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Words of Wisdom

Forget mistakes. Forget failures. Forget everything except what you're going to do now....and do it. Today is your lucky day.

Will Durant

Order all the scrubbed leads you can get....BB

We talked about AG38 last week on Open MIC....BB

AG38 News

Click on link below

Lincoln Financials position on AG38

Over the past year, there has been a fair amount of activity and conversation on the regulatory front related to proposed changes to AG38, which prescribes the methodology for calculating reserves for universal life products with secondary guarantees, and whether the industry is appropriately reserving for these products.

The link below is a message from Lincoln's Senior Vice President of Insurance Solutions, Mike Burns, which reinforces Lincoln's position and highlights its plans. Please do not hesitate to reach out to me with additional questions.

Thank you,



Tom Tooley
Head of Insurance Solutions Distribution
Lincoln Financial Distributors

See the letter from Mike Burns regarding AG38.

Sales Tip

In a bid to **cut down on risk**, Hartford Financial Services Group Inc. has offered some of its annuity clients cash for their contracts.

Shedding variable annuities would help Hartford reduce risk because the financial contracts pay out according to market performance, but often include guarantees of minimum payouts. That means declining stock markets can put a **cash pinch** on insurance companies that wrote too many of the policies.

<http://www.lifehealthpro.com/2012/11/05/hartford-offering-some-annuity-holders-buyouts>

The Hartford is offering cash buyouts on some of their annuity products, might be a good time to go back and visit with your clients and prospects who own The Hartford.....BB

Marketing, marketing, marketing....never quit!

Annuity.com

I know you probably become very tired of my constant nagging about marketing, to me it is the very essence of our business model. I have a **true story** to tell you about marketing, I have changed the name of the owner and the name of his winery to protect his privacy.

For the sake of this story I am changing the name of the protagonist to Dr. Smithson. Dr. Smithson is a brilliant research physician born in Argentina, educated in England and spent his medical career in Texas. Dr. Smithson had an idea for a medical invention that was so brilliant, so advanced, so specialized that no other physician nor medical research university had ever contemplated it.

It was medically so advanced that the medical community said it would never work. But it did.

25 years of work at a large SW US medical research faculty provided the necessary research and development to make this device available to humanity. I would have no way of knowing what percentage of the American public has this device installed, but I would estimate it is a fairly large percentage. I have two friends at the beach who went through this procedure and have the device installed in them (no it is not a pacemaker). I will bet 2-3 on this call today have had the procedure and have the device in them now. It would have saved your lives.

Like all truly unique inventions, someone with more money than you wants to buy it...and that is what happened. One of the largest Pharmaceutical companies in the world bought the patent and rights to the procedure and the invention.

They paid the SW US medical research university, they paid everyone who had worked on the project and they paid Dr. Smithson.

They paid Dr. Smithson \$800,000,000.

If you were 52, world famous , have a wonderful family, a beautiful wife, tons of friends and \$800,000,000....what would you do?

Obviously Dr. Smithson did what any of us would do, he came to Napa Valley and he built a winery. Not just any winery, but the sort of winery that could only be created in your dreams..... except he actually built it. He purchased 600 acres high above the valley in a rocky hillside, planted 60 acres of grapes and built the winery.

But he built the winery inside the rocks! He hired the same firm that dug the **English Chunnel**, moved the boring equipment to Napa and started digging. Inside are over 2 miles of tunnels where 1000's of barrels are stored at perfect temperatures.



barrels everywhere

Deep inside the mountain was carved out a huge amphitheater 250 high and 125 wide, with a perfect hewn dome.



Tank room inside carved out amphitheater

The cost? Who know, \$200,000,000? more? Who knows, but it is a big number.

Then to add the finishing touches, on the side of the mountain at the entrance to the tunnel, he built a massive winery reception complex. This building is so complex and large that on my third visit to the winery, I finally was shown the **"Porsche"** room.



Winner of the 1960 24 hr at Le Mans

The Porsche room houses a collection of vintage Porsche's but not just any old car, Dr. Smithson only buys old Porsche's of historical importance. Such as the Porsche which won the 1960 24 hours at Le Mans....that sort of thing.

In the Porsche wing he also built a performance stage where performing artists can come to play small private concerts for Dr. Smithson and his guests.



Ever hear of Brad Paisley? Look close! We attended this private concert.

In case you are wondering what this story is all about, please be patient.

I could go on and on about the wonders of Dr. Smithson's winery and grounds....I could tell you that his home which is on the grounds was built in 1880, a wonderful mansion and 40 below the house is the old caves from a pre-prohibition winery which Dr. Smithson remodeled to become a private tasting room for his family and selected guests.....

The thing is about Dr. Smithson is this, he is approachable, he has huge humility, he is funny, he is a nice guy. I know because I spent 45 minutes

alone with him visiting and drinking wine....that is the part of the story which will be important for you to hear.

Phyllis and I were part of 40 invited guests to attend a dinner on the veranda of the winery, enjoy Argentinean food and drink new releases of his wines.

The winery barbequed a steer in the manner of the old ranches on the Argentina pampas. It took about 10 hours to cook the meat, it was then carved at the barbeque and served to the guests.



The barbeque

Dinner was served on the veranda of the winery.



Pretty swanky!

Ok...on with the story.

Dr. Smithson has spent lavishly in pursuit of one goal, quality, the best wine on earth. Quality that would place his wines at the top of the Napa

Valley wine world. He has bought the best barrels, the best tanks, the best grapevines, the best of everything. He has two winemakers, one to make red and one to make white. He has 20 fulltime winery employees who hover about the wines and the faculty making everything as perfect as possible. Production is small. only 6,000 cases a year, tiny when compared to the size of the investment. You see, it is not about quantity, it is about quality...full total commitment to quality.

During the night's event, a special tour of the winery was offered the guests by Dr. Smithson's daughter, everyone was excited and accepted....except me...and Dr. Smithson.

Everyone left the veranda for the cellar tour before dinner was served. At the wine table Dr. Smithson and I were left alone and were able to visit, just the two of us. We talked about wine, his winery, my winery, the future, the scientific advances, all great wine topics.

He then told me this story. His ambition to make the very best wine in Napa Valley had caused him to examine every possible aspect of his operation, the types of barrels, the winemakers, the vineyard, the overall management.

Everything.

He became involved with a bidding contest to hire a well know and soon to be available vineyard manager. The bidding was intense and he thought he would secure his services. One night Dr. Smithson and his wife were enjoying a bottle of wine and they refinished about wine in their lives and wine that had lasting memories. It dawned on him that there was no way to make the very best wine for everyone, to be the absolute reigning champion of the wine industry because wine is so subjective. What has meaning for one person might not carry the same memory for another.

He leaned over the table and toasted me and said....

"After all our investment and all our effort, I have discovered the secret of the wine industry"

"The quality of the wine is important but not as important as the event of drinking the wine, the memories, the happiness the wine brought you."

*"The secret to being successful in the wine industry is **MARKETING!**"*

"If you can create an event, a time, a moment where people can enjoy your wine and create a memory, the wine will always be part of that memory, people will remember your wine."

"That is why we have changed our focus at the winery from only winemaking to Marketing as our greatest effort, marketing sells wines more than the quality of the wine. Create the happy memory through marketing and people will love your wine."

*"10 years ago we started this project and three years ago we finally realized that the road to success was marketing, now our focus is **more on marketing and less on making wine!**"*

**Marketing?.....I could have saved him
\$200,000,000 if he had just asked.**

BB

<http://www.lifehealthpro.com/2012/10/26/watch-your-indexed-annuity-business-boom>

I marked the key points for you.....BB

**Watch your indexed annuity
business 'boom'**

By **Philip Rousseaux**

The largest, wealthiest, and perhaps most **influential body of Americans are currently retiring, and they are doing so in droves.** The baby boomer generation, traditionally defined as those who were born between 1946 and 1964, make up the largest portion of working Americans. They have influenced everything from the hula hoop to home ownership, and they control approximately 80 percent of the world's wealth. In short, **when they speak, people listen.** This phenomenon is why baby boomers have the unique ability to influence the insurance industry in ways never before seen. According to the Social Security Administration, 10,000 baby boomers a day are becoming eligible for Social Security and Medicare benefits; this is a staggering number and one that is likely to remain that way for the next 16 years or more.

Part One: Annuities go with the flow

In 2011 the Associated Press took a survey of baby boomers: half of them are delaying retirement and a staggering **60 percent lost value in their investments** during the 2008 financial crisis. Baby boomers have had to endure a dot-com bubble, a housing crisis, a war on terrorism, and the financial crisis of 2008-and that was just in the last decade. The financial turmoil brought about from the "lost decade" of investing will never be fully recognized. While we as advisors will never be able to accurately forecast stock market corrections or pullbacks, we can prepare our clients for the next 2008 by utilizing alternative investments. Perhaps we should shift our strategy for those baby boomer clients away from rate of returns and toward lifetime income guarantees; after all, baby boomers have spoken and a staggering 61 percent fear outliving their money in retirement over death.

The best fit

If baby boomers want lifetime income guarantees and a stable, predictable retirement standard of living, then **annuities are unquestionably the answer.** Now I am not advocating that the annuity is right for everyone, but for those seeking guarantees in the golden years annuities tend to be the best fit. No stock, bond, mutual fund, CD, or other investment in the world can offer clients guaranteed income for life. As advisors, one of our many roles is to ensure that when clients retire they can stay retired and not worry about running out of money. Most **variable annuities** once offered living benefit riders; however, after the 2008 financial crisis many insurance companies **went running for the hills, slashing rider benefits, and in some cases shelving products all together.**

This situation presented an opportunity to many insurance companies that had not offered living benefit riders: the fixed annuity marketplace. Almost as soon as variable carriers exited the arena or shelved products, a staggering number of fixed annuities and fixed indexed annuities began to offer living benefit riders. One company, Allianz Life, **has even brought to market the first and only annuity that offers increasing income on a depreciating asset.** Think about it, for the first time in history you can not

only offer your clients joint lifetime income, but you can also offer the ability to have income that is **going up even if the investment value is going down**—an invaluable tool when attempting to combat inflation. Most variable annuities would only offer the ability for a raise in your income on your anniversary if the annuity gained value after withdraws, which is very unlikely to happen for contract holders taking income after 2008.

A new way of thinking

Indexed annuities offer a completely new way of thinking about retirement income for baby boomers; they provide the ability to offer the traditional pension-like qualities of retirement funding (predictable lifetime income for both spouses) accompanied by an asset you can control (401(k), TSP, 403b, etc.). For the first time in our history we can offer lifetime income to our clients and the ability to have that income increase in future years to combat inflation.

Today, conversations about annuities should start with the benefits and basics of how they work, not with the word annuity.

For years the word **annuity has been looked down upon**, frowned upon, and the investment itself is often misunderstood. If clients really understood these benefits and you were to offer those benefits to them in a “mutual fund,” **who wouldn't want one?**

He who laughs last...laughs best.....BB

I am probably asked this question more than any other.....Once more....

You can roll an IRA to a new IRA and have the funds sent to the client, if you wish to speed up the transaction, the client can have the funds in their possession for 60 days....here is the IRS link:

<http://www.irs.gov/Retirement-Plans/Retirement-Plans-FAQs-relating-to-Waivers-of-the-60-Day-Rollover-Requirement>

Cut and paste

Big Truck Questions



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Questions for the Owen's Brothers from the Crew

Q. You mentioned last week about selling a "Purpose Driven Annuities" can you expand the explanation?



Dave has some product updates...

Here is a great system to help you sell the benefits of income riders, a comparison tool...

Here is what one crew member just said to me in an email this week

The Living Benefits Calculator (LBC) was most certainly the reason why Don Jones went with me as opposed to the other 4 to 5 agents he had seen earlier.

Seriously, the \$59 per month for the LBC is a small pittance for the \$32,000 commission on the \$400,000 FIA with its income rider.

<https://www.lbcalc.com/default.aspx>

Screen & Analyze Living Benefit Rider Guarantees in Seconds!

No more hours of work spent requesting and waiting for illustrations, then sifting through mounds of data. Just type in your criteria online, and the results are calculated instantly.

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The Living Benefit Calculator is powered by a comprehensive and constantly maintained database of currently available policies for both fixed indexed and variable annuities in all 50 states offered by non-proprietary carriers rated A- or better by [AM Best](#).



Username (email address)

Password (lost password?)

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This tool is easily responsible for over \$800,000 of additional annuity sales. The ability to illustrate the best carrier for income today or at a future date at just a click of a keystroke is absolutely priceless. I verify Living Benefit's calculations with illustrations from the carrier and the Living Benefit Calculator is always correct. To keep up with the industry changing so frequently, this tool has been fantastic. Keep up the good work!

**Jim Frye CLU
The Frye Company
Twinsburg, OH**

Licensed Agents

Be sure you are recommending the right product for your clients. Benefits change frequently, as does the best fit for a particular individual or couple. You can quickly conduct extensive research and protect yourself at the same time by subscribing to the Living Benefit Calculator and saving your reports. See a [sample report](#), view the tutorial, or [subscribe now](#).

Insurance Wholesalers

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In over 45 years in this industry as a producer and an agency manager, I have never seen a more useful resource tool. We used to spend hours doing what LBCalc does in seconds!

Ron Weeks

- 1) Companies rated A- or better by AM Best.
- 2) Containing built-in or optional living benefit riders that provide guaranteed lifetime income.
- 3) Available through non-proprietary distribution channels.

Detail available [Here](#)

Please let us know if there's a carrier that you'd like us to consider for inclusion in the Living Benefit Calculator. feedback@LBCalc.com.

Company	AM Best Rating
Allianz	A
American Equity	A-
American General	A
American National	A
Ameritas	A
AVIVA	A
AXA	A+
Forethought	A-
Forethought Life	A-
Genworth	A
Great American	A
Guardian	A++
ING	A
Jackson	A+
Lincoln Financial	A+
LSW	A
MetLife	A+
National Western	A
Nationwide	A+
North American	A+

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[Refer Someone Now](#)

This is from a crew member's presentation using this software to pitch the sale, in heavy competition, he made the sale and earned \$32,000 in commissions!....BB

His cover letter

Dear Doris and Pete,

In keeping with your responses at our earlier telephonic appointment, Scott, concerning your desire to have your principal safe and guaranteed while earning a reasonable rate of return, to avoid stock market declines and to protect the money which you currently have; I have prepared this *Information Booklet* to identify guaranteed growth and lifetime income opportunities for some of your present assets.

This booklet is the result of an analysis of income riders which are available with annuity companies which have an AM BEST rating of *Excellent* or higher [and

one annuity company with an AM BEST rating of B+ (Good)] and identifies the top 5 annuity companies with the highest annual lifetime income payouts starting with your age 52 through your age 75.

Through the use of an excellent subscriber-fee website, I am able to identify the highest paying annuity lifetime income riders for each of the next 20 plus years and this can help you decide how you may want to structure your portfolio to provide yourself with the highest annual guaranteed lifetime income.

The following pages in this booklet provide additional information on specific annuity companies with the highest annual lifetime income riders. Please understand that the following information is current as of the date of this booklet.

Most of the terms on the following pages are self-explanatory but I have listed the following terms with an explanation.

The *Annual Income* payout amounts are based on an initial deposit of \$200,000 today and the listed age *Annual Income* amount represents the guaranteed lifetime payout amount to you and Donna until the last spouse dies.

The *CDSC* (contingent deferred sales charge) refers to the number of years the policy has a surrender charge which applies ONLY IF more than 10% of the account value is withdrawn from the policy in any year. Most policies have a 10 year CDSC period. After the CDSC, there are no limitations to taking the monies out of the annuity.

Once you and Doris have decided to use a listed annuity company(s), I will provide full disclosure on the annuity policy and its lifetime income rider for your review.

If you decide that you are interested in the features and benefits offered by the recommended annuity companies identified in this booklet, I will be able to assist you in that effort.

Thank you for the opportunity to be of service.

Warm regards,

Bill Agent

Booklet Presentation next pages

CURRENT* Annual Guaranteed Lifetime Income From a \$200,000 Deposit in a Fixed Income Annuity for Pete and Doris

<u>Pete Age</u>	<u>Insurance Company</u>	<u>BEST Rating</u>	<u>CDSC</u>	<u>Rider Cost</u>	<u>Income Rider</u>	<u>Annual Income</u>
52	Phoenix	B+	10 yrs	.95%	Income Strategy: Today	\$7,566
52	ING	A	10 yrs	.65%	Income Protector 5%	\$7,350
52	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$7,280
52	Allianz	A	10 yrs	.75%	Simple Income II	
\$6,300						
52	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$6,240
53	Phoenix	B+	10 yrs	.95%	Income Strategy: Today	\$8,140
53	ING	A	10 yrs	.65%	Income Protector 5%	\$7,791
53	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$7,644
53	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$6,901
53	Allianz	A	10 yrs	.75%	Simple Income II	
\$6,678						
54	Phoenix	B+	10 yrs	.95%	Income Strategy: Today	\$8,729
54	ING	A	10 yrs	.65%	Income Protector 5%	\$8,258
54	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$8,026
54	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$7,350
54	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$7,245
55	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$9,361
55	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$9,132
55	Phoenix	B+	10 yrs	.95%	Income Strategy: Today	\$9,083
55	ING	A	10 yrs	.65%	Income Protector 5%	\$8,754
55	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$8,671
56	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$10,113

56	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$ 9,726
56	Phoenix	B+	10 yrs	.95%	Income Strategy: Today	\$ 9,474
56	ING	A	10 yrs	.65%	Income Protector 5%	\$ 9,279
56	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$ 9,191

<u>Pete's Age</u>	<u>Insurance Company</u>	<u>BEST Rating</u>	<u>CDSC</u>	<u>Rider Cost</u>	<u>Income Rider</u>	<u>Annual Income</u>
57	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$11,487
57	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$10,358
57	ING	A	10 yrs	.65%	Income Protector 5%	\$ 9,836
57	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$ 9,792
57	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$ 9,742
58	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$12,061
58	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$11,031
58	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$10,746
58	Great American	A	10 yrs	.85%	Income Secure	\$10,560
58	ING	A	10 yrs	.65%	Income Protector 5%	\$10,426
59	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$12,664
59	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$11,748
59	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$11,761
59	Great American	A	10 yrs	.85%	Income Secure	\$11,560
59	ING	A	10 yrs	.65%	Income Protector 5%	\$11,052
60	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$14,775
60	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$14,299
60	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$12,805
60	Great American	A	10 yrs	.85%	Income Secure	\$11,900
60	ING	A	10 yrs	.65%	Income Protector 5%	\$11,715
61	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$15,513

61	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$15,229
61	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$14,056
61	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$13,876
61	Forethought	A-	10 yrs	.95%	GLIB Index Bonus 115	\$13,600

<u>Pete</u> <u>Age</u>	<u>Insurance</u> <u>Company</u>	<u>BEST</u> <u>Rating</u>	<u>CDSC</u>	<u>Rider</u> <u>Cost</u>	<u>Income</u> <u>Rider</u>	<u>Annual</u> <u>Income</u>
62	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$17,918
62	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$16,218
62	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$15,024
62	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$14,900
62	Forethought	A-	10 yrs	.95%	GLIB Index Bonus 115	\$14,416
63	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$18,814
63	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$17,273
63	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$15,794
63	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$15,503
63	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$15,421
64	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$19,754
64	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$18,395
64	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$16,741
64	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$16,301
64	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$16,138
65	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$22,628
65	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$22,040
65	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$19,964

65	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$17,221
65	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$16,832
66	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$23,759
66	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$23,473
66	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$21,162
66	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$18,181
66	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$17,489

<u>Age</u>	<u>Company</u>	<u>Rating</u>	<u>CDSC</u>	<u>Cost</u>	<u>Rider</u>	<u>Income</u>
67	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$24,998
67	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$24,947
67	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$22,432
67	North American	A+	8 yrs	.95%	Income Pay 3 Bonus 4	\$19,365
67	Phoenix	B+	10 yrs	.95%	Income Strategy: Tomorrow	\$18,156
68	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$26,623
68	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$24,947
68	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$23,778
68	North American	A+	8 yrs	.95%	Income Pay 3 Bonus 4	\$20,576
68	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$20,229
69	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$28,354
69	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$25,204
69	Lincoln Financial	A+	10 yrs	.65%	Living Income Edge	\$24,947
69	North American	A+	8 yrs	.95%	Income Pay 3 Bonus 4	\$21,862
69	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$21,320

70	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$33,552
70	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$28,201
70	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$27,026
70	North American	A +	8 yrs	.95%	Income Pay 3 Bonus 4	\$26,325
70	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$22,459

71	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$35,733
71	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$29,893
71	North American	A +	8 yrs	.95%	Income Pay 3 Bonus 4	\$27,791
71	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$27,026
71	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$23,647

<u>Pete's Age</u>	<u>Insurance Company</u>	<u>BEST Rating</u>	<u>CDSC</u>	<u>Rider Cost</u>	<u>Income Rider</u>	<u>Annual Income</u>
72	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$38,055
72	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$31,686
72	North American	A +	8 yrs	.95%	Income Pay 3 Bonus 4	\$29,719
72	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$27,026
72	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$24,886
73	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$38,055
73	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$31,686
73	North American	A +	8 yrs	.95%	Income Pay 3 Bonus 4	\$29,719
73	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$27,026
73	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$25,415
74	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$38,055
74	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$31,686
74	North American	A +	8 yrs	.95%	Income Pay 3 Bonus 4	\$29,719
74	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$27,026

74	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$25,945
75	American Equity	A-	10 yrs	.60%	LIBR 2010 6.5%	\$41,861
75	Aviva	A	10 yrs	.75%	Income Edge Plus (4%)	\$33,354
75	North American	A +	8 yrs	.95%	Income Pay 3 Bonus 4	\$33,215
75	Lincoln Financial	A +	10 yrs	.65%	Living Income Edge	\$29,105
75	Life of the Southwest	A	10 yrs	.90%	GLIR (Bonus 10%)	\$26,474

* these guaranteed lifetime income payouts are based on the insurance company's current annuity policy and income rider benefit. These are subject to change until the policy and income rider are purchased and the policy is in force.

Great Share and Handout for you....build relationships by giving Value!

Our good friend and long time crew member Larry Richter in San Antonio sent this to me, it would be a great share for your clients and prospects....Thanks Larry

Here is a copy of a web site www.AmericansWorking.com its all made in America products.

You need to ask or request the discount at some places, it's not automatic.

Senior Discounts

Keep this list - - - and Send a copy to your senior friends and relatives.

As I was waiting in line behind an older gentleman at Wendy's recently, I heard him ask for his senior discount. The girl at the register apologized and charged him less. When I asked the man what the discount was, he told me that seniors over age 55 gets 10% off everything on the menu, every day.

Being of 'that' age myself, I figured I might as well ask for the discount too.

This incident prompted me to do some research, and I came across a list of restaurants, supermarkets, department stores, travel deals and other types of offers giving various discounts with different age requirements. I was actually surprised to see how many there are and how some of them start at the young age of 50.

This list may not only be useful for you, but for your friends and family, too.

Dunkin Donuts gives free coffee to people over 55. If you're paying for a cup every day, you might want to start getting it for free.

YOU must ASK for your discount!

RESTAURANTS:

Applebee's: 15% off with Golden Apple Card (60+)

Arby's: 10% off (55+)

Ben & Jerry's: 10% off (60+)

Bennigan's: discount varies by location (60+)

Bob's Big Boy: discount varies by location (60+)

Boston Market: 10% off (65+)

Burger King: 10% off (60+)

Chick-Fil-A: 10% off or free small drink or coffee (55+)

Chili's: 10% off (55+)

CiCi's Pizza: 10% off (60+)

Denny's: 10% off, 20% off for AARP members (55+)

Dunkin' Donuts: 10% off or free coffee (55+)

Einstein's Bagels: 10% off baker's dozen of bagels (60+)

Fuddrucker's: 10% off any senior platter (55+)

Gatti's Pizza: 10% off (60+)

Golden Corral: 10% off (60+)

Hardee's: \$0.33 beverages everyday (65+)

IHOP: 10% off (55+)

Jack in the Box: up to 20% off (55+)

KFC: free small drink with any meal (55+)

Krispy Kreme: 10% off (50+)

Long John Silver's: various discounts at locations (55+)

McDonald's: discounts on coffee everyday (55+)

Mrs. Fields: 10% off at participating locations (60+)

Shoney's: 10% off Sonic: 10% off or free beverage (60+)

Steak 'n Shake: 10% off every Monday & Tuesday (50+)

Subway: 10% off (60+)

Sweet Tomatoes: 10% off (62+)

Taco Bell : 5% off; free beverages for seniors (65+)

TCBY: 10% off (55+)

Tea Room Cafe: 10% off (50+)

Village Inn: 10% off (60+)

Waffle House: 10% off every Monday (60+)

Wendy's: 10% off (55+)

White Castle: 10% off (62+)

RETAIL & APPAREL:

Banana Republic: 10% off (50+)

Bealls: 20% off first Tuesday of each month (50+)

Belk's: 15% off first Tuesday of every month (55+)

Big Lots: 10% off

Bon-Ton Department Stores: 15% off on senior discount days (55+)

C.J. Banks: 10% off every Wednesday (60+)

Clarks : 10% off (62+)

Dress Barn: 10% off (55+)

Goodwill: 10% off one day a week (date varies by location)

Hallmark: 10% off one day a week (date varies by location)

Kmart: 20% off (50+)

Kohl's: 15% off (60+)

Modell's Sporting Goods: 10% off

Rite Aid: 10% off on Tuesdays & 10% off prescriptions

Ross Stores: 10% off every Tuesday (55+)

The Salvation Army Thrift Stores: up to 50% off (55+)

Stein Mart: 20% off red dot/clearance items first Monday of every month (55+)

GROCERY:

Albertson's: 10% off first Wednesday of each month (55+)

American Discount Stores: 10% off every Monday (50+)

Compare Foods Supermarket: 10% off every Wednesday (60+)

DeCicco Family Markets: 5% off every Wednesday (60+)

Food Lion: 6% off every Monday (60+)

Fry's Supermarket: free Fry's VIP Club Membership & 10% off every Monday (55+)

Great Valu Food Store: 5% off every Tuesday (60+)

Gristedes Supermarket: 10% off every Tuesday (60+)

Harris Teeter: 5% off every Tuesday (60+)
Hy-Vee: 5% off one day a week (date varies by location)
Kroger: 10% off (date varies by location)
Morton Williams Supermarket: 5% off every Tuesday (60+)
The Plant Shed: 10% off every Tuesday (50+)
Publix: 5% off every Wednesday (55+)
Rogers Marketplace: 5% off every Thursday (60+)
Uncle Guiseppe's Marketplace: 5% off (62+)

TRAVEL:

Airlines: Alaska Airlines: 10% off (65+) American Airlines: various discounts for 65 and up (call before booking for discount) Continental Airlines: no initiation fee for Continental Presidents Club & special fares for select destinations Southwest Airlines: various discounts for ages 65 and up (call before booking for discount)
United Airlines: various discounts for ages 65 and up (call before booking for discount) U.S. Airways: various discounts for ages 65 and up (call before booking for discount)

Rail:

Amtrak: 15% off (62+)

Bus:

Greyhound: 5% off (62+)
Trailways Transportation System: various discounts for ages 50+

Car Rental:

Alamo Car Rental: up to 25% off for AARP members Avis: up to 25% off for AARP members Best

Western: 10% off (55+) Budget Rental Cars: 10% off; up to 20% off for AARP members (50+)

Dollar Rent-A-Car: 10% off (50+) Enterprise Rent-A-Car: 5% off for AARP members Hertz: up to 25% off for AARP members Holiday Inn: 10%-30% off depending on location (62+) National Rent-A-Car: up to 30% off for AARP members

Over Night Accommodations:

Cambria Suites: 20%-30% off (60+)

Clarion Motels: 20%-30% off (60+)

Comfort Inn: 20%-30% off (60+)

Comfort Suites: 20%-30% off (60+)

Econo Lodge: 20%-30% off (60+)

Hampton Inns & Suites: 10% off when booked 72 hours in advance

Hyatt Hotels: 25%-50% off (62+)

InterContinental Hotels Group: various discounts at all hotels (65+)

Mainstay Suites: 10% off with Mature Traveler's Discount (50+); 20%-30% off (60+)

Marriott Hotels: 15% off (62+)

Motel 6: 10% off (60+)

Myrtle Beach Resort: 10% off (55+)

Quality Inn: 20%-30% off (60+)

Rodeway Inn: 20%-30% off (60+)

Sleep Inn: 20%-30% off (60+)

ACTIVITIES & ENTERTAINMENT:

AMC Theaters: up to 30% off (55+)

Bally Total Fitness: up to \$100 off memberships (62+)

Busch Gardens Tampa, FL: \$3 off one-day tickets (50+)

Carmike Cinemas: 35% off (65+)

Cinemark/Century Theaters: up to 35% off

U.S. National Parks: \$10 lifetime pass; 50% off additional services including camping (62+)

Regal Cinemas: 30% off

Ripley's Believe it or Not: @ off one-day ticket (55+)

SeaWorld Orlando , FL : \$3 off one-day tickets (50+)

CELL PHONE DISCOUNTS:

AT&T: Special Senior Nation 200 Plan \$29.99/month (65+)

Jitterbug: \$10/month cell phone service (50+)

Verizon Wireless: Verizon Nationwide 65 Plus Plan \$29.99/month (65+).

MISCELLANEOUS:

Great Clips: \$3 off hair cuts (60+)

Super Cuts: \$2 off haircuts (60+)

NOW, go out there and claim your discounts - - - - and remember ----YOU must **ASK for your discount
---- no ask, no discount.**

Leads

Please listen up! Sign up for leads, all the scrubbed leads you can get, they will make you money...the lead flow is still slow (but increasing) but our crew is killing them...tons of sales!

Hello Partners,

When ordering the "Scrubbed Leads" you do not need to establish a second account. Log on to your existing account at

<http://www.annuity-admin.com/agents/admin/index.php?>

where you ordered your "Premium Leads" and:

Click on "My Account"

Click on "Edit Account"

Click on "Edit" next to Lead Type & Cost

From there you can chose to Premium Leads, Scrubbed Leads, or both.

Click "Continue"

Verify the leads you want are documented next to "Lead Type & Cost"

Click "Save & Continue"

If you were already ordering Premium Leads and wish to add Scrubbed Leads (in other words, buy both types) there is a bug that will not allow you to choose both. We are working on getting it fixed. Email me and I will manually get both leads ordered for you.

For those of you that were already ordering the Premium Leads at \$88 per lead your price will stay the same (\$98 otherwise with the discount due to \$10 price increase). As a reminder, your discount code is "Agent911".

Thanks for the biz,

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

Cleaned, pre-qualified, scrubbed annuity leads.

pre-qualified, cleaned and scrubbed leadsless than "*advisor world*".....email kevin@annuity.com for details....\$195 each, will definitely be interested in annuities....full national launch begins in late august.....testing is available now



The Scrubbed Lead Program

The strongest brand in the business just gotten stronger!

-  Leads are verified by phone
-  Average age: 62 years old
-  Leads answer "qualifying questions"
-  Average investment amount: \$128,000
-  Leads are 100% exclusive
-  No pre-payment & no contracts

Only \$195 per lead!

How does it work?

- 1** A consumer fills out a form or calls our 800 number, requesting information or guidance on annuities. Our leads come from the Annuity.com website, Google & Yahoo Search, other financial websites, radio and television.
- 2** Every lead is then called by one of our trained phone staff. During the phone call, the following information / data points are collected:
 - The type of annuity they are interested in
 - The amount & location of their money to invest
 - Their time frame for a potential annuity investment
 - The best time they can be reached by phone
 - Any additional information / notes we are able to gather...
- 3** The lead is then delivered to you in real-time (by text & email). When you follow-up, the prospect will be expecting your call.

How do you get started?

Sign-up at Annuity.com (via the For Agents section), using our Self-Service Wizard. You can create your account, set-up your geographical area, set your weekly lead limits and set-up your lead notification. The process takes about 5 minutes...

Frequently Asked Questions



What is the difference between a Premium and Scrubbed lead?

The primary difference is that a scrubbed lead has been contacted and asked a variety of questions pertaining to their interest in purchasing an annuity. These notes are passed on to the advisor with the understanding that the lead is anticipating a follow up call with customized rates and quotes.

Is a Premium lead a lower quality lead than a Scrubbed lead?

No, the origin of the lead is the same. We have very strict standards on how quickly we receive and call on a leads request for Annuity Rates and Quotes. If we did not have a caller available to speak with the prospect (and "scrub" them) within 5 minutes, we would then qualify this lead as Premium. The quality and origin of both types of leads are exactly the same. The difference is whether we do the initial legwork for you or not.

Do Scrubbed Leads agents get priority over Premium Lead agents?

Whenever possible we try to prioritize the scrubbed lead agents first. This does not mean that if you are a Premium Lead agent you will not get leads, as we do not have agents covering every zip code taking unlimited numbers of leads, nor do we have call center agents standing by 24/7 to scrub leads.

Are leads truly exclusive?

Yes. Our leads are sold to one agent, and one agent only. Also, we do not re-sell the lead at a later date as many lead providers do. Once you pay for a lead, it is for you to follow-up and cultivate.

How many leads will I receive in my territory?

This is a very common question and the very simple answer is "it depends." It depends on the size of your territory, the lead volume in that territory, and whether there are other advisors who may overlap with you in your territory. As a company we monitor where our advisors are located and will increase our lead efforts in areas where we have multiple lead buyers. The good news is you only pay for a lead once you've received it.

How do you handle more than one advisor in a territory if the leads are exclusive?

The leads are distributed on a round-robin basis. For example, if there are 2 advisors purchasing Premium Leads and covering the same territory, they will be distributed on an alternating basis, taking into account their maximum weekly lead count.

When will I get my first lead?

This is another common question and one that does not have a definitive answer. It will depend on the size and density of your territory as well as other advisors who may also share your territory. Our goal is to get you quality leads over quantity.

What is your return policy?

You may submit your request to reject a lead via your online lead management system. We will accept your request if the lead turns out to be another advisor, a student, a disconnected or fax number. There will always be additional gray areas and we will handle these on a case-by-case basis.

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