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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

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Happy Holidays!



May you and yours have a wonderful holiday season. Chad, Joe, Anthony, David and I thank you for your wonderful loyalty and wish you great Holiday Cheer!

Thanks for the Biz!

Welcome to Open MIC!

Thank you for joining us on Open MIC

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



Open MIC will be on **Hiatus** for the Holiday Season, we will return **January 8th, 2015**.

Promises
made.

Promises
kept.

Reflecting back on 2014:

This is a short overview of the importance of our industry and what we as agents really accomplish. Have you ever really thought about it? How important is our industry? As 2014 rolls to a close and we now have time to look back at the year consider what we really accomplished. From our crew, \$millions of important money flowed onto a product that accomplishes real goals.

Goals that are not about percentage of growth and greed but are centered on income and safety. And all accomplished without any exposure to risk. Who else can say that?

Think about the **“peace of mind”** our \$millions have purchased, how many of our clients are less stressed, sleeping better at night and because of us and our products will probably live longer. How do you even judge that?

Think about **“financial security”** we bought with the \$millions. People now can enjoy life even more knowing they have at least a foundation of financial security. How do you even judge the benefits we have provided? We have changed and improved so many lives, lives of real people.

Think about our **“removal of fear”** we have provided to so many people. Less fear from loss, less fear from running out of money, less fear of not having enough income. Income protection have benefited so many people and we are part of that equation.

“Money doesn’t buy happiness” is an old saying. But what our \$millions did help increase happiness by providing safety, security, less stress and less fear. To me you can buy that, you buy it when you buy an annuity.

Congratulations to all of you who helped our clients learn and understand these marvelous products. Products based on promises made and promises kept.

Bill Broich

Of Interest:

Updated Mortality Tables to Boost Pension Liabilities

<http://www.treasuryandrisk.com/2014/12/09/updated-mortality-tables-to-boost-pension-liabilit?>

<https://www.soa.org/news-and-publications/newsroom/press-releases/society-of-actuaries-releases-new-mortality/>

New mortality tables released by the Society of Actuaries (SOA) in October are expected to increase the pension liabilities of U.S. businesses, giving companies an added incentive to unload some of those liabilities by offering lump sums to participants or buying a group annuity.

The good news from the Society of Actuaries is that Americans are living longer. The **new tables**, the first update since 2000, show that if Americans reach the age of 65, **men** are likely to live until age **86.6**, two full years longer than the age shown in the previous SOA tables, and **women** to reach age **88.8**, 2.4 years longer.

Count your lucky stars they don't have their grimy fingers on our industry....BB

SEC Called a “Rogue” Agency

<http://www.thinkadvisor.com/2014/12/10/mark-cuban-chris-cox-condemn-sec-as-rogue-agency?>

That startling conclusion emerged from what was billed as a “debate” between billionaire investor and Dallas Mavericks owner Mark Cuban and former SEC chair Chris Cox, the man who ran the SEC while Cuban was accused of insider trading, a charge of which he was cleared last year.

“We’ve got to [stop] people going rogue,” said Cox, now a securities attorney in private practice.

Can you imagine the mess if they outsource audits?....BB

More Advisor Audits Needed—Only Not From SEC

<http://www.thinkadvisor.com/2014/12/10/more-advisor-audits-neededonly-not-from-sec-pitt-s?>

The only practical solution may be **to privatize advisor audits**, making them more frequent as well as more constructive and less prosecutorial. The SEC has about 450 personnel devoted to advisor examinations, yet accomplishes just 1,000 audits a year.

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



Sales and Marketing Topic:

We have a power guest today, a real Super-Agent.

Shon Peil



For the past 13 years, Shon Peil has served as one of the top recognized retirement specialists in the Northwest. Now, as the president and owner of Vision Capital, he is doing what he professionally loves the most—building relationships and providing his clients with financial security, and guaranteed and predictable income—without being far away from home.



“Mrs. Jones, do you remember the Market Crashes, 1929, 1954, 1987, 2008. Ask yourself this, what happens to your retirement income if another crash were to occur?”

Great marketing share, you can make your clients completely **“Crash Proof”** with this simple and easy explanation. If income is the issue, simply use the income rider on the deferred portion of the “split” annuity. **(I edited....BB)**

Plus, a split annuity keeps so many of a client’s options open and in front of them.....BB



“How a Split Annuity is Crash Proof”

Consider this situation, your client needs income, he has \$400,000 in his IRA, split it into two parts (they don’t have to be equal) Use a portion now and send the balance ahead in a FIA with an income rider.

Q: First off, What is a Split Annuity?

“A split annuity is a great investment strategy that involves the use of a SPIA (Single Premium Immediate Annuity) and a deferred fixed annuity. These two investment products work together simultaneously to allow the

client to receive income from a portion of their nest egg immediately, while the remaining portion gains interest over time.”

Q: What makes a Split Annuity a “Great” Investment Strategy?

Safety and Risk Free: This is a great investment strategy because it allows two very safe investment products to work together in perfect harmony. Using either a SPIA or a deferred fixed annuity alone has its benefits, but strategically using them together optimizes the value of each product. By implementing a split annuity, you can provide a client with years of guaranteed income, while never reducing their principal value.”

Q: So, You’re Saying a Split Annuity will Provide Years of Income but the Client Never Loses Money?

A portion of the client’s investment is put into a SPIA, which pays a guaranteed monthly income for a set amount of time. The rest of the investment is placed into a deferred fixed annuity, which is a long term product that gains interest for the length of the investment.

The fixed deferred annuity is set to payout exactly when the SPIA stops providing monthly income. At this point, the client will receive a lump sum payment, which is designed to grow to be the same amount that the client originally invested into the split annuity.

So just like that, the client has received years of income without ever actually losing any of their principal investment.”

Q: Okay, but Exactly How Long Do Client’s receive this income? And How much Do They Receive?

The more a client wants to invest, the higher their monthly payments will be. Usually clients prefer to invest in a split annuity for five years, but they can be designed to payout for 10 or even 15 years.“

Q: Okay, So what's the Catch?

“The only real downside to a split annuity is that it is a fixed investment, meaning it works exactly as designed and once invested there isn't a whole lot of flexibility.

Income rider: There are plenty of features like that which can be added to each annuity product to make the investment more flexible. So be sure to review all of the features these products offer so you can better suit your client's needs.”

Q: What Makes a Split Annuity “Crash Proof”?

“Split annuities are never subject the investor to **market losses**. All clients can find comfort in knowing that even in the event of a market crash; their investment will not skip a beat thanks to the strength of the insurance industry.”



How would you like to be able to use the split annuity concept and then illustrate a return guaranteed (for income account) to be (5%-7%) on the income rider. Does anyone have that level of power? This as killer idea and it is in our hands....BB

I could have written an entire Open MIC about this article, sadly amazing....BB

<http://www.thinkadvisor.com/2014/12/11/wave-of-surveys-show-americans-unprepared-for-reti?>

Wave of Surveys Show Americans Unprepared For Retirement

The last weeks of every calendar year are always a favorite time to reflect on the immediate past, and look ahead at what's to come. The same is true of retirement and financial planning surveys, and there have been a lot of them in recent weeks.

Not surprisingly, there continues to be bad news in the collective lot: too many individuals are ill-prepared for retirement; too many workers will have to delay when they can retire. But there is also some good news: workers did invest more in their retirement savings plans in 2014, and they vow to do even better in 2015.

So where exactly are we when it comes to retirement preparedness? Here's what the latest surveys and research studies tell us:

They don't have the knowledge

Starting with the worst news first; **Americans get an 'F'** grade when it comes to retirement know-how.

That is the finding of the Retirement Income Literacy Survey conducted for The American College of Financial Services, which polled 1,019 Americans aged 60 to 75 with at least \$100,000 in assets.

The study asked participants a series of questions around how to best plan for and manage retirement. Topics included Social Security, Medicare, financial concepts, and investment strategy, among others.

The results: The vast majority (**80 percent**) received scores of **60** or lower; and only **20 percent earned a passing grade**.

"Individuals have to make a lot of their own decisions today, David Littell, retirement income program director at The American College, was quoted in an article at CNBC. "It's hard to understanding how you can make good choices without some basic knowledge of these issues."

Interestingly, the lack of retirement knowledge conflicted with how many Americans view their retirement preparedness. Although 40 percent felt they were somewhat or very knowledgeable about saving for retirement, only **27 percent** said they actually have a formal retirement plan.

Households feeling the squeeze

The message isn't much better according to a recent analysis of 2013 Census Bureau data by Interest.com, which finds that the typical household aged 65 or older lives on \$37,847 per year. That amount factors to 60 percent of what today's typical 45 to 65 year-old earns, and is **only 70 percent of the recommended annual income for a retired household.**

"It's clear that, nearly everywhere in the country, older Americans still don't have the kind of money coming in they need for a secure and comfortable retirement," Mike Sante, managing editor of Interest.com was quoted as saying in Money Magazine.

Whatever the savings numbers, they aren't good

When it comes to how much Americans are saving for retirement, and how many have no savings, the answer depends on who you ask. Three recent studies painted somewhat different pictures, though none of them were encouraging.

More than one-third of Americans say they have not started saving for retirement, according to the monthly Financial Security Index by Bankrate. And a quarter of Americans approaching retirement age say they haven't started saving yet either.

One factor may be that a growing number of Americans say they expect to just keep working, according to a blog at Bankrate.

"I have had people tell me all the time that they love their job and intend to work until they drop, thus there is no need for them to save," Gail Cunningham, spokeswoman for the National Foundation for Credit Counseling was quoted as saying. "However, these people are not considering the potential of a job loss or medical issue that prevents them from working."

It's a similar message in an article at Money Magazine, which says 31 percent of Americans have no savings at all. Money bases its projections on recent data from the Federal Reserve Board, which finds that **"19 percent of those very close to retirement age, between the ages of 55 and 64, said they have no savings,"** according to the article.

"Overall, the survey found that as of September 2013 many households were faring well, but that sizable fractions of the population were at the same time displaying signs of financial stress," the Federal Reserve stated in its study report. "Over 60 percent of respondents reported that their families were either "doing okay" or "living comfortably" financially; although one-fourth said that they were "just getting by" financially and another 13 percent said they were struggling to do so."

According to the Federal Reserve study, "The effects of the recession also continued to be felt by many households, with 34 percent reporting that they were somewhat worse off or much worse off financially than they had been five years earlier in 2008 and 34 percent reporting that they were about the same."

Not surprisingly, more than half of those surveyed said they expect to work either full time or part time during their retirement.

“This lack of preparedness is not signaled by a lack of planning alone,” an article in the Washington Post said of the Federal Reserve statistics. “Many respondents, particularly those with limited incomes, indicated that they simply have few or no financial resources available for retirement.”

Small business owners fail to invest ... in themselves

Individuals aren't the only ones falling behind on retirement planning goals. The same can be said of the nation's small business owners.

“Business owners are shortchanging their financial future with a lack of focus on retirement planning,” according to the CNBC report. “America's small business owners are wealth builders, driving GDP and job growth. But when it comes to their personal finances they get low marks in asset diversification and retirement planning. That's because the vast majority of their investment wealth is tied up in their business, a tactic that is shortchanging their personal financial futures.”

Citing data from the first CNBC/FPA Small Business and Financial Planning survey, the article notes that developing a retirement plan and exit strategy from the business is now the most pressing financial challenge facing most small business owners.

Guilty as charged, but promising to do better

Ready for some good news? A majority of Americans confirm that they did not invest enough in 2014, they feel guilty about that fact, and they vow to do better in 2015.

Those are among the findings a recent Bank of America Merrill Edge report, which looked at consumers and their financial decisions in 2014. The biannual survey polled 1,046 mass affluent Americans (individuals with \$50,000 to \$250,000 in investable assets).

The bad news: more than half (51 percent) of respondents said they did not save enough for retirement in 2014. The good news: “a majority of this group plans to take action in 2015, with nearly six out of 10 (59 percent) making retirement savings and investing a goal for the upcoming year,” explains a blog at the Bank of America site.



2015

Tax Facts At-A-Glance



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Sneak Preview

Sherilyn Orr is going to help us understand the marketing possibilities of this system.

Let Annuity.com and Katrina work for you!

Fixed Indexed Annuities - Is One Right For You?



What Are Annuities? Discover the Different Types of Annuities and The Pros and Cons



The two annuity.com seminars that you see on your page can be custom edited for you the agent and programmed into their Retire Village site. This will be custom video edits and voiceover

production work so their contact info and photo is **IN THE VIDEO**.

Your name and your contact information on the video!
Turnaround time is about a week. Plus we can add your photo at the end of our video!

Go to www.annuity.com and click the tab **VIDEO** to watch these videos. Yours will be fully customized.

Here is an example of how they would look on your Retire Village site, imagine the marketing possibilities.

<http://ral.retirevillage.com/videos2>

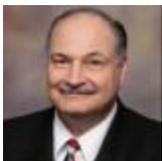
Contact Joe Rych at Joe@annuity.com for more information and cost or Sherilyn Orr at sherilyn@infofuel.com



Agent Share:

Crew! Send me your shares and we will put them on Open MIC notes, that way we help each other in our **Agent Community!**

Chuck Bartman has a nice share with us regarding informing your clients and prospects about yearend planning....BB



Chuck Bartman

Chuck Bartman is the owner and founder of Senior Financial Center. As advertised on TV and the host of "Safe Retirement Planning Radio", he's recognized as one of the nation's leading experts on Safe Retirement Strategies and Social Security Timing.

Make Sure Your Year-End Financial Checklist Makes Sense

BY Chuck Bartman

The year end is upon us, it is time to make any changes that can help you plan for maximizing your tax year. It could be time to address good recordkeeping and better tax liability planning. Here is a list of topics that will help you re-evaluate your personal situation.

Investments. Review your approach to investing and make sure it still matches up with your goals. As the years go by, our situation can change. Have you selected the correct blend of safety and risk? As we get older we all will move to safety and security is it time for you to consider safety and security as your primary investment option?

Retirement planning strategy. How have your objectives changed? Your retirement objectives at 40 are not the same at age 60. Are making contributions to your IRA? Your 401(k)? Are you contributing the maximum? If you are behind, the IRS allows you to catch up, have you considered that option? If you have attained the age of 70½ you must take your “required minimum distribution” (RMD), have you done so? You have until December 31 to comply. Remember, it is your responsibility.

Your tax situation. Do you have any potential credits or deductions that can be used before the end of the year? The increase in the top marginal tax bracket for 2014 changed many options available to you. Consult your tax preparer for any available options. Maybe you could qualify for additional depreciation or other options available to you. Have you sold real estate or stocks, repositioned your portfolio? Do you know your tax basis on your non-qualified assets? Possible there could be a loss available to you on a non performing asset. Do you have any loss carry forward credits from previous years?

Charitable gifting. If charitable gifting is in your consideration, it is time to make those gifts. Most charitable gifts are tax deductible. In addition to charities, you are also allowed an annual federal gift of \$14,000 tax free to any other person and that person does not need to be a family member. These gifts are not tax deductible but they can have a nice effect on downsizing your estate. Maybe you should consider an educational gift to help a family member. You might consider gifting appreciated stocks to a charity. If you have owned them for more than a year, you can deduct 100% of their fair market value and legally avoid capital gains tax you would normally incur from selling them.

Named beneficiaries. Life insurance when paid to a beneficiary is tax free. Have you made sure your desired beneficiaries are up to date? Annuities are not paid tax free (any gain is taxable) but they can be received without probate expense or cost if a beneficiary is named. Have you updated your annuity beneficiaries. Have you updated your named beneficiary on your IRA? 401(k)?

Life changes. Did your marital status change in 2014? Did you buy or sell your home? Did you lose a family member? Did you receive an inheritance or a gift? Many of these circumstances can have an impact on your financial and tax liability.

Other possible important ages:

Age **70 ½** , if so, you must now take Required Minimum Distributions (RMDs) from your IRA(s).

Age **62**, if so, you're now eligible to apply for Social Security benefits.

Age **59½**, If so, you may take IRA distributions without a 10% penalty.

It is time to review 2014, consult your professional advisors for additional help. Remember important decisions should not be made without consulting a licensed professional.

The great Chad Owen was our guest last week. Read this.....

Hello Partners,

It's been a really tough year on the retail side of business for Chad. He was way behind last year until this week when he wrote 4 clients for **\$2.3 million and saved a \$400K** case that was trying to free look.

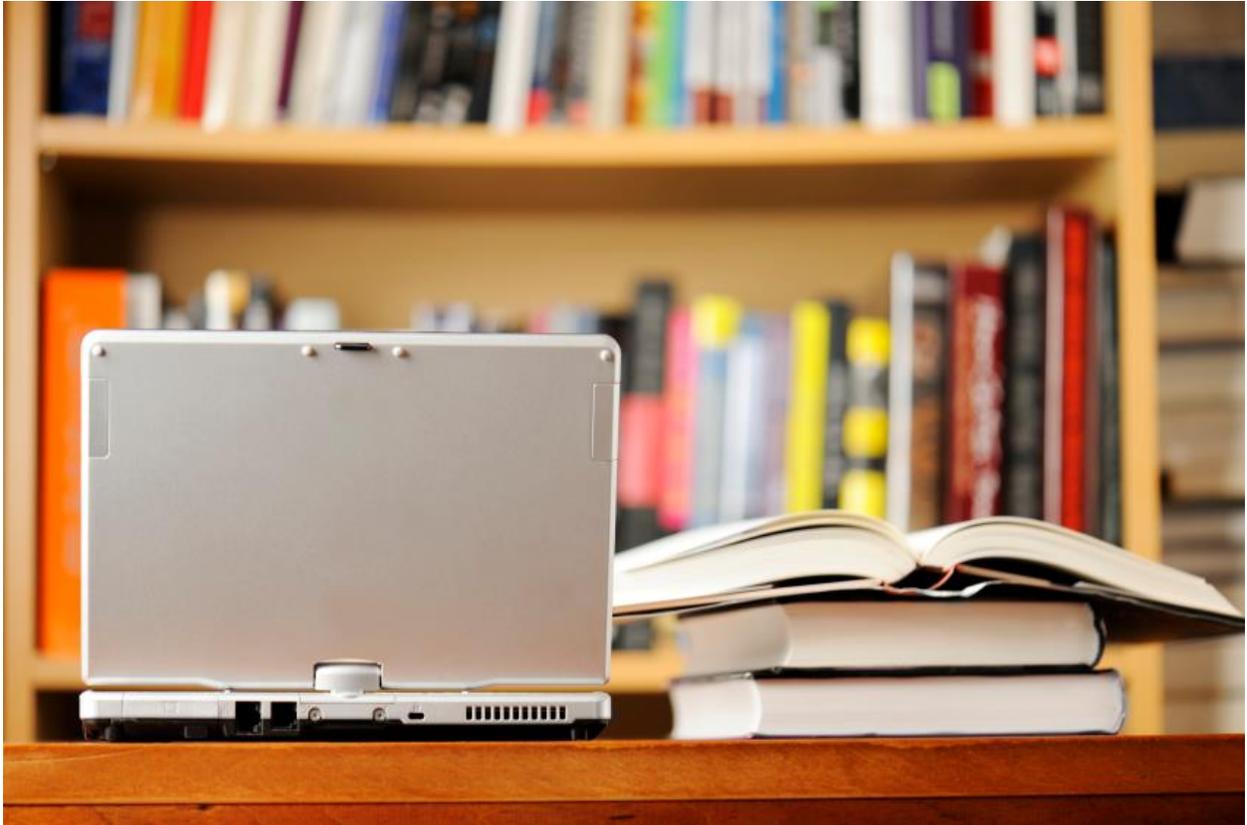
How did we do it? We bumped up our marketing from 8K per month to **\$15K** per month and instead of a 6 appointment average Chad started running 8-12 appointments a week.

As you have heard me say, when things get tough double everything. Double your effort, double your confidence, double your phone calls, and even double your marketing.

Of course you have to put yourself in a position to financially go big so make sure you are building up big cash reserves for those days when your sales are struggling.

Thanks for the biz!

Anthony R. Owen



2601 North Alder St | Tacoma, WA 98407 US



The Short List:

(Some links may require cut and paste) or simply “**Click**” on title of article.

Accumulation or Income?

Guaranteed Lifetime Withdrawal Benefit (**GLWB**) elections increased nearly **10%** from the prior quarter. It is surprising to see such a big increase in GLWB elections when there has been such a focus on the accumulation story with ‘uncapped strategies.’ Makes one wonder if the focus of third quarter sales was really on accumulation or not! ~sjm The post Accumulation or Income?

(<http://www.looktowink.com/2014/12/accumulation-not/>) appeared first on Wink (<http://www.looktowink.com>).

5 Trends For Fixed Annuities In 2015

PORTLAND, Oregon — December 9, 2014— 2014 has been a year of dynamic growth in the annuities industry. Fixed annuities, once viewed as a conservative investment strategy, emerged as an accumulation vehicle of choice for many soon-to-be retirees. Fixed annuity purchases show no signs of slowing in 2015. Rich Lane, director of individual annuity sales [...] The post 5 Trends For Fixed Annuities In 2015 (<http://www.looktowink.com/2014/12/5-trends-fixed-annuities-2015/>) appeared first on Wink (<http://www.looktowink.com>) .

Indexed universal life: It's just a great investment

Everything we do in life involves some element of risk. Some risks are known, and believed to be understood, while others are more uncertain and involve either probability or magnitude that we find difficult to quantify. When investing, we generally seek to obtain the highest return possible given the amount of risk that we are [...] The post Indexed universal life: It's just a great investment (<http://www.looktowink.com/2014/12/indexed-universal-life-just-great-investment/>) appeared first on Wink (<http://www.looktowink.com>) .

NAIC Backs Off On IUL Illustrations, Expected To Approve AG 48

WASHINGTON – The National Association of Insurance Commissioners (NAIC) is backing off on its previous decision to move aggressively on implementing a compromise regulation governing the illustrations insurers and agents can use in marketing indexed universal life insurance (IUL) by late March. At the same time, the NAIC executive committee is now expected to approve [...] The post NAIC Backs Off On IUL Illustrations, Expected To Approve AG 48 (<http://www.looktowink.com/2014/12/naic-backs-off-iul-illustrations-expected-approve-ag-48/>) appeared first on Wink (<http://www.looktowink.com>) .

A.M. Best Affirms Ratings of NLV Financial Corporation and Its Affiliates

OLDWICK, N.J. — A.M. Best has affirmed the financial strength rating of A (Excellent) and the issuer credit ratings (ICR) of “a+” of National Life Insurance Company (NLIC) (Montpelier, VT) and its wholly owned subsidiary, Life Insurance Company of the Southwest (Dallas, TX) (together known as National Life). Both companies are life insurance subsidiaries of [...] The post A.M. Best Affirms Ratings of NLV Financial

Corporation and Its Affiliates (<http://www.looktowink.com/2014/12/m-best-affirms-ratings-nlv-financial-corporation-affiliates/>) appeared first on Wink (<http://www.looktowink.com>) .

The 2015 interest rate outlook: 7 questions answered

LifeHealthPro Senior Editor Warren S. Hersch recently interviewed Terence Martin, director of life annuity research at Conning & Co., a provider of asset management, risk and capital management solutions and insurance research. The interview explored the impact of the current rate environment on life insurers and the outlook for both in 2015. Click here for excerpts. The post [The 2015 interest rate outlook: 7 questions answered](http://www.looktowink.com/2014/12/2015-interest-rate-outlook-7-questions-answered/) (<http://www.looktowink.com/2014/12/2015-interest-rate-outlook-7-questions-answered/>) appeared first on Wink (<http://www.looktowink.com>) .

A.M. Best Affirms Allianz Life's Excellent Rating With Stable Outlook

MINNEAPOLIS–(BUSINESS WIRE)–Minneapolis-based Allianz Life Insurance Company of North America (Allianz Life®) announced that A.M. Best affirmed the company's financial strength rating as A (Excellent) and the issuer credit ratings of "a+". The outlook for all ratings is stable. This is consistent with the ratings assigned in 2013. The ratings reflect Allianz Life's strategic position under [...] The post [A.M. Best Affirms Allianz Life's Excellent Rating With Stable Outlook](http://www.looktowink.com/2014/12/m-best-affirms-allianz-lifes-excellent-rating-stable-outlook/) (<http://www.looktowink.com/2014/12/m-best-affirms-allianz-lifes-excellent-rating-stable-outlook/>) appeared first on Wink (<http://www.looktowink.com>) .

Ways advisers can better work with female clients

Whether prospecting female clients for the first time or helping a newly divorced or widowed woman sort through her finances, financial advisers can use a variety of tactics to better communicate with female investors. The following tips were shared by experts and financial advisers during InvestmentNews' series of webcasts this year that focused on women. [...] The post [Ways advisers can better work with female clients](http://www.looktowink.com/2014/12/ways-advisers-can-better-work-female-clients/) (<http://www.looktowink.com/2014/12/ways-advisers-can-better-work-female-clients/>) appeared first on Wink (<http://www.looktowink.com>) .

Tony Robbins slams critics, says he's not a financial advisor

In his rousing seminars, primo coach Tony Robbins spurs willing attendees to tread across a bed of burning-hot coals as a lesson in overcoming fear. Now he's raking RIAs over the coals for taking "pot shots" at him. Some advisors and others have mercilessly dissed Robbins' new book, "Money: Master the Game: 7 Simple Steps [...] The post Tony Robbins slams critics, says he's not a financial advisor

(<http://www.looktowink.com/2014/12/tony-robbins-slams-critics-says-hes-not-financial-advisor/>) appeared first on Wink (<http://www.looktowink.com>) .

Diet, exercise more important than financial planning

Americans appear less concerned about personal finances – even those relating to their retirement – this coming year than they are about their personal figures (as in their bodies). Some 40 percent of those taking part in an Allianz Life survey listed managing money better as the New Year's resolution that they would most likely [...] The post Diet, exercise more important than financial planning

(<http://www.looktowink.com/2014/12/diet-exercise-important-financial-planning/>) appeared first on Wink (<http://www.looktowink.com>) .

Industry Survey 2014: Ten results you need to know

From the survey: Where are you finding your biggest success right now? Annuities continue to dominate the industry survey. According to respondents, annuities remain number one with 35 percent of those surveyed claiming the safe product as their biggest area of success. Others clocking in were life insurance (23%), long-term care insurance (15%) and investment [...] The post Industry Survey 2014: Ten results you need to know

(<http://www.looktowink.com/2014/12/industry-survey-2014-ten-results-need-know/>) appeared first on Wink (<http://www.looktowink.com>) .

Individual life insurance premium up four percent in Q3

Total individual life insurance new annualized premium improved four percent in the third quarter, according to LIMRA's "Retail Individual Life Insurance Survey." In the first nine months of 2014, individual life insurance premium fell one percent. Policy count dropped one percent in the third the quarter and three percent year-to-date (YTD), the LIMRA survey shows. [...] The post Individual life insurance premium up four percent in Q3 (<http://www.looktowink.com/2014/12/individual-life-insurance->

premium-four-percent-q3/) appeared first on Wink (<http://www.looktowink.com>) .

DALBAR Announces Its 2014 Annuity Service Award Winners

BOSTON, Dec. 8, 2014 (GLOBE NEWSWIRE) — Today DALBAR released the 2014 winners of its annual Annuity Service Award. AIG Variable Annuities, AXA, Genworth, New York Life, Pacific Life and Prudential Financial emerged as the titans of customer service in 2014. For nearly three decades, DALBAR has conducted rigorous testing of service delivery via its [...] The post DALBAR Announces Its 2014 Annuity Service Award Winners (<http://www.looktowink.com/2014/12/dalbar-announces-2014-annuity-service-award-winners/>) appeared first on Wink (<http://www.looktowink.com>) .

Do Consumers Want An Advisor Who Is A Person Of Letters?

If you've ever wondered why some advisors' business cards have so many three- or four-letter credentials listed after their names, it's because certification matters. Now, it could be argued that some financial professionals with five or six professional designations take their professional lives a little too seriously, or that for all their intellectual brainpower they [...] The post Do Consumers Want An Advisor Who Is A Person Of Letters? (<http://www.looktowink.com/2014/12/consumers-want-advisor-person-letters/>) appeared first on Wink (<http://www.looktowink.com>) .

Tell Stories About The Long-Lived Among Us: BLOG

Yet another survey has come out showing that older Americans have a great deficit in knowledge about, and readiness for, retirement. For instance, among Americans age 60 to 75 with at least copy00,000 in assets, 69 percent indicated they are unfamiliar with the "4 percent rule," according to The American College of Financial Services, which [...] The post Tell Stories About The Long-Lived Among Us: BLOG (<http://www.looktowink.com/2014/12/tell-stories-long-lived-among-us-blog/>) appeared first on Wink (<http://www.looktowink.com>) .

2 Charged In \$11.3 M California Ponzi Scheme

WASHINGTON – Two southern California insurance agents have been have been charged with defrauding 27 people of \$11.3 million through sale of unsecured investments. The victims include a retired major league baseball player, according to

officials of the California Department of Insurance (CDI). The CDI official said the scheme was financed through purchase of life [...] The post 2 Charged In \$11.3 M California Ponzi Scheme (<http://www.looktowink.com/2014/12/2-charged-11-3-m-california-ponzi-scheme/>) appeared first on Wink (<http://www.looktowink.com>) .

HAPPY BIRTHDAY IRAs: The Individual Retirement Account Celebrates its 40th Year January 1, 2015

Atlanta Advisor, Christian G. Koch, Provides Insight on the Importance of this Retirement Account ATLANTA–(BUSINESS WIRE)– January 1, 2015 marks the 40th anniversary of Individual Retirement Accounts (IRAs) in the United States. Born from the passing of the Employee Retirement Income Security Act (ERISA) of 1974, IRAs were created to protect workers’ earned company retirement benefits [...] The post HAPPY BIRTHDAY IRAs: The Individual Retirement Account Celebrates its 40th Year January 1, 2015 (<http://www.looktowink.com/2014/12/happy-birthday-iras-individual-retirement-account-celebrates-40th-year-january-1-2015/>) appeared first on Wink (<http://www.looktowink.com>) .

Carriers Wracked By Online Channel Conflict With Agents

The life and annuity industry has heard this story before, and now it’s about to hear it again: Life and annuity carriers just aren’t that into direct Internet-only sales, and many appear to be paralyzed to a certain extent by “channel conflict.” Many carriers may yearn to be players in the direct channel. Some, such as [...] The post Carriers Wracked By Online Channel Conflict With Agents (<http://www.looktowink.com/2014/12/carriers-wracked-online-channel-conflict-agents/>) appeared first on Wink (<http://www.looktowink.com>) .

Genworth offers lifetime income annuity

Genworth Financial Inc., providing the latest example of the life insurance industry responding to an appetite for guaranteed income products and a favorable regulatory climate, has introduced a new annuity with a lifetime income rider. And the Richmond, Virginia-based insurer is hoping to expand its target market to include those as young as 45. Genworth’s [...] The post Genworth offers lifetime income annuity

(<http://www.looktowink.com/2014/12/genworth-offers-lifetime-income-annuity/>) appeared first on Wink (<http://www.looktowink.com>) .

Voya exec. stresses life insurance as a component of retirement security

Framing the value of life insurance for prospects in terms of retirement security will be key to the industry's future growth. So said Michael Smith, CEO of Insurance Solutions at Voya Financial, during an afternoon keynote today at the annual Insurance Executive Conference. Hosted by Summit Professional Networks, the session explored opportunities for industry growth [...] The post Voya exec. stresses life insurance as a component of retirement security (<http://www.looktowink.com/2014/12/voya-exec-stresses-life-insurance-component-retirement-security/>) appeared first on Wink (<http://www.looktowink.com>) .

Why VA Owners Are Keeping Their Policies

Living benefits riders have been around for a decade now in variable annuities and, more recently, in fixed indexed annuities. That invites a natural question: What are policyholders doing with those features? A new study on variable annuity (VA) "policyholder behavior" sheds some light on this. It is a light that annuity professionals may find [...] The post Why VA Owners Are Keeping Their Policies (<http://www.looktowink.com/2014/12/va-owners-keeping-policies/>) appeared first on Wink (<http://www.looktowink.com>) .

Genworth Introduces New FIA With Lifetime Income Rider

PR Newswire Association LLC RICHMOND, Va., Dec. 1, 2014 /PRNewswire/ — <https://www.genworth.com/> has introduced a new fixed index annuity with a lifetime income rider for consumers as young as 45 who want to start building retirement income that is protected from market losses and has the potential to grow before and after withdrawals begin. "With [...] The post Genworth Introduces New FIA With Lifetime Income Rider (<http://www.looktowink.com/2014/12/genworth-introduces-new-fia-lifetime-income-rider/>) appeared first on Wink (<http://www.looktowink.com>) .

7 ways to fight the holiday blues

Margie Barrie, a veteran long-term care insurance (LTCI) agent, marketer and educator, has been writing articles about long-term care (LTC) planning and related issues for several years. Here, she takes a question about ways to overcome consumers' reluctance to think about LTC planning during the holiday season. Click here to read... The post 7 ways to fight the holiday blues (<http://www.looktowink.com/2014/12/7-ways-fight-holiday-blues/>) appeared first on Wink (<http://www.looktowink.com>) .

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And, although all of the articles have been selected for their content, however in the interests of balanced reporting we often publish articles we may not agree with, the publishing of such articles within Open MIC notes does NOT constitute a recommendation of the products or services mentioned or advertised within those articles. Boise State will play in the Fiesta Bowl and end 12-2...another fabulous year.

Did you know that since 1932 Boise State is 405 wins and 210 losses....what a record!

Did you know that since 2000, Boise State is 91-4 at home.

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