



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

Open MIC is open for anyone.

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

ANTHONY OWEN

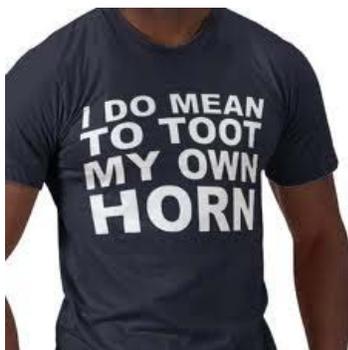
888-74**AGENT** (24368)

tony@annuityagentsalliance.com

OR VISIT OUR WEBSITE



Annuity | **Agent's Alliance**
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For those who follow **Open MIC**, you will know we were early is criticizing Credit Default Swaps....The Bush Administration bailed out the banks and now many people are gathering to complain....they should have listened to us years ago.....we had figured it all out a year before it blew....

It isn't because we are so smart, it is because we are so focused on **safety and security issues and products** that when something stinks as badly as Credit Swaps does, we would have noticed it....we did. BB

MF Global....Oops!

Someone's going to jail...if this happened to an annuity company, the state DOI would be all over it....but you wait and see....the SEC will let it dissolve.....into the mist.....

Federal regulators discovered MF Global "**misplaced**" hundreds of millions of dollars in customer funds. The missing money came to light as MF Global tried to sell itself to Interactive Brokers late Sunday night. The acquiring firm was curious where the cash was.

Initially, MF Global couldn't account for nearly \$1 billion. That amount has since dropped to \$700 million. Maybe a couple hundred million more will appear as the company works through bankruptcy... Regardless, something's amiss. Either MF Global is incompetent – an easy argument, considering the firm levered up 40 to 1 and bet huge on European Sovereign debt.

Thanks John....Enjoy Retirement!



Crew: you might drop John an email and congratulate him on his retirement....BB

Hi, Joe.

I have decided to retire from the annuity business. Thanks for all your help over the past few years.

Best of luck to you, Dave, Bill and the others.

John B.

John Bogard

Gemini Insurance Services

Minneapolis (Golden Valley) MN

763-257-5410

johnbogard@onvoymail.com



Our Guest:

Our friend **Shaun Ebben**, President, The Lead Guys.....

Contact Dave, Tony, Joe, Jared or Bill for more information

Our guest today is very active in the lead generation business....



10 legislative regulatory points every advisor should know....

Love number **7**....BB

<http://www.investmentnews.com/article/20111102/REG/111039990/-1/INRegulatoryAlert01>

Some very good stuff in these meetings....BB



But don't worry if you can't make our monthly webcasts on Aviva products and industry information –

we've recorded them all and made them available for you on your agent website, Aviva Live, so you can check them out at a time that's more convenient. Just [log in](#) to access the webcasts under Marketing > Training > Webcast Archives. If you have any questions, Distribution Services is here to help.

You can contact us at (800) 801-1486, ext. 2396.

Here is a link to their schedule, passwords and topics:

http://ameruslive.amerus.com/Pdf/AmerUsLive/Common_PDF/doc00076_WebcastSchedule_Nov2011_10-11.pdf

Hello Wallet...now this is cool...BB

Once in a while a product comes along that makes incredible sense. I urge all of you as agents to subscribe....**I AM!!!!**

This would also be a great tool for those prospects and clients of your who may be in need of better personal money management.

Or better yet...I tried this on my landlord here in Calistoga a couple of days ago....I knew her daughter had lost her job and money was tight, I showed her **Hello Wallet** and she immediately ordered it for her daughter....

Building value again!

Many of our target market has children in financial difficulty, here is a way to build a relationship by providing information....BB

<https://www.hellowallet.com/>

Be smart...market different and constantly



401 k rules worth looking at...be informed

<http://www.investmentnews.com/article/20111030/REG/310309997/-1/INIssueAlert01>

While we might not be in the 401 k business, knowing what fees are being charged and changes provides you with information to pass on to your Baby Boomer prospects... BB

Federal Employee Retirement COLA info

<http://blogs.federaltimes.com/federal-retirement/2011/10/31/how-the-first-cola-in-2-years-will-be-paid/>

Worth knowing what is going on in the Federal Retirement System

OK articles about tax benefits and annuities....BB

<http://news.cincinnati.com/article/20111028/BIZ01/110280335/Insurance-Annuities-tax-benefits>



Saint Sheryl

RECENTLY, I had an agent ask for Sheryl's (Moore) articles regarding FIA, thought might be good for all. Here are a few, nice resources.

BB

<http://www.annuitydigest.com/blog/tom/sheryl-moore-fixed-indexed-annuities-and-sec%E2%80%99s-proposed-rule-151a>

<http://www.sheryljmoore.com/2011/01/response-the-safety-trap-a-k-a-my-52-point-correction-to-lisa-gibbs/>

<http://www.sheryljmoore.com/2011/04/response-equity-indexed-annuities-investor-friendly/>

<http://letstalkretirement.com/think-you-know-what-fixed-indexed-annuities-are-all-about-16-things-you-probably-dont-know-about-fias/>

<http://www.sheryljmoore.com/>

There is solid good stuff in here.

Selling to Seniors....

I have used this publication form time to time....worth a look...BB

Discover even more senior marketing insights by downloading a sample copy of *Selling to Seniors!*

To get yours, simply visit www.cdpublications.com/freenews/178.

High Caps are still available on FIA!

You don't see an annual point to point at 7.25% very often these days.

Liberty Life is the old RBC company.

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2601 North Alder Street
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(253) 381-2328
(888) 294-8881 Fax Number
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www.safemoneyradio.com

New Crew Share Section

This has been up for 3-4 weeks...I get more calls about appointment setters than anything in recent memory....so we will keep this info at the bottom of Open MIC notes along with other services we recommend....starting next week we will have a “recommended” services section. You can add other services you would like to share or if you have a problem with someone, you can share that also.

Appointment Setter

We have three appointment setters who we recommend and are working with the crew. If you have older leads sitting around and uncalled or unable to reach...this is worth a try.

Christie Oliver: 281-796-5696.
Christie Oliver christie.oliver@ymail.com

Christie charges **\$15 per lead** and will work them as long as it takes, but after 3-4 tries and no success we consider the lead dead. 4 agents are using her services and very happy with success.

One of our crew gave her 13 older leads, she set 3 firm and kept appointments, and has call backs scheduled and still working. Estimates are for **5/13 appointments set**...the lead source was old, unable to motivate leads which makes this a “killer” success.

Kris Montierth
Your Personal Secretary

kris@ypsecretary.com
www.callingleads.com

Kris has been with us since June, her appointment to lead ratio is **29.41%** calling radio leads and direct mail leads. She is very reasonable with rates, email her for proposal and price...We have 5-6 members working with her with very good success....she will provide references. We have known Kris for almost 10 years.



Dena Alvis

281-419-0972 - office

281-224-9430 - cell

Dena will custom make an arrangement with you. She is fiery and fierce, her fees are based on the lead source, very good. We have 3 agents working with her since August. Her fees are based on *per lead*.

Mutual Fund Performance and a Very Good Point

I picked this up from a news service I use, the actual reference points were not listed other than Dalbar....

Here is Porter's remarks:

The second way I know that most people don't make money in stocks is by looking at mutual-fund results.

Dalbar is a consultancy that studies actual investor returns in mutual funds. It found that individual investors consistently buy popular mutual funds that have **already experienced great results**, while ignoring funds that haven't done as well.

Thus, they end up buying funds full of **expensive stocks**, while ignoring the funds that own cheap, out-of-favor stocks. This *greatly* reduces average investment returns.

(No footnotes about source, but **see below** to my link)

From 1990-2010, stocks (as measured by the S&P 500) did very well. They averaged 9.14% per year. But actual investors in mutual funds only earned **3.27% on average**.

That barely outpaces inflation. They would have done far, far better in bonds... or even in T-bills.

Here are some current results with source attached:

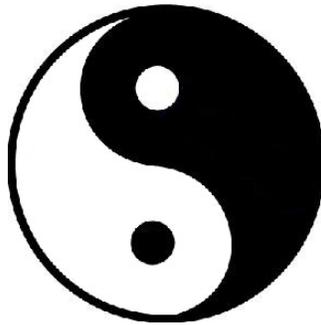
% CHANGE	Y-T-D	1-YR CHG	5-YR AVG	10-YR AVG
DJIA	+5.65	+10.05	+0.23	+3.20
NASDAQ	+3.18	+9.16	+3.29	+6.11
S&P 500	+2.18	+8.56	-1.34	+1.92

Sources: cNBC.com, bigcharts.com, treasury.gov, treasurydirect.gov - 10/28/11^{9,10,11,12}
Indices are unmanaged, do not incur fees or expenses, and cannot be invested into directly.
These returns do not include dividends.



Bonus for you...Here is the link for the Dalbar study (the things I do for you)

<http://www.strategicmp.net/page/life/dalbarstudy>



Yang/Yin...in Chinese philosophy, the active, positive, masculine force or principle in the universe, source of light and heat: it is always both contrasted with and complementary to the yin.... in Chinese philosophy, the passive, negative, feminine force or principle in the universe

This is a sale I made a few months back....really like **yin and yang**, looking at money form two different points....related sort of and sort of not....to make a dramatic point to a prospect.

The Tax Deferral Sale

Last week we talked about a case where completing a good fact finder was essential to understanding the complexities of a prospects situation.

Often the first thing said is not accurate because many people “**hide**” or “**protect**” their real goals due to exposure.

The same is true in almost any relationship, just think back to the first date you had with your spouse, always on the best behavior? Remember? And then after a period of adjustment, your guard dropped and more and more of you true self emerged.

The same is true with selling annuities, when you first meet a prospect, often times the truth is not always evident, not that a prospect lies but because the actual truth can be a personal issue....once defenses are penetrated then the chance for a real relationship becomes possible.

In a recent sale, I experienced the exact same issue, defenses were tough to penetrate.

Dave and Louise

Age 56 and 55

These prospects were nearly ideal for me, almost retired, safety and security conscience, fear of running out of money etc etc etc.

The problem was Dave didn't want to open up to me about his real concern, which was having enough money to live the rest of their lives. He hide behind the “tax” issue...arguing with me about “tax deferral” In order to move Dave form prospect to client, I had to “flush” him out of his hiding and find the real concern, which was having enough money.

During the FF process I was forced to make a stand to win the tax deferral argument, once that was done and my point was strong, I used the tax issue to show Dave and Louise exactly how an annuity would work in their favor.

I had to sell on the benefits of annuities to get Dave to see my point. I explained how the deferral of taxes could be a benefit to him.

I used this argument....

Tax deferral refers to instances where a taxpayer can delay paying taxes to some future period. In theory, the net taxes paid should be the same but because of the ‘Future Value of Money’ the eventual liability could be much less in the terms of real dollars.

Taxes can sometimes be deferred indefinitely, or may be taxed at a lower rate in the future, particularly for deferral of income taxes.

Here is my argument: **It is a general fact of taxation that when taxpayers can choose when to pay taxes, the total amount paid in tax will likely be lower.**

I used an old standard of mine...the postage stamp.

How much do things cost now, in the future? Just look at US Postage.

1950 3 cents



1999 33 cents





2010 44 cents

In 60 years, postage has risen from 3 cents to 44 cents....what if you could have bought your stamps in 1950, how much would you have saved in today's dollars?

Use the reverse....if I did not have to pay taxes now and could defer them, what would the future value of my money be?

If my tax liability today is \$5,000 and I could defer it for 20 years, my future out of pocket would be \$2,281 because of expected inflation. I use a 4% inflation estimate.

Inflation Calculator	
Today's Amount:	\$ <input type="text" value="5000"/>
Annual Inflation Rate:	<input type="text" value="4.00"/> %
Number of Years:	<input type="text" value="20"/>
Reduced Amount	<input type="text" value="2,281"/>
	<input type="text"/>

Reset

The \$5,000 I deferred for 20 years at 4% would have grown to be....\$10,955...

I showed this concept to Dave and he understood....actually I removed his objection and left him with no place to defend himself...which was not my goal, my goal was to really find out what really wanted to accomplish with his money.

This explanation was merely a task to help him understand tax deferral.

Here is where you can find the links for the calculations:

<http://buyupside.com/calculators/inflationjan08.htm>

<http://www.investopedia.com/calculator/FVCal.aspx#axzz1cV1a5Qis>

Once I finally got to the question....

What is the purpose of your funds and what do you want them to REALLY accomplish?....

His first question was this: "What happens if I run out of money and am still alive?"

I then showed him how the tax deferred funds could be used in a much different tax management system when used as income.

I explained to him tax deferral.

His deposit of \$300,000 earning an estimated 4% for the next 10 years would have a future value of:

\$444,073

Taken as income over a joint life with Louise would have provided an income of:

\$2,316 a month joint life w/10 certain....100% to survivor

The exclusion ratio was 78% which meant using tax deferral for retirement in the exclusion ratio form allowed them to guarantee their income would live as long as they would and at the same time better manage tax income liability.

Of course at that point I am mentally beginning to spend the compensation.....

BB

PS...as I say almost every week...**fact finding** is the key and completing a complete fact finder is the path to sales success.



I hope you enjoyed this small look into my sales career and how I use the **fact finder** to flush out real feelings and put myself into a position to explain the benefits of our **beautiful products**.....

Oh by the way...the grapes are **Napa Valley Zinfandel!**another beautiful product.



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