.....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

888-74AGENT (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE

Annuity | Agent's Alliance
Real Help From Real Agents.

"Our brand can be your brand"

Think Community

Old wine from 1930's, (just after prohibition) Napa Valley

Welcome to Open MIC!

Life is thickly sown with thorns, and I know no other remedy than to pass quickly through them. The longer we dwell on our misfortunes, the greater is their power to harm us."..... Voltaire

I was quite taken with this quote, it can certainly adapt to our business. How many thorns before you quit? ....BB

Thank you for joining us on Open MIC

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

Our Guest today:

J. Brady Speers

Brady works in the Dallas Texas area and is taking time to speak with us regarding his marketing and his philosophy towards our wonderful industry.

I can help:

Need help on case prep? Have questions about mutual funds, stocks, bonds? Need help fact finding? I will help you put you case together.

Call or email me. 360 701-6209.....bbroich@msn.com

Question from the crew this week.

Q: What is the difference between a mutual fund and an ETF? (exchange traded fund)

A: There are several differences however the most obvious difference is this: A mutual fund repositions assets at the end of the trading day and the value of each share is determined at that time. An ETF may trade anytime during the day and the value of the share changes during the trading day, much like common stocks.

Other differences: **Minimum Investment** Most mutual funds have a minimum investment (say $5,000) an ETF requires you own only one share.

Taxes: Taxes are the main drawback to mutual funds. Even if you are able to afford the investment minimum and the other variations of the account, it is an incredibly inefficient form of investment. There are times where your account, even if it loses money, has tax liability. This is because the account manager might have sold off profits earlier in the year. ETFs work like stocks, so unless you made money on your investment, you are not paying taxes.

Fees: Both mutual funds and ETFs charge fees which can be expensive.

Of interest:

Let Jane help you sell annuities….BB

http://insurancenewsnet.com/innarticle/2014/10/22/why-jane-bryant-quinn-likes-spias-and-dias-a-569910.html#.VE5tE2ctAdk

Why Jane Bryant Quinn Likes SPIAs And DIAs

By Linda Koco
AnnuityNews

Income annuities have a **friend in nationally known personal finance expert Jane Bryant Quinn.** Advisors should "strongly consider" recommending single premium immediate annuities (SPIAs) and/or deferred income annuities (DIAs) for a portion of clients' long-term retirement savings, she said in an interview.

Such annuities can ensure income for life that is in addition to funds a consumer may have from Social Security and a pension. The annuities are like "a back-up against the risk of outliving one's savings," she said.

Quinn has spent decades as a financial advice columnist for several national publication, and she is the author of a number of books

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http://www.onwallstreet.com/news/retirement_planning/social-security-benefits-rising-one-point-seven-percent-2690850-1.html?

Social Security Benefits Rising 1.7% in 2015

The Social Security Administration has announced that **64 million retirees** can expect a **1.7% increase** in their cost of living next year, with the maximum Social Security tax rising only 1.3%. The uptick in cost of living means the monthly benefit of an average retired worker will jump to $1,328, while an average senior couple's benefit will rise to $2,176, the agency says. A baby boomer who files for Social Security at full retirement age next year will get **$2,663** in maximum monthly benefit. – *Forbes*

American Equity Has 'Big Mo' in Agent FIA Sales

"We weren't surprised by the ranking," Kirby Wood, chief marketing officer at American Equity Investment Life, told RIJ regarding the results of the Cogent Reports Fixed Indexed Annuity Brandscape survey. "We've been a top five FIA carrier for 58 of past 62 quarters."

The big question in political campaigns used to be: Who's got momentum? In a recent study of producer perceptions of fixed indexed annuity brands, **Cogent Reports** sought to find out which insurers had the most "Asset Investment Momentum," or AIM.

The mildly surprising result was that **American Equity Life** outpointed its much bigger rival, Allianz Life of North America, among insurance agents.

Among agents, the top-ranked company was American Equity Investment Life, with an AIM of 37, based on a scale of -100 to +100. The insurer outscored 31 competitors, including Allianz Life, North American and Security Benefit.

Athene ratings goes to positive from stable

The financial strength rating (FSR) of B++ (Good) and the issuer credit ratings (ICR) of "bbb+" of the members of Athene USA Group (AUSAG) have been revised **to positive from stable** and affirmed by A.M. Best, the ratings agency reported.

Inflation Down

The Bureau of Labor Statistics (BLS) released the September inflation numbers on October 22nd and inflation is **lower for the fourth month in a row**. Annual inflation in May was 2.13% in June it was down to 2.07% (although the BLS rounded both to 2.1%). In July inflation fell to 1.99% and in August it was down to 1.70% and in **September it was 1.66%.**

Nice share from Tom Abrams....Thanks Tom

Is the fixed annuity market like playing Russian roulette — and will you get hurt?

http://www.producersweb.com/r/pwebmc/d/contentFocus/?

Editorial:

I had decided against writing an editorial this week, seems I have been venting a little too much recently. But, this article reignited my energy.....I

mean what are these guys thinking? If they can't make compensation one way, there is always another avenue.

Years ago I went to Los Angeles to an estate planning seminar hosted by the California Bar Association. Along with that meeting was a brokers association meeting (interacting with attorneys) and the speaker was a broker near my home town (Shelton WA.) That and of itself was a coincidence, but what he was speaking about became fodder for me for so many sales. I had his speaking outline and I copied it so many times to pass on to prospects in town. He and I were competitors and fought over many clients.

Here is the topic of his talk to brokers: ***"How to maximize compensation from your client base"***

It was a true gift for me; I used it against him so many times. Often I am asked how I get paid and the truth is I don't care is a prospect or client knows my compensation, I truly don't. I always say, *"I am paid a finder's fee for finding you by the insurance company"*

Isn't that the truth? When you read this article, maybe your blood won't boil as mine did, maybe you can use this information to help your prospects understand what fees they face with these products. I marked some points in **red.**

BB

http://www.onwallstreet.com/news/regionals/when-clients-pay-higher-advisory-fees-despite-low-trading-volumes-2690877-1.html?

Churning Reverses Course: When Your Clients Pay More for Fewer Trades

by Alan J. Foxman

Is your client in a wrap program, despite being a low-volume trader? Read about reverse churning

I work for a dual registered broker-dealer/investment advisor. Recently we underwent an examination and during the exit interview the examiner mentioned that he had some concerns over what he called "reverse churning." I'm not sure I understand what he was getting at, since I always thought of churning as excessive trading. How can an account be traded too little? It almost sounds like the examiner wants the client to pay more. Can you help make sense of this for me?

I've seen "reverse churning" arise most often when a broker-dealer is acting in dual capacities as both a registered investment advisor and a broker-dealer in connection with wrap accounts. Generally speaking, a wrap fee program will charge a higher advisory fee to cover, or offset, the transaction charges that would otherwise be paid on a frequently traded account. The higher advisory fee **is justified** by the fact that the more frequent trades would have cost the client more if the client had to pay the commissions.

Conversely, a non-wrap account would normally be more appropriate for "buy and hold," or less frequently traded accounts. Typically, the advisory fee charged in that case would be lower than in a wrap account because there would be fewer trades. The client benefits by paying the lower advisory fee even though he or she has to pay the commissions.

The "reverse churning" comes in when the client is in a wrap program despite being a low-volume trader. In that case, being **charged the higher advisory fee** would be seen as inappropriate since the non-wrap program would have been a better "deal" for the client.

And.....

I'm thinking of leaving my broker-dealer, giving up my Series 7 license and becoming a registered investment adviser in my own business. However, I'm worried about giving up my commission income, since it's pretty substantial and I'm not sure how the fee-only revenues will compare. ***Is there any way I can still keep at least my trailing commissions (12b-1 fees)?***

Advisors with trailing revenues on commissioned investment products sold will lose this income if they move to an "RIA-only" model. When you do so, you are no longer registered with a broker-dealer and are restricted to receiving only "fee-based" compensation. Transaction-based compensation such as 12b-1 fees and commissions are not permitted.

However, under the so-called **"hybrid model,"** a financial advisor can be affiliated with a broker-dealer for the advisor's commissionable business and would conduct **fee-based** business through his or her outside RIA. Under this model, registered investment advisors **can retain the recurring revenue** as compensation for products sold, and can also continue to receive commissions on future transactions.

Maintaining a broker-dealer affiliation allows you to receive commissions on such products as **mutual funds and variable annuities**. The broker-dealer affiliation also allows you to retain your Series 6 or Series 7 securities license.

Really?????

More

www.nafa.com has an answer regarding compensation:

1. I've heard that annuities pay "high commissions"- is that true?

Insurance companies pay the annuity salesperson for the sale of an annuity. They are paid when your policy is issued and accepted by you. However, the payment isn't taken out of your premium, and the commission payment isn't taken out of the amount you pay into the annuity.
Commissions paid once on the sale of a fixed annuity are often, over time, less than the ongoing management fees charged to your investment account.

Fees paid to your investment firm are **taken out of the assets** they manage on your behalf. The SEC advises that "before you hire any financial professional—whether it's a stockbroker, a financial planner, or an investment adviser—you should always find out and make sure you understand how that person gets paid when they sell securities. Investment advisers who sell securities or security products generally are paid in any of the following ways:

*** A percentage of the value of the assets they manage for you; An hourly fee for the time they spend working for you;**

*** A fixed fee;**

*** A commission on the securities they sell (if the adviser is also a broker-dealer);**

*** or Some combination of the above."**

Depending on your needs and preferences, insurance commissions or any of the above compensation methods have potential positive and negative benefits, all of which should be considered when choosing financial products and the professionals who sell them.

Two weeks ago I gave you my view of why bonds were not the bets asset to hold. The reason was simple; interest rates are going to increase.....BB

Alan Greenspan

Part of his talk....

Eventually, interest rates have to **rise**, Greenspan said, with the kind of vagueness that comforts no insurer who has seen their investments wither on the vine for the last five years or so. Greenspan said that a figure that interests him is that interest rates in 5th century Greece are pretty much the same as what they have been in the last 50 years or so across the globe.

There is something inbred into the system, he said, and inbred into the propensities of human nature that regulate interest rates. The long-term

yield on things like stocks, real estate, earnings, etc., are critical and can't stay at zero forever, and wouldn't even be there if we weren't keeping them there. **The rates are suppressed, Greenspan said, because the Federal Reserve has absorbed so many mortgage-backed securities and U.S. Treasuries.**

We have to taper at some point, and things will only turn around once we see commercial and industrial loans tease that money out of the federal system and paid out to the commercial markets. This is a necessary condition for inflation. It is not happening yet. But it will. And when it does, Greenspan says, it will surprise us with how quickly it moves. **Be prepared.**

Reality Check: You and your clients need to remember history. The Stock Market, *"Irrational Exuberance"* and what is driving it.

A Reality Check And The Annuity Bubble

We have had many "bubbles" over the years. Real estate, stocks, precious metals almost anything that can be commoditized, everything except annuities. Have you ever wondered why? The answer is simple, annuities are real and exist for real life situations, not some distance and unreachable golden ring. Take a look at the stock market and what has happened in the past couple of years.

The record stock market gains of 2013 and the market's ability to "shrug off" everything from poor earnings reports to December's announcement of a QE taper should be a lesson for us and our clients. Remember Alan Greenspan in 1996 and his famous quote about *"irrational exuberance."* What was true then is truer today, the only thing holding the market together is the Federal Reserve and their funding of US Treasuries.

Quantitative Easing (QE3) will come to an end and then the market will be on its own. A **"free"** market might just become that once again and when it does, interest rates will increase and the second "stock market" bubble in 10 years will burst.

Greenspan's term is commonly used to describe any period of *"unsustainable investor enthusiasm that drives asset prices up to levels that aren't supported by fundamentals."* Naturally, the key word there to focus on with clients and prospects is **"unsustainable."**

This irrational aspect of the market was clearly demonstrated last December when current Fed Chairman Ben Bernanke made his long-awaited announcement that he would finally begin to "taper" the unprecedented quantitative easing (QE3). QE has been part of our economy since the last market disaster (2008) and is solely responsible for the recent growth we have seen in the market. Wall Street lobbied hard for QE and they certainly have loved and benefited from it. The end result was cheap money, and plenty of it. The bond market reissued everything it could, corporate America made unrealistic and massive profits and that in turn drove up the stock prices pushing stock values to high levels.

Have you ever considered why the market has enjoyed this growth? Put yourself in the position of common middle America, bank rates are horrible low, US Treasuries are low, where else is there a chance to earn any reasonable rates? Of course annuities have been a terrific alternative and that segment has exploded with growth. But is reality compared to the stock markets and bank deposits, annuities are a mere drop in the bucket. When QE3 ends, interest rates will increase and those concerned about safety will move from the market back to the banks. The victim in all this is going to bond holders, those that pinned their future retirement hopes on a diminished valued bond holdings.

A good example of the power of QE3 is when the Federal Reserve only hinted of slowing the buying immediately US Treasuries increased in yields! If that is not proof that interest rates are artificially controlled then what is? That simple increase is a perfect example of how market performance (stock values) is intertwined with the Fed's buying program.

Last December, when the Fed announced the QE taper the markets not only didn't shrink, it irrationally, spiked. The Dow rose 1.8%, the S&P 500 index jumped 1.7%, and the Nasdaq composite index added 1.2%. They all finished 2013 reportedly at "record" levels despite not only news of the QE taper but the fact that, in the wake of that news, the 10-year treasury rate rose yet again; the day after Christmas it briefly touched the 3% mark. Point out that, historically, the markets don't like rising long-term interest rates, as was demonstrated again last summer when the stock market drop and 10-year treasury spike coincided.

The Momentum Factor

In addition to talking about irrationality and the emotional aspects of the market, the sheer power of momentum can sometimes keep the markets moving in a certain direction despite any number of apparent obstacles. Think about how hard it is to start pushing a car in neutral from a dead stop, but then how hard it is to stop it once it gets rolling. Well, the Fed has had its hands on Wall Street's tailgate for five plus years now, shoving it forward. There's no denying they've got this car rolling, but the question is: now that they're pulling their hands away, how long can it actually keep rolling with no gas in the tank?

Because, going back to the definition of irrational exuberance, those "fundamental" factors that are really supposed to support and "fuel" the markets just aren't there. So, although there are reportedly some glimmers of good news where the economy is concerned, a lot of Big Picture factors are still quite grim. Especially when you consider the overall national debt of $17.5 trillion, a debt that is still expanding ($600 billion deficit expected this fiscal year).

Yet, just like any number of other factors that you would rationally expect to give investors pause, all these things have been shrugged off as irrational exuberance rolls on. That's why it's vitally important to keep reminding clients and prospects of that first word in the definition of irrational exuberance: "unsustainable"

Correction Coming

The plain truth is, at some point the market is going to have to have another "correction," which, clients should understand, is a stock market decline of 15% to 25% (or more) in a relatively short period of time in the midst of an upward trend. History clearly tells us we still have another decade or more to go, during which time we can expect to see at least one more major market drop. If (as is common throughout history) this third drop turns out to be bigger than the second, which occurred in 2007, then this "correction" will be a decline not of 15%, but of as much as 60%!

Point out that this correction may or may not happen this year and it is impossible to determine exactly when it will correct, but it will correct. As a point, remember it took time from Alan Greenspan's warning about irrational exuberance to plunge. In other words, momentum and hype can certainly sustain rallies for long periods – but not forever.

For an illustration of irrational exuberance in a nutshell, look no further than Twitter. Twitter's stock has soared since its November IPO despite the fact that the company hasn't turned a profit since its launch in 2006! Twitter lost $79.4 million on about $317 million in sales in 2012, and the company is on track for an even steeper loss in 2014, and yet its shares are up a whopping 63%, based on momentum and hype. Sound familiar?

Let clients know that irrational exuberance certainly isn't a new phenomenon where the markets are concerned. It existed before Alan Greenspan coined the phrase, and is really

just one more symptom of "financial insanity." Then remind them that there are fortunately many "sane," "rational" and effective alternatives for retirement planning, in which you happen to specialize.

Sales Tip: Never an Annuity Bubble, "Sell the Concept"

Its 2007 all over again. It was difficult in the early part of that year to convince prospects and clients of the realities of long-term market cycles because a bull rally was still in full swing and the financial media and Wall Street were preaching that real recovery was at hand. Remember, every night on the NBC Nightly News when the bull market was reinforced as it gained new heights.

Of course, the situation is even more challenging now after five plus years of Fed intervention that has pushed the current bull rally to unprecedented lengths and heights. It's only natural that your clients and prospects should get sucked in by the hype, so it's crucial that you not do likewise and become an order taker. The point is: the benefits of standing your ground with the benefits of annuities will grow your business. Think what we offer, safety and security and **NEVER** an annuity bubble.

There never has been nor will it ever happen, an annuity bubble does not exist. So you owe it to your clients, your business, your family and yourself to maintain that internal conviction and stay true to your business model, risk free approach to their important money.

Just think of the power of using this as a selling term:

"Mrs. Jones, have you heard of the housing bubble or the stock market bubble?"

Our products have no bubbles, the reason is simple, they are real!

******Last week I wrote about available funds and got a call today (Monday) from an agent who had bought a lead with small *"available funds"*... it seems that there was over $500,000 in the retirement account....BB

(I leave this up for one more week on Open MIC.)

"Available funds": The most meaningless number in our world.

Investment amount $25,000: I would never buy such a low *"available funds"* lead! Right? NOT!

"I am only buying leads where they have at least $250,000 available to invest!"

I wish I had a **dollar** for every time I have been told that by an agent. Agents seem to only want the nice big fat leads, leads where the prospect has tons of money and selling annuities will be easier.

To me that is pure ignorance, not in an intellectual capacity but in a marketing (ignorance) savvy. If you were asked by a stranger on the phone how much money you had to invest (or in your IRA) would you be honest? I would never answer that question; it is even silly to even ask it.

I have urged Kevin and Allison to remove it from their lead system and when agents were polled, they all said no leave it there. Why? Why do we care? I only want one simple thing from a lead, to meet and be able to visit.

If they have *"available funds"* and if the benefits provided by our products can make sense to them, then terrific. But if they do not or we do not work, then at worst I have made a friend. A friend I can still harvest referrals from, a friend I can add to retire Village.

I would rather have 1 lead I can see in person than 2 leads that have large funds available and I have to chase them and compete with stockbrokers for their attention.

Here are two true stories, I could have made it 10, 20 or more. (in fact I probably have 20 myself)

In other words, agents who understand the silliness of "available funds" will write business **OR** harvest referrals.

The first story is mine; this case was written in San Diego. I was giving a talk to a group at the library one afternoon about Safe Money. This wonderful elderly gentleman with a very stooped posture came up to me afterward and said he had an extra $10,000 and would an annuity make sense for him? He lived in a nearby retirement community; his wife was in the adjoining wing in assisted living. We set a time to meet to visit and complete a fact finder. I told him before we discussed an annuity, I had to get a handle on his situation and make sure compliance was at the forefront.

As it turned out, he had a very large amount of money and was looking for anything that avoided risk. I made the largest sale of my career, $900,000 of annuity premium. As it turned out, he had slightly more than the $10,000 he had indicted.

***"Available funds"* is a meaningless number in leads.**

Just last week I was speaking to a terrific member of this crew who works in the Midwest. He had a lead from Southern Illinois a while back that had clicked $10,000 to $25,000 as *"available funds"*.

After meeting and completing a fact finder, our crew member wrote $250,000, and then wrote $500,000 and this coming March is writing an additional $150,000.

Are you getting my point, ***"available funds"*** is a meaningless number. I will continue to urge Kevin and Allison to remove it from the lead generation system. You don't need it, it puts up walls with the prospect and it doesn't mean anything.

I have numerous stories about sales made from the lowest “available funds” lead, ignore that stat. BTW did you know the one lead type we have as the most unsold? Low “available funds” and yet look at the sales made from these, they are no different in quality than one with a high available amount.

Don‘t be fooled!

All we need are people who will meet with us, talk to us and share their goals and dreams. The rest is just background music.

BB

Sales and Marketing Topic:

I thought I had been writing way too much about variable annuities, now it seems all the news I report to you is about 401 (k) issues. The fact is simple, **Pandora's Box** was opened a couple years ago and the truth is out! Many broker dealers have tried to stuff it back in (they convinced the DOL to table regulations) but now the internet has hold of it and the truth is out and flowing.....BB

http://www.onwallstreet.com/news/retirement_planning/half-of-boomers-do-not-realize-they-pay-ira-401k-fees-retirement-scan-2690867-1.html?

Half of Boomers Don't Realize They Pay IRA, 401(k) Fees: Retirement Scan

Management fees can put the squeeze on any investment, but particularly one of the retirement variety. An apparently slight difference in **fees can add up a brutal difference in your bottom line after decades of saving -- to the tune of tens or even hundreds of thousands of dollars. (I thought of how to highlight this point...it is very important....BB)**

Given that, you'd think that people would pay close attention to the fees on their 401(k)s or individual retirement accounts. But you'd be wrong.

A recent national online survey of baby boomers commissioned by RebalanceIRA showed that **56% thought they paid no fees at all.**

Another 19 percent thought the fees were likely less than 0.5 percent. Only 4 percent of the respondents thought that the fees could top 2 percent.

"Fee obfuscation has been around as long as there have been fees, and this survey is proof that the industry is still winning the battle," said Burton Malkiel, author of the investing book "A Random Walk Down Wall Street" and member of RebalanceIRA's investment committee, in the site's release.

Nibbling Away at Your Money

According to a "Frontline" report last year on PBS, the **average actively managed**

mutual fund charges 1.3% in fees on the total in the account, not on the year's gain. Over decades, that can run into the hundreds of thousands of dollars. "And that's the difference between running out of money before you die -- or having a little money left to pass on to your heirs," Ron Lieber, the Your Money columnist for the New York Times, told "Frontline."

According to ReblanceIRA, 401(k) fees now average 1.5 percent. IRAs are no better, even though FINRA, the investment regulatory agency, noted last year that it saw many cases of *"overly broad language in sales materials of broker dealer firms"* that implies there are no fees charged to investors who have accounts with the firms."

It's not just fees that are a mystery to many. A fifth of survey respondents -- 1,165 U.S. adults, aged 50-68 and working full-time -- didn't even know **what percentage** of their portfolio was in stocks or stock funds**. (that is the old sign them up and forget them strategy....BB)**

Two-thirds said they were either somewhat or very anxious about their ability to retire with enough money. For good reasons, it would appear.

The best advice: Determine exactly what fees you are paying today, and see what comparable lower-cost options you can switch to. Then make those moves now rather than sometime in the future, when you'll have already wasted even more money.

I found this also, from Morningstar....BB

Among the strategies that retirement investors can use as they face the challenge of decreasing yields is **to save more and retire later**, according to Morningstar. The approach may be unattractive for clients, but these steps, especially higher savings, are the best options to maximize retirement resources.

Other options are to diversify investments, managing withdrawal strategies on portfolios, and choosing lower fees and portfolio management costs to maximize investment returns. ***--Morningstar***

Just like all learned in *Animal House*

LIMRA: Knowledge Of Annuities Boosts Ownership

WINDSOR, Conn., Oct. 22, 2014 — A new LIMRA Secure Retirement Institute study found that the more knowledge someone has about annuities, the more likely they are to have a positive attitude about them and eventually own one.

"Knowledge and attitude are the key factors," said Jafor Iqbal, associate managing director, LIMRA Secure Retirement Institute. "**Households with positive attitudes are six times more likely to own an annuity than those who are unfamiliar with or have negative attitudes about annuities."**

http://insurancenewsnet.com/oarticle/2014/10/22/limra-knowledge-of-annuities-boosts-ownership-a-569954.html#.VE5o3WctAdk

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Our new call feature on FinAuction and FinDirect (scrubbed) that we spoke about last week is really working. More leads are reached on the phone and more appointments have been made....**EVEN** of older leads that agents could not get on the phone.

From Kevin this morning

********** **Update on LOCAL CALL Feature** **********

Since we launched this late last week, over 100 calls have been made via our system!

We have received emails from agents saying they have reached prospects they were not able to reach, and **APPOINTMENTS HAVE BEEN MADE!**

If you haven't used it yet, you really should... the service is VERY easy to use, and is FREE (we pay for all the costs, it our way to help you connect more with the leads you buy from us).

The questions we've been asked the most this past week are:

1. Can I use this feature to call old leads?
Yes! You can use Local Call for any lead that is in your Lead Management Center. We've built this so you can connect with leads we sell you, and this includes ALL leads we've sold you.

2. Will the lead reach me if they call back the number on the Caller ID?
No. If they call back the number on their Caller ID they will normally reach a "dead number." They will not know it was you calling.

3. Can you help me use this feature?
Check the info & the video below, but once you login to your Lead Management Center and go to a lead, you'll see you don't need any help... it's really a click of a button and the feature does the work for you...

Many of you have been using this feature, a good friend of ours on the east coast used it on older leads, he booked 6 new appointments, appointments that had never picked up.

Now look at this, how would you like to be able and grab the leads in your area that were not taken, for pennies on the dollar? Look at the list sent to me Monday.

Annuity.com
powered by FinAuction.com

Re: Weekly Summary of FinAuction Discount Leads

Bill,

Please find below a link to a page on your Lead Management Center that will show you all the available discount leads in your area in the past week.

GO TO DISCOUNT PAGE or Click Here

These are all leads that have been qualified and were available via the auction, but were not purchased by the time the auction ended. They are sold at a steep discount so are a great way to increase your lead flow and find new clients.

Have a Great Week, and thanks for your business!

The FinAuction Team

Discounted Leads

These are leads that were not purchased at auction. They are available on a first-come, first-served basis.

Date	Location	Retirement Savings	Age	Original Price	Current	Status	Action
10/23	GIG HARBOR WA	$25,001 - $50,000	52	$149	$32	Unsold	GO
10/22	SUMNER WA	$50,001 - $75,000	52	$78	$29	Unsold	GO
10/16	MOUNTLAKE TERRACE WA	$10,000 - $25,000	51	$34	$15	Unsold	GO
10/14	SEATTLE WA	$25,001 - $50,000	58	$49	$17	Unsold	GO
10/12	RENTON WA	$100,001 - $250,000	53	$179	$65	Unsold	GO
10/12	TACOMA WA	$25,001 - $50,000	72	$139	$26	Unsold	GO
10/13	EVERETT WA	$25,001 - $50,000	53	$38	$14	Unsold	GO
10/08	ISSAQUAH WA	$100,001 - $250,000	40	$69	$21	Unsold	GO
10/10	SEATTLE WA	$25,001 - $50,000	61	$149	$23	Unsold	GO
10/05	PUYALLUP WA	$10,000 - $25,000	68	$99	$29	Unsold	GO
09/28	SPANAWAY WA	$100,001 - $250,000	56	$79	$21	Unsold	GO
09/25	CENTRALIA WA	$25,001 - $50,000	66	$49	$11	Unsold	GO
09/26	FEDERAL WAY WA	$25,001 - $50,000	37	$39	$6	Unsold	GO

For under $300 I can buy 13 leads in my marketing area. Just think about the potential! This about what Retire Village would be able to do for you with the drip!

The truth is simple; no one in the industry has systems and benefits like this.

Look at this lead for an example.

Annuity.com
powered by FinAuction.com

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Lead Discount Page

Lead Details:

Date:	10/06/2014
City, State:	Puyallup, WA 98374
Age:	68 Years Old
Retirement Savings:	$10,000 - $25,000
Specific Interests:	Retirement Planning
Notes from our call:	Penny is interested in receiving retirement savings information. She currently has $13,000 in a Federal Savings Account as her only savings source. Although she has no specific questions about her retirement savings at this time, she is available for a follow up call from an advisor anytime during the day.
Lead Type:	Phone Qualified
Lead Source:	This lead has been generated by one of our Partner Sites. The lead filled out a form requesting our Smart Money Retirement Kit. The kit includes Smart Money's: An Insiders Guide to Retirement Planning, Personalized Rate Quotes & A Phone Consultation

Penny is 68 and only has $13,000 in savings. Would you have bought this lead? I am sure the answer is no, well we did. Betty called and spoke to Penny and has an appointment next week. Why? Because we **"fact findered"** over the phone and discovered Penny has a sister who she lives with and she is a widow. She has been telling Penny that she is worried about safety and wants to move her IRA to the bank….would you have found that out if you hadn't invested $29 in that lead?

Betty and I will see her next week and meet her sister.

Even without that discovery over the phone, I still would go to see Penny because: One of two things would have happened, I will make a sale (doubtful) or I will harvest referrals. **Either way I will make a friend.**

There are so many ways to find sales!


Kevin and Allison do a fabulous job and are there to help you work and harvest leads. Don't be a dummy, grab these leads!

kdufficy@annuity.com
Allison@annuity.com

Agent Share:

Big Truck Partners

Anthony R. Owen

Annuity Agents Alliance, Co-Founder

Annuity Innovation Systems, LLC, Vice President

Annuity.com, Annuity Marketing Consultant

Eagle Shadow Financial, LLC, Vice President

Office: 303-284-3582

Cell: 720-989-9564

Fax: 888-742-4368

Toll Free: 888-74AGENT

Hello Partners,

See below for signature guarantee info. Make sure and verify if the carrier being submitted can qualify for a signature guarantee and is contracted though First Annuity before submitting it to them.

Thanks

Signature Guarantee

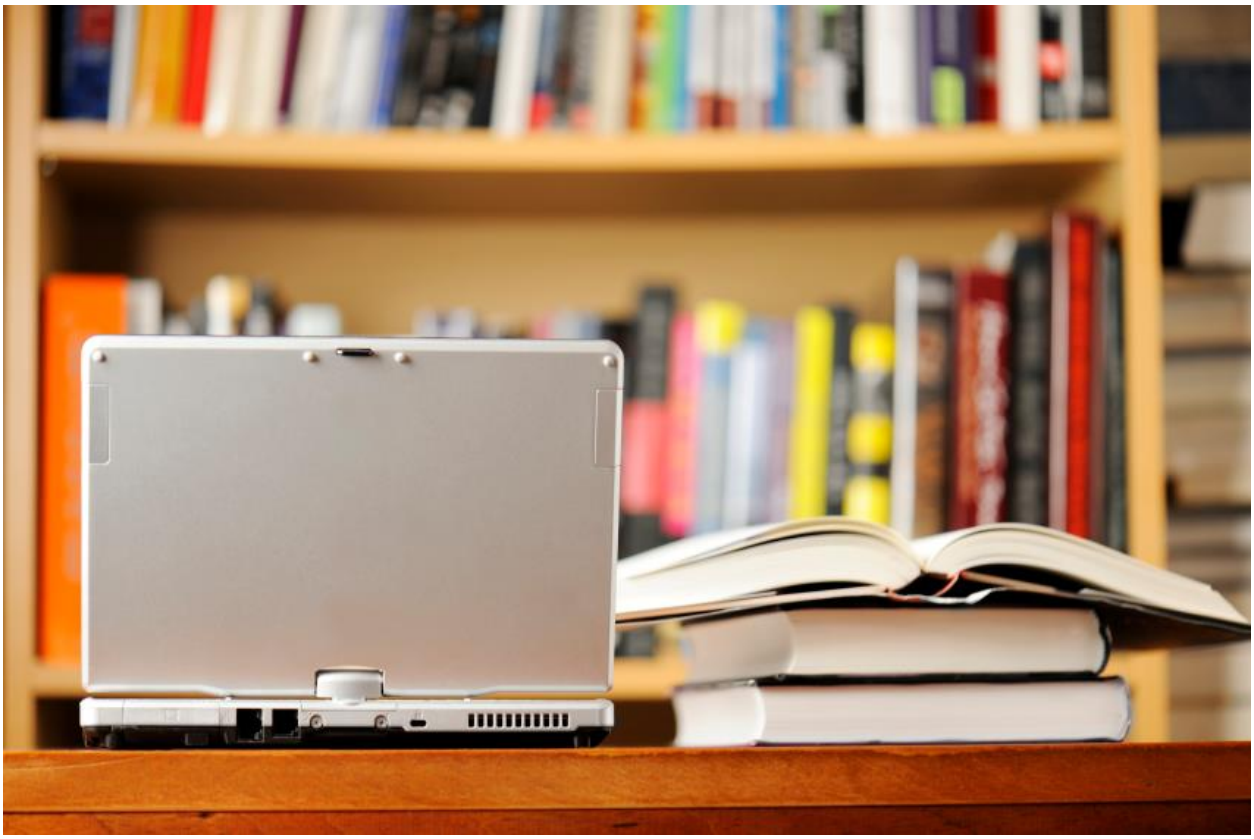
Print Client Name | Client Signature | Date

Print Client Name | Client Signature | Date

Print Agent Name | Agent Signature | Date

Signature Guarantee
I hereby attest that the signature on the attached document(s) is the signature of the person(s) named above and I have witnessed the execution of the signature(s) above and on the applications.

Print Agent Name | Agent Signature | Date



Product Discussion:

We Recommend:
www.annuity.com/agenttools
If you are not using this "Free" resource you are missing out….did I mention it is free?

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

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this coming football season, we open against Ole Miss in the Georgia Dome August 28.

We make no compensation for the publishing (or hosting) of Open MIC Notes.....in fact it costs us for the phone "call in" system...oh well...

All Say Boise