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

Open MIC is open for anyone.

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

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Words of Wisdom

Most of what is taught about investing in school is theoretical nonsense. There are very few rich professors.

For many, a house is a large liability masquerading as a safe asset.

Order the book-----"Safe Money" ... Bill Broich

He who loses money, loses much; He who loses a friend, loses much more; He who loses faith, loses all..... Eleanor Roosevelt

This is an art installation piece at the Di Rosa Museum in Napa. Art is in the eye of the beholder....right?

Our Guest

Carrie Freeburg is a Senior Actuarial Consultant. She has over nine years of experience in the annuity industry. She has helped design over 40 fixed annuity policies and riders at over eight insurance carriers. Carrie specializes in product knowledge and market intelligence. She has also developed numerous agent sales solutions. Carrie is a Member of the American Academy of Actuaries and Associate of the Society of Actuaries.


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#9: A ROLLUP FOR 55 YEARS[3]
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**THE ROLLUP IS A PERCENT OF PREMIUM AND IS GUARANTEED FOR THE FIRST 10 YEARS OF THE CONTRACT OR UNTIL INCOME BEGINS, IF EARLIER. THE MINIMUM ROLLUP RATE AFTER YEAR 10 IS 5%. NO ROLLUP EXISTS AFTER AGE 85 OR ONCE LIFETIME INCOME BEGINS. [1]EVERY FIVE YEARS, CHARGES ARE REFUNDED IF TOTAL CHARGES ASSESSED EXCEED TOTAL CREDITED INTEREST. [2]LIFETIME INCOME IS INCREASED 10% FOR INCOME THAT BEGINS YEARS 1-6 AND 5% YEAR 7. THERE IS NO EARLY INCOME BONUS FOR INCOME THAT BEGINS YEARS 8 AND LATER. [3]THE PRODUCT HAS A MINIMUM ISSUE AGE OF 30. THE BENEFIT BASE GROWS UNTIL AGE 85 OR WHEN LIFETIME WITHDRAWALS BEGIN, WHICHEVER IS SOONER. THE ATHENE BENEFIT 10 FIXED ANNUITY IS A SINGLE PREMIUM DEFERRED ANNUITY ISSUED BY ATHENE ANNUITY & LIFE ASSURANCE COMPANY, WILMINGTON, DE. STATE VARIATIONS MAY APPLY. NOT AVAILABLE IN ALL STATES.
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JR Ewing from "Dallas"

Our friend Ernie Linkous forwarded this article from Forbes.

Would make a great handout, third part influence. If you use this story as a marketing piece, it could have significant influence on your prospects and clients, there is a **strong message** here.

BB

http://www.forbes.com/sites/helaineolen/2012/11/25/larry-hagman-and-the-financial-services-industry/

You may want to share this article.

According to MetLIfe, **one in five Americans** over the age of 65 will either be sold an inappropriate investment for their circumstances, charged too much in fees on their money or become the victims of out-and-out financial fraud. Their number included Hagman, who spent the last several years of his life as a real-life demonstration of what happens to more than a few of our nation's seniors when they **encounter our financial services system.**

Larry Hagman passed away over Thanksgiving, here is a piece of trivia, who was his mother and what did she do to fly?

His mother was Mary Martin, Peter Pan on Broadway

This sort of ties in with the end of Open MIC....Wall Street is coming....BB

Private Equity Firms Buying into our Industry

http://www.investmentnews.com/article/20121125/REG/311259994

Not everyone is thrilled with private-equity firms' expansion in indexed annuities. Some agents and others fret that the firms are expanding their market share too quickly, while others have reservations about the way they invest amid low interest rates in order to offer attractive product features.

This may seem a little more information than you might need, but the background and the thinking points so much in the direction of our industry.....and where the baby Boomers are headed.

I have highlighted important remarks from the authors and listed my thoughts in red....BB

http://www.time.com/time/subscriber/article/0,33009,2129393-6,00.html

TIME

Why Stocks Are Dead (And Bonds Are Deader)

By Rana Foroohar / Newport Beach Monday, Nov. 26, 2012

Newport beach, Calif., is an unlikely headquarters for the world's foremost bond traders. Its placid harbor is filled with pleasure boats, its beaches with surfers enjoying the waves. You won't find wildly gesticulating traders or bosses in pinstripe suits like on Wall Street. PIMCO's traders look more like diligent graduate students who've taken to the library despite the sparkling

sunshine. They sit in academic quiet, collecting rays from their triple-screened Bloomberg terminals in a long room lined with awards and books on investing and economic theory, some of which they've authored. Staffers are encouraged to publish their views to get feedback from the wider world, which can inform their decision making.

The co--chief investment officers of the firm, **Mohamed El-Erian and Bill "the Bond King" Gross,** keep the same crack-of-dawn hours as the local surfers, whom Gross likes to observe, though not from his modest office, which doesn't have much of a view. He has to go down to the beach, since PIMCO has no privileged corner offices. **He likens surfing to investing**, which is "dominated by the wave of either public opinion or institutional opinion, which moves prices forward. If you are negative and you refuse to believe in the wave, then you can't surf. The point is that when you are surfing, you want to ride the wave, but you also want to recognize that there's a crest and that ultimately a good surfer has to kick out."

Or wipe out when the wave crashes. **And the money wave, says Gross, may be ready to crash.**

To understand why, you have to understand how PIMCO, like everyone else in the market over the past few years, has been riding the crest of money **funneled into the economy by the Federal Reserve,** which has, through its three rounds of quantitative easing, been buying vast quantities of **U.S. bonds** and, more recently, **mortgage-backed securities**. That's one reason the stock market took off earlier this year, as the Fed's moves pushed buyers into riskier assets like equities. **PIMCO, which manages nearly $2 trillion,** has surfed this money wave well: its flagship Total Return Fund has outperformed its category for the past five years, returning 9.7% this year, nearly 3 percentage points better than the category.

Yet PIMCO has grown wary of the wave--**and maybe you should too**. Gross recently stunned the markets by **calling equities a Ponzi**

scheme and warning investors they will never see 6% real returns again and would be lucky to get 3%.

(3%)....big lesson here....BB

(never see 6%....3% if you are lucky, an important point to remember....BB)

Gross and El-Erian believe there will ultimately be a price to pay for the Fed's money infusion in the **form of return-eroding inflation** and other economic distortions. When that happens, real growth (already sluggish) will stagnate further, **borrowing costs will skyrocket**, stocks will swoon, real estate will struggle and consumers will hunker down. It will be like the 1970s but with less room for productivity gains. All this is compounded by the fact that finance as a fuel for capitalism is tapped out. Growth-killing inequality is rising. And the rich aren't paying enough taxes, especially in an era when lower returns will change retirement plans for millions. Without major policy changes, Gross and El-Erian believe, the U.S. won't have the mojo to grow beyond a **2% economy** anytime soon.

(This sounds like what we have been talking about on Open MIC for this past year, if the bond interest rate is not kept artificially low, the cost of bonds will increase and .....ready?....the value of bonds will drop. Where do Baby Boomers go for safety and security?....BB)

In other words, some of the world's best surfers are saying, **Get out of the water.**

The money wave has been building not just for the past four years but for the past 30. Historically the economy has tended to move in three-year boom-bust cycles. But since the 1980s, central bankers worldwide have

begun to use low interest rates and large cash infusions to ease, smooth and stretch those cycles. Politicians, all too happy to provide voters with a cushy ride, have played along. So has the public, taking advantage of **the easy-money environment to assume record amounts of debt to buy stocks and houses**, hoping their value would keep rising so we could buy more of everything else. That didn't happen. Post crash, we've only just started to pay down debt, and we have several more years to go, according to analysts like Harvard's Ken Rogoff.

It's a chicken-and-egg cycle: the **financial crisis demanded that the Fed pump even more money into the system to avoid a depression.** But Washington, which should have then helped remedy the situation with growth-enhancing programs like job retraining, New Deal--style infrastructure building and bigger investments in energy and education, has remained gridlocked. (The PIMCO folks would have liked to see an even larger, sharper stimulus directed toward projects with longer-term job-growth potential.) That added political risk to the model, most recently in the form of the **so-called fiscal cliff** as the Obama Administration and the GOP face off over deficit and debt reduction.

Washington's inability to do anything, says Gross, has shaped his positively biblical view of the slow-growth future. "It's sort of a seven-years-feast-and-seven-years-famine-type situation," he says. "And we've been feasting for 20 or 30 years." The nonpartisan **Congressional Budget Office, which predicts 2.4%** yearly growth as far ahead as 2022, seems to agree. Keep in mind that any annual-growth figure of **less than 3% limits** our national wealth and well-being in the long term.

Navigating Troubled Waters

Given this downer of a forecast, how are we supposed to invest? Keep it real, says the PIMCO pair. "What we try to do is tell clients, **Almost anything that we do in the future won't be as high-returning as what you are used to,"** says Gross.

(Want me to repeat what he just said....The past is past!....BB)

"The double-digit returns, which are the result of both credit expansion and the wave [of globalization and growth] since the 1970s, are in the past. And everything--whether it's a stock or real estate, and certainly bonds--is going to be much lower-returning simply **because it's all been brought forward by zero interest rates and the Fed**. There's a finite end to that. So how do we navigate in this type of a world? We look for the cleanest dirty shirts."

That's the sort of quip that Gross and El-Erian have become known for. Nearly every investor knows **Ben Bernanke's money party can't last**, but few sum up this wisdom as succinctly as PIMCO, whose economists and traders are encouraged to simplify complexity by creating pithy taglines for their investment philosophies, many of which get picked up by the financial press.

Gross has a coffee mug emblazoned with one of his: DON'T FIGHT THE FED--BUT BE AFRAID

He likes to drink from this mug at the up to three-hour investment-committee meetings that he and El-Erian hold almost daily with key employees to discuss what's happening in the markets. Back in 2005 the discussion was about how the investment world had fallen in love with the idea of a Goldilocks economy--the notion that markets were in a long period of growth and stability, neither too hot nor too cold, thanks to the wisdom of the world's central bankers and the seemingly endless growth of emerging markets.

Gross, El-Erian and the PIMCO crew had another term for it: stable disequilibrium. Markets seemed calm, but the underlying fundamentals were anything but sound. Not only were financial institutions overleveraged, but both income inequality and the household-debt-to-GDP ratio were growing faster than they had since the era leading up to the Great Depression. Living and working in Southern California rather than in the financial fortresses of Wall Street and the City of London provided Gross with a unique view of just how unstable the housing market in particular was becoming. Newport Beach is a little more than an hour's drive from San Bernardino and Stockton, which were among the hardest-hit areas in the housing crisis. Eager to understand what was happening on the ground, he pulled a junior credit analyst off his desk and told him to go

to seven cities and pretend to be a home buyer. The results proved what we all now know: you barely had to have a pulse to get a mortgage.

In late 2005, **PIMCO started warning its investors to get out of mortgage-backed securities and housing-linked derivatives. (Open MIC in 2005 also pointed to the lack of guarantees with these products and showed agents why and how they would fail....BB)** Later the company made a fortune by getting back into the housing game after values plummeted, buying up government-backed loans. (PIMCO also bet correctly on a government bailout of GMAC, GM's financing arm.)

Market Shapers

Gross isn't all-seeing, and his trading record includes some whoppers, like the failure to ride the wave on long-dated Treasuries in 2011. But despite the occasional miss, Gross and El-Erian have solidified their already important role as major financial insiders. Treasury has the two on speed dial. El-Erian, a macroeconomist whose name comes up in discussions about who will be the next World Bank head or Treasury Secretary (he says he hasn't been approached to replace Timothy Geithner at Treasury and is very happy at PIMCO), flies around the world giving advice to leaders such as German Chancellor Angela Merkel and European Central Bank president Mario Draghi.

Much of PIMCO's good fortune over the past several years is due to Gross's canny trader instincts, which he honed at blackjack tables in Las Vegas after college. (A stamp collector and yoga enthusiast who grew up in the Midwest, he studied psychology at Duke and has an M.B.A. from the Anderson School of Management at UCLA.) But a good chunk may also come from El-Erian's sophisticated worldview. The son of an Egyptian diplomat, El-Erian grew up in places like New York City, Paris, Geneva and Cairo, was educated at Oxford and Cambridge and eventually became a deputy director at the IMF before taking over PIMCO's emerging-market bond fund from 1999 to 2005. He then left briefly to run Harvard's endowment fund, to mixed reviews, and returned to PIMCO at the end of 2007. As a developing-world specialist, he's seen a debt crisis or two--which

is one of the reasons he was less likely to buy into the idea that highly leveraged institutions selling spliced and diced securities was simply the next evolution of capitalism, as did many at the time. "We never believed the bull----, basically," says El-Erian. "We never believed that finance can just exist [separate from the real economy]."

Both Gross and El-Erian nurture contrarian views. Many PIMCO staffers are given training in behavioral economics to better understand their biases about people, culture and finance and how they might be influencing their decision making. That's perhaps in part why PIMCO was quick to see, post-2008, the passing of an era. Things that once seemed unthinkable--the U.S. flirting with default, unlimited central-bank money dumps--were suddenly happening. While most experts (including those within the Obama Administration) were plotting how to move from recession back to the trend growth rate of 3% or 4%, PIMCO was grappling with the idea that **2% growth might be the new normal** not for a couple of years but for decades.

Welcome to the New Normal

By 2009, Gross and El-Erian had come up with their seminal paper on the new normal, which has become a catchphrase for describing our current reality of painful deleveraging, polarized politics and a slow-growth, bifurcated economy in which multinational corporations and plutocrats flourish but everyone else struggles. In his most recent investment note, issued at the end of October, Gross makes the very sharp point that while consumer spending, stock prices and housing have been goosed by the Fed, we're still not saving and investing as a society. Consumers may have saved a bit more post crisis, but the U.S. net national savings rate--government, **household and corporate savings left after depreciating assets are taken out of the equation--is still hovering just below zero**.

(now look at the income rider benefits of annuities, it doesn't matter if your annuity has zero gain as long as the income rider has a built in income increase, someday the whole world will come to understand and respect these benefits...BB)

Tip: sell the benefits of income riders, they increase in value

That's lower than at any other point since the Great Depression. "Surely by now, if the Bernanke model was as advertised, we would be seeing a ... willingness to start saving seed corn as opposed to eating caramel corn," writes Gross.

Although they sound like Fed bashers, Gross and El-Erian **blame politicians (I share their view...BB)** rather than central bankers for our woes. At least the Fed stuck a finger in the dike. **The politicians stuck their thumbs elsewhere.** Gross, a Republican who voted for Obama in 2008 and again this year mainly because he believes the President's stance on taxes is fairer (El-Erian is a Democrat), says, "Neither party really seems to understand that credit as a fuel for capitalism is basically exhausted. We're running on a hybrid now, as opposed to an eight-cylinder Chevrolet Impala like in the late 1960s."

The two do not see cutting tax rates a few percentage points or rolling back regulation as a solution. Gross believes that the last time supply-side economics worked to stimulate the economy was in the 1970s, when taxes were being cut from much higher rates. Nor should we expect a manufacturing renaissance, the Democrats' panacea, to spur a recovery when our major export markets are suffering.

But while they don't favor simple tax cuts, they believe inequality is the biggest economic headwind out there. After all, how can you have a sustainable recovery in an economy that's 70% fueled by consumer spending when 90% of the income gains since the recovery began have accrued to the top 1%? "Over the last several decades, companies have taken profits at the expense of individuals," says Gross. "A lot of people aren't being paid enough to spend."

Personal income is at least one issue that we can address--unlike, say, the euro-zone crisis, the slowdown in China or turmoil in the Middle East. Gross and El-Erian, who are solidly in the 0.1%, put tax reform tops on the to-do list. And both subscribe to the Warren Buffett school of taxes--that

going from a 35% top tax rate to 39.6% wouldn't drive entrepreneurs abroad and that continued bifurcation in the U.S. workforce means the rich will need to do more for the team.

There will be some moderating forces. Productivity increases from things like mobile technology and the shale-gas boom could create jobs and make it cheaper to do business in the U.S. But the new normal will simply continue to be so disruptive in the short term, say the oracles at PIMCO, that **wealth redistribution via tax reform (be curious to know how much estate taxation is in the plan....BB)** is a must for creating a society that's socially cohesive enough to weather several more years of slow growth. "There should be tax reform where the wealthy pay more and corporations pay more but we end up with a more efficient system," Gross says. That system, he adds, should be devoid of tax breaks that just put money in rich people's pockets but include ones that encourage real investment.

Beyond that, the pair's prescriptions are very much a page out of the Simpson-Bowles playbook: medium- and long-term entitlement cuts to restore the U.S.'s creditworthiness and prepare for the day when interest rates (and costs on our debt) will rise. And in the shorter term, it's all about anything that can create real economic growth and jobs--an infrastructure bank, an FDR-style big dig, major investment in education, and labor-force retraining, particularly for younger people. "Youth unemployment is becoming an epidemic," says El-Erian. "This is the first generation that's seriously at risk of **doing less well than their parents."**

Making 2% Growth Pay Off

El-Erian and Gross put much of their sizable personal philanthropic efforts into education, donating tens of millions of dollars to scholarships and financial aid in the U.S. and abroad. And there will likely be more big donations to come, since even in the new normal, PIMCO normally figures out how to make money. "On the first Friday of every month, I'm completely conflicted," says El-Erian. "The investor side of me is really looking forward to the employment report because we have had a better call

on it and linked it much better to what it means for our clients' money. But the citizen side of me looks at what's happening to workforce participation and unemployment. Is it still at a record high? What's the percentage of youth unemployed?"

Still, he places his bets. The stock market as a whole may be a Ponzi scheme, but according to El-Erian and Gross, blue chips have become the new bonds. Multinational franchise firms (think Coca-Cola, Procter & Gamble and IBM) can spread risk around the world while delivering a 3% inflation-beating dividend. Well-capitalized, growing firms that are undervalued because they are in beleaguered markets (Spain's Santander Bank, which is expanding rapidly in Latin America, is a good example) are also smart plays.

(how about an FIA with allocation to the S/P 500?....BB)

While political risk in the U.S. makes Gross shy away from long-dated bonds, he's keener on the higher-yielding debt of countries like Mexico and Brazil (which El-Erian praises for grappling with issues of inequality). PIMCO is still hot on housing and anything housing-related, like timber stocks and construction firms.

After all, the Fed's last round of **quantitative easing was focused on mortgage-backed securities,** and PIMCO has a chunk of them in its portfolio. Of course, it also has a big chunk of assets in cash, which is only logical for the prophets of the new normal. That's not a state of affairs that Gross--who recently joked that the yield on one of his money-market accounts over the past year wouldn't even have bought his wife a new pair of shoes--likes much. So he and El-Erian continue to plot and plan and invest in the new normal, watching the horizon for the crest of that money wave, hoping to keep riding it for a while longer before it finally crashes to shore.

The original version of this story said that Mohamed El-Erian was educated at Harvard. He was actually educated at Oxford and Cambridge.

Summary....BB

When you carefully read an article like this it is usually difficult to summarize. In this case it is simple:

- Bonds are low and are going to stay low in the short term
- Once the government quits fueling the mortgage back securities and short term treasuries, interest rates will rise
- The national debt is so massive that the need for new income revenue will be the focus of the government
- The national debt will increase
- Taxes will increase
- Inflation will reappear over time
- The Baby Boomers will retire
- Bonds will not be the answer for their retirement, neither will be stocks, real estate or bank accounts
- As interest rates rise, bond values will drop
- The perception of safety and security, bonds.
- Why would anyone invest in bonds? Ignorance? Being uninformed? Earning interest?
- 2% as the new norm can only really mean one thing

I added this portion as a natural conclusion to the article

- Income will be their new idol
- Annuities are the logical choice
- Wall Street will come running to our industry
- New products will be developed by WS which will only have the allusion of what we know as an annuity
- The annuity business is the best place to be, be independent and market continuously.

Short term annuity rates might be the new norm

Guggenheim

	Surrender Charges by Year										Interest Rates *	
Guaranteed Period Option	1	2	3	4	5	6	7	8	9	10	Q - $5,000 NQ - $10,000 to $249,999	$250,000 +
3-YEAR	7%	6%	5%								2.00%	2.15%
4-YEAR	7%	6%	5%	4%							2.25%	2.40%
5-YEAR	7%	6%	5%	4%	3%						2.55%	2.70%
6-YEAR	7%	6%	5%	4%	3%	2%					2.75%	2.90%
7-YEAR	7%	6%	5%	4%	3%	2%	1%				2.95%	3.10%
8-YEAR	7%	6%	5%	4%	3%	2%	1%	1%			3.10%	3.25%
9-YEAR	7%	6%	5%	4%	3%	2%	1%	1%	1%		3.20%	3.35%
10-YEAR	7%	6%	5%	4%	3%	2%	1%	1%	1%	0.75%	3.30%	3.45%

* Interest rates as stated are effective on the date of this form and are subject to change in the future at the discretion of the company; call and check with your Marketing Director to verify the most current rates.

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The new year is almost here....sign up for scrubbed leads.

These leads will target your "target market"....sign up and build your marketing around our systems.

- **Radio**
- **Retire Village**
- **Scrubbed Leads**

Scrubbed Leads, how would you like to have a lead like this every day?

Well, you can (almost every day) but would you settle for 2-3 a week like this?

....Update: This lead produced $386,000 in an annuity premium....

Look at the quality of this lead

Time: 2012-10-22 08:57:38

Name: Randall Jones
Address: 2673 S Jones Street
City: Morgantown
State: IN
Zip: 46160
Phone: 812-555-5555
Email: jones@xxxxxx.com
Amount to Invest: $750,001 - $1,000,000
Year of Birth: 1957-01-01
Annuity Type: Rate / Quote Lead
Lead Source: Other Financial Websites

Notes:

Had a long call with Randall this morning. He is a former Colgate-Palmolive employee who has socked away a very decent amount of money. He says he has a million to work with.

Be aware that Randall is a self proclaimed expert, in that he does his homework, knows what is out there but wants to make the right decision with the right advisor. He said he's not the little old lady that can be taken advantage of.

He has a goal and a very clear picture of what he wants to do.... retire in 5-7 years, travel the world and scuba dive in all sorts of exotic locals for about 10 years. After that, he says he'll probably become a recluse.

He does have a wife but said regarding a single or joint annuity he said he needs to see the advantages and disadvantages of both. He is looking for guaranteed income with a death benefit.

My sense is all he does is worry about making money on his investments and when he retires he wants little to nothing to do with this. Randall understands that Joe Agent will be calling today most likely. The number he gave is his work number - he works out of the house.

Sold to: Joe Agent
Domain: annuity.com
Affiliate: Rate / Quote Lead

Big Truck Questions

Questions for the Owen's Brothers from the Crew
Q. What's new? Other than the elk?

Dave has some product updates…

American Equity has announced cap decreases on their complete portfolio effective 12/5! In order for your clients to get the current/higher rates, applications need to be in the American Equity home office on Tuesday, December 4th.

Contact Joe, Dave, Jared or Anthony for further information

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 leads .....less 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

Annuity.com
Planning. Safety. Retirement.

The Scrubbed Lead Program

The strongest brand in the business just gotten stronger!

- Leads are verified by phone
- Leads answer "qualifying questions"
- Leads are 100% exclusive
- Average age: 62 years old
- Average investment amount: $128,000
- 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…

Still have questions? Contact us at: support@annuity.com

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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 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 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.

Is there a lead minimum?
There are no lead minimums, no prepayments and no contracts.

Still have questions? Contact us at: support@annuity.com

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I obtain information from many sources, print, internet, agent gossip and other media. I always try and provide the original source or the link but my note taking habitually is lacking.

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