Information**

(Please ask for latest reports/statements)

Name Where Account is (Banks, Brokers, Employer)	Type (401K, IRA, 403b, TSA)	Approximate Value
---	--------------------------------	-------------------

**See if any are from former employer (401k or 403b) these can be moved without tax liability. Ask the question. If RMD is needed, remind her that she can convert her IRA to a pension and never run out of money.**

_____	_____	_____
_teachers have 403b and rarely move them_	_____	_____

**Does she still keep in contact with former friends at work? Ask.**

**12. Present Life Insurance**

(Please bring in latest reports/statements)

Company	Type	Face Amount	Cash Value	Annual Premium	Who is Insured	Who is Beneficiary
---------	------	-------------	------------	----------------	----------------	--------------------

**What is the purpose? "Mrs. Jones, did you know that many older policies no longer require premiums? I will show you how to check?" (dividends to premium) Or if a loan: "Mrs. Jones, did you know your company will normally forgive your loan, I will show you how to check." (loan forgiveness to basis)**

**Giving value**

**Older polices could have wrong beneficiary, offer to check**

**"Mrs. Jones, did you know the IRS allows you to convert your life policy to a pension income?"**

**13. Annuities If they own annuities, say: "You know there are two different types of annuities", ask for statement.**

(Please bring in latest reports/statements)

Company	Original Investment	Date Purchased
---------	---------------------	----------------

**What is the purpose?**

**Hartford Director Choice Access 2 Variable Annuity**

**The Bridge: Mrs. Jones, doesn't all this seem a little confusing? Would you like me to prepare a simple overview for your reference? I might even be able to make a few suggestions to improve your situation (never fails)**

**NOTES:** (to be filled at meeting)

**Finished...NO!** *“Mrs. Jones, it looks like you have lived here in Calistoga for a while, do you enjoy your neighbors? Are you involved with many civic activities? How about hobbies?”* On and on and on...here you glean names to feed back to your referral base. Easily 10-15 names.

## David Townsend...

newsletter.



[View in Web Browser](#)

ISSUE DATE:  
October 26, 2015

[Video: Social Media Prospecting](#)

# Lots of good tips here

It's important to be where your customers are, and today, that's on social media. Watch this video to learn tips and tricks to help you prospect for clients using social media. [Watch video.](#)

## NEW ANNUITY CARRIER UPDATES

### Athene

Upcoming indexed crediting strategy change affecting all Performance Elite products. Effective November 2nd, the 1 year S&P 500 Daily RC2 8% Index will offer a zero spread, no cap, participation rate only crediting strategy.

[Click here for details](#)

### F&G

Effective November 20th applications received from the following states: AK, DE, FL issue ages 65+ only, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT and WA will receive the updated premium bonus on the Fidelity & Guaranty Life's fixed indexed annuity portfolio

	Ages 0-75	Ages 76+
Choice 10	2%	2%
Performance Pro	7%	3.5%
Prosperity Elite 10 Enhancement	3%	1.5%
Prosperity Elite 10 Protection	6%	3%
Safe Income Plus	6%	6%

### Genworth

Genworth just launched a new uncapped volatility control spread strategy. It's based on the Barclays US Low Volatility II ER Index, which includes equities with the lowest realized volatility over the prior 12 months. Two versions with 5% or 7% volatility controls are available, depending on the product. This is Proprietary to Genworth. The investment option is now available on all the index business, including the Growth Plus. The strategy will be available on the illustration software mid- December.

[Barclays US Low Volatility II ER Risk Controlled Index 5% USD](#)

[Barclays US Low Volatility II ER Risk Controlled Index 7% USD](#)

### Great American

New Indexed Strategy for the American Custom 10 effective October 21, 2015. The S&P 500 Risk Control Annual Point-to-Point with Participation Rate indexed strategy will be available for both new issues and renewals.

[Click here for new money rates](#)

To learn more about how the S&P 500 Risk Control 10% Index (SPXAV10P) works, [please click here](#).

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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. [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%

### **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

## Zero Estate Tax

Studies have shown that for each dollar of tax revenue given up as a result of charitable tax deductions, more than a dollar of charitable benefit is produced, thus reducing the burden on the government to fund charitable programs. This "Zero Estate Tax" strategy demonstrates that it's possible to reduce or even eliminate a client's estate tax burden while simultaneously benefiting a favorite charity and his or her heirs. [Learn more](#)

## Tools to Help You Start a LTC Conversation

November is LTC Awareness Month. No one likes talking about getting older. And most people don't want to think about a day when they may have to rely on some else for help. Yet planning for that day is something everyone should do. If you find it difficult to start the conversation about LTC planning, here are some tools to help get people talking. [Read more](#)

## Using Life Insurance to Leverage Alternative Assets

There are many benefits to life insurance ownership-whether it's by a trust or an individual. For example, consider how life insurance can help provide a financial hedge to your clients' portfolios for assets that are earmarked for wealth transfer. With this new client brochure, you can help guide them through the benefits of owning life insurance and provide two scenarios that illustrate how leveraging alternative assets using life insurance may help maximize their wealth transfer. [Read more](#)

## Rethink How to Pay for College

Do your clients feel they have to decide between providing for their family's protection or paying for college? Not with life insurance. Learn how life insurance can play an integral role in your clients' college funding strategy. [Read more](#)

## Video: Speak Your Customers' Language

When speaking with your customers, are you talking about the things that matter to them? What matters in financial service products to Baby Boomers isn't the same as Generation X or Millennials. Make sure you are speaking your customers' language.

[Watch this short 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:

### What's 'The One Thing'?

I recently came across the below article, "I Wish I Knew Then: 6 Power Women Share Most Valuable Career Advice". The article has today's successful female leaders sharing key insights into their careers. A question was asked to six top female [...]

### Analysts: 3Q a Likely Downer for Life Insurers

A limp stock market, low interest rates and the strong dollar affecting non-Yen denominated holdings will likely make the third quarter earnings season a tough one for the life sector, according to a pair of analysts. The developments caused life [...]

### Answering Retirement's Most FAQs: BLOG

In order to ensure a relaxing and secure retirement, planning ahead is key. It's something we all know, but let's face it — figuring out where to start can be daunting. That's why the Indexed Annuity Leadership Council (IALC) compiled [...]

### Top 3 Common Retirement Mistakes: BLOG

On the surface, transitioning to retirement means spending your days on the golf course or on the beach instead of in the office. But failing to prepare for retirement means more complications than leisure. According to the 2014 Retirement Confidence [...]

## **ADP Sees Continued Generational Gap in Retirement Savings; Recognizes ‘National Save for Retirement Week’ With Tips to Help Begin Saving More for Retirement**

ROSELAND, NJ, Oct 19, 2015 (Marketwired via COMTEX) — Only 41.1 percent of employees aged 20-24 are currently saving for retirement compared to 65.5 percent of employees aged 55 and older, according to a study conducted by the ADP Research [...]

## **Partnership Aims At Boosting Women In The Industry**

A recent partnership between the National Association of Insurance and Financial Advisors (NAIFA) and Women in Insurance & Financial Services (WIFS) comes at a time when research finds women’s ascent within advisories has plateaued. Women are fairly well represented within [...]

## **What advisers need to know about the most complex type of annuity**

Variable annuities with guaranteed benefit riders are complicated, and there are some nuances advisers should be aware of. Advisers and insurers alike consider variable annuities with guaranteed benefit riders as the most complex annuity products. Specific characteristics of these [...]

## **Millennials motivated to plan for future, but feel overwhelmed by options**

Eighty-three percent of Americans ages 18 to 34 are straining to figure out their options for insurance coverage, and 79 percent are struggling to understand their choices for retirement planning, according to a new survey. By comparison, 70 percent of [...]

## **Advisors lure million-dollar clients on social media**

Nearly 43 percent of advisors have attributed a return on investment to social media use – bringing in anywhere from less than \$1 million to more than \$5 million of new business, according to a survey from American Century Investments. [...]

## **Regulation: Still a big industry concern (though a tad less)**

For U.S. insurers, the lengthening stream of regulations imposed by federal and state regulators poses a mounting threat. The list is long, ranging from rules governing principal-based reserving and stress tests to annuity sales tactics and — the latest bane of the [...]

## **Gen X lags boomer generation in retirement savings: Study**

Younger adults can't use their parents' generation as a template for their retirement savings. Generation X is likely to be worse off in retirement than the baby boomer generation — making the cohort the first post-war generation to be more [...]

## **More Financial Advisors Looking To Go Independent**

Advisors on the financial side of the advisory business are increasingly looking at the possibility of going independent once their current contracts run out. But if they do, they might not go solo. Cerulli Associates has found that many advisors [...]

## **MIB Life Index Reports U.S. Life Insurance Activity Up +1.5% in September**

BRAINTREE, Mass., Oct. 13, 2015 /PRNewswire/ — U.S. application activity for individually underwritten life insurance was up +1.5% in September, year-over-year, all ages combined, according to the MIB Life Index. September's numbers did show some evidence of weakening as it [...]

## **Six prospecting tips for life insurance and annuity sales**

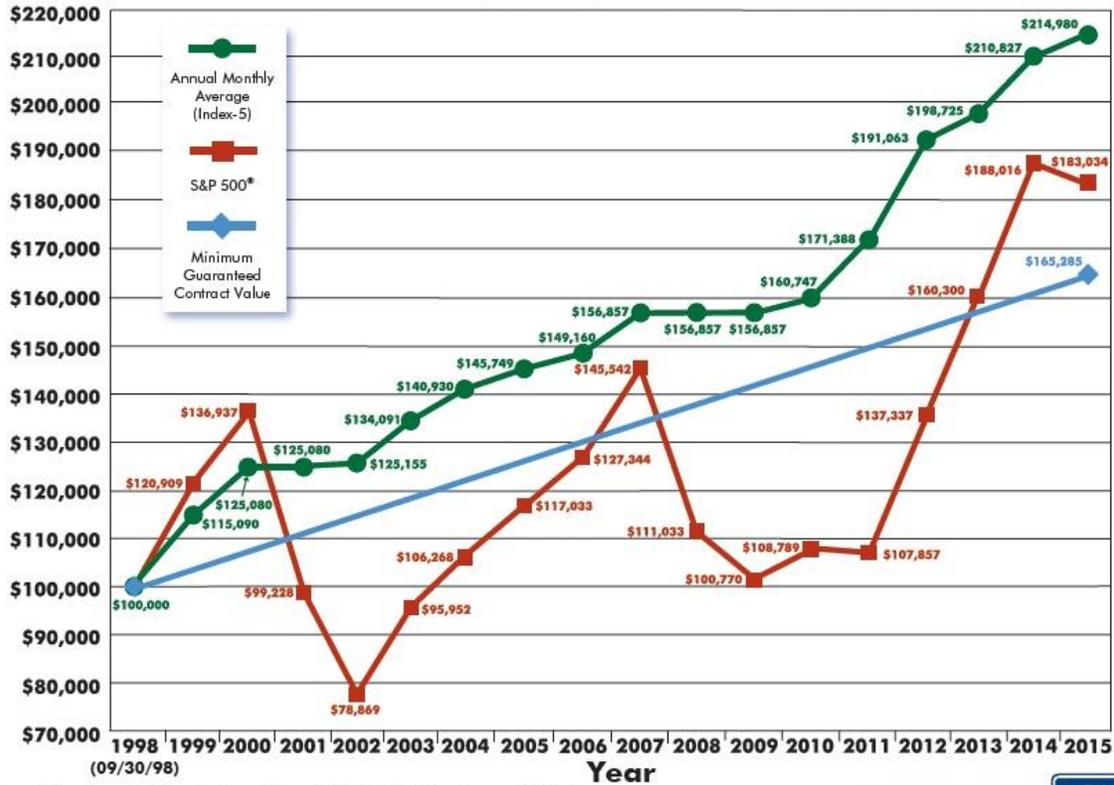
Prospecting is the most important activity you can perform to ensure the longevity of your business. If you aren't prospecting and marketing yourself regularly then it's just a matter of time before your office phone stops ringing and your appointment book [...]

## **Life Insurance A Tough Sell For Millennials**

Joseph Shonkwiler, the proud father of newborn twin boys, owns a life insurance policy. Like many millennials, the policy was not a priority for the 34-year-old from Cambridge, Mass., until the twins were due. He will start paying down close [...]

# 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.

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The one who works for you!



## 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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**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.**