

ANNUITY AGENTS
— PODCAST —

BILL BROICH

- Annuity.com, Co-Founder
- Safe Money Radio Marketing, Co-Founder
- \$150 Million+ Producer

ANTHONY OWEN

- Annuity Agents Alliance, President
- Annuity Innovation Systems, President
- Safe Money Radio Marketing, Co-Founder & Creator

Brought to you by

Annuity Agents Alliance
Marketing • Sales Process • Case Design

.....Over 25 Years and still rolling.....

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

IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US

CALL OR EMAIL

888-74AGENT (24368) Ext. 100

info@annuityagentsalliance.com

OR VISIT OUR WEBSITE



Annuity | Agents Alliance

Marketing ■ Sales Process ■ Case Design



Annuity
Agents Alliance

2021

TOP PRODUCER EXPERIENCE

Riviera Maya, Mexico

HIT THE FOLLOWING PRODUCTION TARGETS AND YOU AND A GUEST WILL BE EXCLUSIVELY INVITED TO JOIN ANNUITY AGENTS ALLIANCE AND OTHER QUALIFYING TOP PRODUCERS FOR THE ULTIMATE RIVIERA MAYA VACATION.

EXPERIENCE THE BEST OF RIVIERA MAYA ALL-INCLUSIVE RESORTS, BREATHTAKING LONG BEACHES ALONG THE CARIBBEAN COASTLINE, AND THE PRESERVED RUINS OF AN ANCIENT MAYAN CITY.

DECEMBER OF 2021

**QUALIFICATION PERIOD:
ONLY 9 MONTHS TO QUALIFY!
JAN. 1 – SEPT. 30**

PRODUCER QUALIFICATIONS

TIER I

- \$2MM in issued-and-paid indexed annuity premium
- \$100,000 in issued-and-paid annualized target life premium
- OR a combination of the two

TIER II

- \$4MM in issued-and-paid indexed annuity premium
- \$200,000 in issued-and-paid annualized target life premium
- OR a combination of the two

Credit will be earned for applications issued and paid between January 1st to September 30th, 2021. Invitation at discretion of Annuity Agents Alliance to producing agents only. Non-transferable. Agents must be in good standing and currently appointed with company. Includes airfare, accommodations, and selected activities. No financial or other considerations available in lieu of attendance.

Welcome!

The COVID 19 situation is a mess.

We mentioned the effect of COVID-19 on insurance companies last week. If you think COVID-19 is a disaster to the economy, wait until nursing homes and assisted living units start closing. Here is more important information and a link: [COVID-19 and Long-Term Care: LTCI Insider | ThinkAdvisor](#)

The *American Health Care Association and the National Center for Assisted Living* (AHCA/NCAL) conducted a survey of **953** nursing home providers across the U.S. on their financial and staffing challenges.

- **Two-thirds of nursing homes operators say they won't make it another year given the current operating pace due to increased COVID-19 costs.**
- **90% of nursing homes are currently operating at a loss or less than 3% profit margin.**

At the same time, revenues are taking a beating. Nursing homes are suffering from the loss of lucrative post-acute rehabilitation and other care for patients recovering from surgery, strokes, and the like. Potential long-term care residents are reluctant to move in.

Those results are consistent with one expert in nursing home financing who privately predicts that COVID-19 will drive about half of all current operators out of business.

How about The Impact on Assisted Living Facilities?

Occupancy rates for assisted living facilities have significantly declined due to COVID.

Here are the key findings from a survey by the *National Center For Assisted Living*:

- Half of the assisted living facilities are operating at a loss.
- 66% of assisted living providers said they would not be able to sustain operations another year at the current pace of increased costs and revenue loss.
- These facilities are facing increased costs in personal protection expenses (PPE) supplies, staff pay, and cleaning supplies.
- Assisted living facilities — unlike nursing homes — have not received any direct federal funding.

COVID-19 is creating a mess everywhere. Here is another example of how we are all forced to adjust. I had been planning on a return trip to Spain this early summer, guess what? Spain is closed to non-EU citizens, and vaccinations are lagging so slowly that it is expected early summer **2022** before $\frac{1}{2}$ of the Spanish population is vaccinated.



And we are off to the races!

COVID-19 has dampened every aspect of our economy in some way or another. Who would have ever considered the bankruptcies of long know American brands?

- JC Penney
- Neiman Marcus
- GNC
- Jos. A. Banks, Men's Warehouse
- 24 Hour Fitness
- Briggs and Stratton
- **Cirque du Soleil**, based in Montreal and famed for its circus acts on the Las Vegas Strip, and announced it was laying off 3,480 workers after the pandemic forced it to stop performing.

The list goes on....

A SURPRISE

Despite incredibly low interest rates, sales of **fixed deferred annuities** were strong in 2020, up by **41%** in the fourth quarter compared with the fourth quarter of 2019. For the full year, sales of those products hit \$51.7 billion, compared with \$47.5 billion in 2019, according to the Secure Retirement Institute data.

That trend could be due to a lack of good alternatives, as well as strong demand for asset protection in general. For example, bank certificates of deposit have rates that are less than half of those available in fixed deferred annuities, he said. (generally, 1/3)

Think of this category (MYGA) as a transactional asset. FIA are a relationship asset and needs to be sold via Fact Finding. It was not until mid-summer that ZOOM selling was finally being accepted.

Meanwhile, sales of fixed indexed annuities fell substantially, at \$55.7 billion for the year, down from \$73.5 billion in 2019. Once again, relationship selling, not transactional.

Although interest rates were up slightly in the fourth quarter, the 10-year Treasury rate was 93 basis points at the end of 2020, less than half of what it was at the beginning of the year, according to the report.

The effect on VAs became a big problem. That environment makes it difficult for insurers to provide competitive guaranteed living benefits alongside their VAs.

Last year, two major insurers, Prudential and Transamerica, indicated plans **to stop selling such guarantees**. Transamerica is also ceasing fixed annuity sales.

We have always focused on marketing and let product information stand on the sidelines. This very point separates us from the other insurance marketing companies.

Marketing, marketing, marketing!

- Annuity.com and Invited Authors
- Internet Leads
- Safe Money Book and now leads
- Retire Village
- Safe Money Radio
- Open MIC and now Agent Podcasts
- And more!

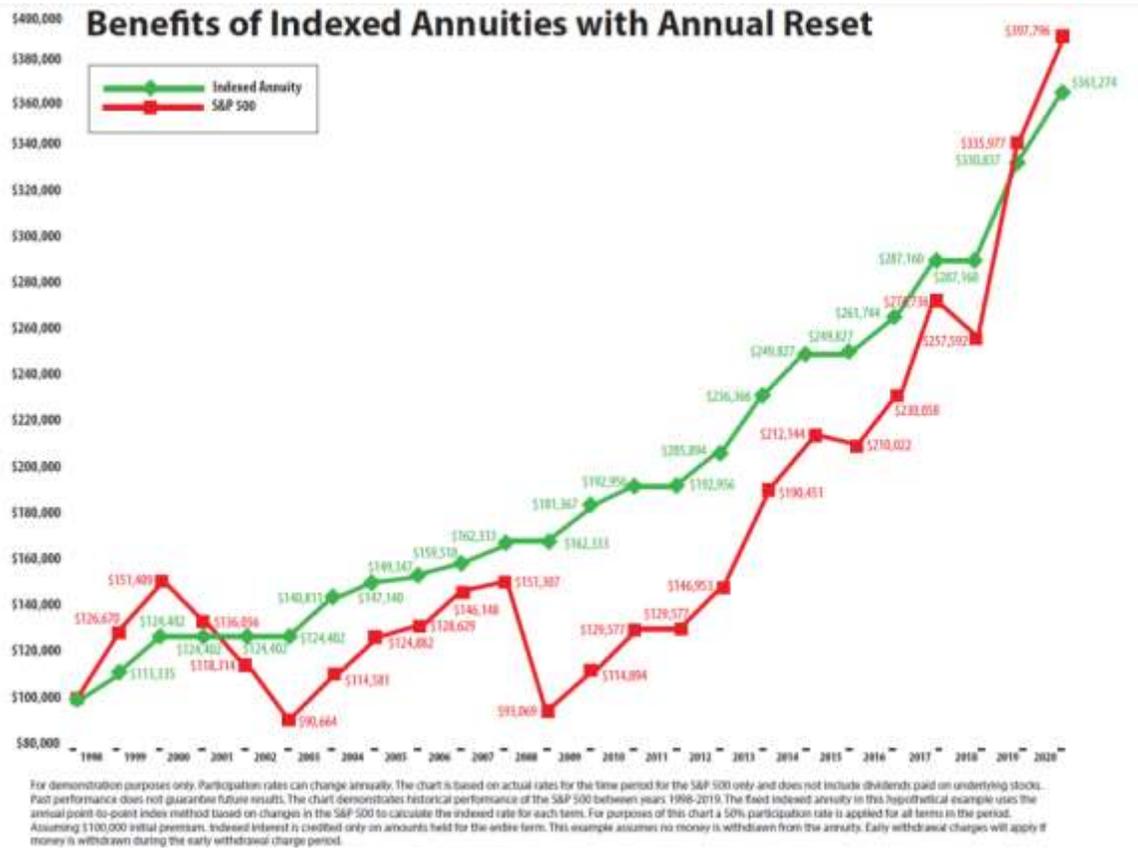
- Plus, on the horizon is our newest project which is still in testing...*”Syndicated Columnists”*

Our sales results showed our direction was the way to go, marketing. While our competition and the industry were down in sales in 2020...**we were up.**

This is a testament to all of you who now understand the future is not product, but relationships built by Fact Finding. And, prospects are found by marketing, not product enticements.



Just look at this chart.... now you can see the power of our product. Tremendous example of sequence of events and how devastating they can be and how you can protect your client’s money from a downside.



Speaking of marketing....Here is how an industry professional does it. Imagine a \$7 million paid annuity premium in January!

Brad Pistole has been part of our crew for over 10 years, he is in demand as a speaker, and he always shares his insight. His views and his ability to run his business has awed many agents. The interesting thing about Brad, as it is with most of our crew, sharing. Here is a recent share from Brad, enjoy.

BTW, check out Brad’s credentials below his article, and now you can add his newspaper column, starting this week, *“Brad Pistole Perspectives.”*

Very nicely done, Brad.



In 18 business day in January of 2021, I wrote 33 annuities totaling over \$7,000,000.

I had more than 30 in-person client appointments in the office during those 18 days and made no less than 100 phone calls to radio callers. I stayed at the office into the dark EVERY SINGLE DAY during January, including three Fridays past 6 p.m.

I have more than \$1,000,000 lined up to close in early February. And this business was 99% from Safe Money Radio and referrals. One annuity came from an existing client from 2011 who now lives in Florida. He continues to read my articles and my monthly newsletters. He called one day this week and asked if he could put \$800,000 into another FIA.

Do you think Safe Money Radio is worth the struggle?

I just wrote more in ONE MONTH than I did in my first 3 years of SMR combined. Should I have quit in those early days when I was struggling and trying to learn my sweet spot for radio?

Soon after several early years of struggle, I hit a stride of 10+ million for several years in a row, including 16 million in 2020 and 7 million in the first month of 2021.

I learned to write my own shows...incredibly powerful shows that are custom-designed for my part of the country. These resonate with the listeners. I wrote my own book that included many of the stories of my own clients. I wrote several nationally published articles. And all of the hard work and dedication started to have a snowball effect.

Two of my clients from this month, representing 2 million of the 7 million, said, *"I first heard you on the radio more than 5 years ago. I continued to listen to you over the years because I loved what you had to say. Then I called in and asked for a copy of your book because I knew I was going to be retiring soon. I'm so glad you stayed on the air."*

Longevity on the radio and in everything that you do WILL PAY OFF! How bad do you REALLY want to succeed? Think it will be easy? Think again! Is it worth all of the struggle when success comes your way?

ABSOLUTELY! NEVER GIVE UP!

Sincerely,
Brad



PRODUCT UPDATES

Nationwide Peak 10 Product Training

You can start your product training and get it over with.

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

Code: Peak10FIA

Thanks for the biz!

Anthony R. Owen



Rates

Fixed Indexed Annuity Rates are holding steady in February 2021.

Download the Rate Sheet



News

The Writing Agent Bonus is in full swing for 2021.

GL Marketing is paying a 1% commission bonus* on all Fixed Indexed Annuity premium above \$300,000 in 2021.

This bonus combines the premium for the ViStar Fixed Indexed Annuity, the Highlander Fixed Indexed Annuity, and the Highlander 7 Fixed Indexed Annuity and pays once the threshold has been met in 2021.

Download the Bonus Flyer now for complete details.

Download the Bonus Flyer



In Case You Missed It

Marketing Services Manager Rhiannon Friddle and New Business Lead Chelsea Zmolek held a webinar detailing the new NAIC Regulations and the Customer Profile Worksheet which will be in all application packets beginning January 1, 2021. If you would like to view the replay of this important and informative webinar please [follow this link](#).

Upcoming Webinars

Join Communications Coordinator Erin Pratt and Annuity Sales Consultant Katy Segraves on Wednesday, February 10, 2021 at 2:00 PM EST for a look at Guggenheim Life's E-Apps. Erin will show you the e-app process from beginning to end and teach you how to navigate the system for the best and easiest way to submit annuity applications.

Register Now

* Eligibility requirements will apply

Interest rates are effective as of 2/1/2021 and guaranteed for the initial term. Future interest rates are subject to change at the discretion of Guggenheim Life and Annuity Company, subject to the minimum guarantees.

IMPORTANT INFORMATION This material is for informational or educational purposes only, and is not a recommendation to buy, sell, hold or rollover any asset. It does not consider the specific financial circumstances, investment objectives, risk tolerance, or needs of any specific person. In providing this information, Guggenheim Life and Annuity Company (d/b/a Guggenheim Life and Annuity Insurance

Company in California) (“Guggenheim Life”) is not acting as your fiduciary as defined by the Department of Labor.

Guggenheim Life, whose office is located at 401 Pennsylvania Parkway, Suite 300 Indianapolis, Indiana, issues the ViStar Fixed Indexed Annuity on form number GLA-INDEX-02, the Highlander Fixed Indexed Annuity on form number GLA-INDEX-02, the Highlander 7 Fixed Indexed Annuity on form number FIA-INDEX-07M, or variations of such. The products and/or certain product features may not be available in all states. Guggenheim Life is not licensed in New York.

This information is intended for insurance agent use only and is not intended for use with the public.



In our editorial I mentioned transactional sales which BTW are easy ways not additional sales once the relationship is strengthened. Here are rates:



January 15, 2021

Page 1

Annuity Marketing Support
1.800.274.4829

www.LBGG.com

Annuity Service Center
1.800.745.4827

BANKERS ELITE SERIES

ENHANCED RATE / MULTI-YEAR GUARANTEE / SINGLE PREMIUM ONLY ANNUITIES

Features:	Bankers Elite 3	Bankers Elite 5	Bankers Elite 7	Bankers Elite 9
Net Year Rate: <small>(All rates are rates per Annual Effective Year)</small>	2.15%	3.00%	3.00%	3.05%
Current Rate Guarantee:	3 Yrs	5 Yrs	7 Yrs	9 Yrs
Renewal Rate Strategy:	Guaranteed 3 Yrs	Guaranteed 5 Yrs	Guaranteed 7 Yrs	Guaranteed 9 Yrs
Minimum Guaranteed Rate ¹ :	The minimum rate is determined each policy year based on a formula using the five-year constant maturity treasury rate. The rate may not be less than 1% or more than 3%. The rate determined by this methodology for 2021 is 1.68%.			
Maximum Issue Age: <small>(Insured & Contingent)</small>	88 <small>(75 in CA & FL)</small>	90 <small>(75 in CA & FL)</small>	85 <small>(75 in CA & FL)</small>	88 <small>(75 in CA & FL)</small>
Minimum Premium ² :	\$10,000	\$10,000	\$10,000	\$10,000
SM:	Q or NG <small>(not available in AZ or SIMPLE IRA)</small>	Q or NG <small>(not available in AZ or SIMPLE IRA)</small>	Q or NG <small>(not available in AZ or SIMPLE IRA)</small>	Q or NG <small>(not available in AZ or SIMPLE IRA)</small>
Maximum Withdrawal Charges:	3 Yrs 7.5, 6.2, 5% = \$50, \$12, 7 Yrs <small>(No \$50 in FL & NC)</small>	5 Yrs 7.5, 6.2, 5, 4, 3% = \$50, \$12, 7 Yrs <small>(No \$50 in FL & NC)</small>	7 Yrs 7.5, 6.2, 5, 4, 3, 2, 1% = \$50, \$12, 7 Yrs <small>(No \$50 in FL & NC)</small>	9 Yrs 7.5, 6.2, 5, 4, 3, 2, 1, 0.5% = \$50, \$12, 7 Yrs <small>(No \$50 in FL & NC)</small>
Penalty Free Withdrawals:	NO PENALTY FREE WITHDRAWALS FOR ANY REASON (INCLUDING RMDs) DURING SURRENDER CHARGE PERIOD; THEREAFTER, 10% LIQUID			
S Marks & Disability Waiver:	No			
Death Benefit (Annuitant/Owner):	SURRENDER VALUE. Surviving spouses may elect to continue the policy as their own and avoid surrender charges. Non-spousal beneficiaries may utilize or avoid charges by deferring payment or taking a periodic income. CA Only: Death Benefit equals Accumulation Value for policies issued ages 88 and above. FL Only: Death Benefit equals Accumulation Value for policies issued at all ages.			
Subsidiary Comments:	Most suitable for those seeking higher rates; not needing liquidity, including RMDs, during initial rate guarantee period and desiring full liquidity and control after surrender charges expire. No automatic renewal of surrender charges. CA & FL Only: For issue ages 88 or greater, 100% commission charge back to the excess of death during the first policy year.			
Available Through Liberty Bankers Life:	AK, AR, AZ, CA, CO, CT, DC, FL, GA, HI, IA, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WY			
Available Through Capital Life:	AK, AL, DC, HI, MA, ME, MI, MO, TX, VT			



Annuity Carrier News

RELIANCE STANDARD

Effective 02/02/2021

Reliance Standard is **increasing their rates effective February 2nd**. [Click here for updated rates.](#)

PACIFIC LIFE

Effective 02/01/2021

Pacific Index Dimensions **rates are decreasing**. [Click here for the rates.](#)

SILAC

Effective 02/01/2021

Product Modifications

Due to valuation rates, regulatory and current option pricing changes, we are making a few modifications to our products **effective 2/1/2021**:

1. Valuation Rates: Valuation rates are prescribed annually and determine the cost of guarantees provided in our annuities. 2020 valuation rates were the lowest ever experienced in our industry. The 2021 valuation rates are projected to be even lower – that means guaranteed benefits have all become more expensive in 2021. After thorough review, we are excited to announce that we are only making a slight modification to Denali 14 and Denali Bonus 14:

- **Denali 14 & Denali Bonus 14** **lifetime withdrawal percentages are decreasing 0.25%.**

- **No changes** to *Denali 7, Denali 10, Denali Bonus 7 or Denali Bonus 10.*

2. Valuation Rates and Regulatory Changes: Valuation rates also have a slight impact on the Teton product – especially the 14-year products. This impact paired with the NAIC Best Interest regulation that’s going into effect have warranted our review of the Teton 14 and Teton Bonus 14 commission rates. We think it’s prudent to make sure you don’t have a conflict of interest regarding the compensation of the Teton and Denali lines. We never take any product changes lightly – especially commission changes – but are making the following changes to commissions for Teton 14 and Teton Bonus 14:

- **Teton 14 & Teton Bonus 14 commission rates are decreasing 0.50%.**
- ***No commission changes to any other products.***

3. Option Pricing/Rate Changes: Volatility has continued to decrease over the last few months. For most crediting strategies, this is helpful. For monthly P2P with cap, this actually makes monthly caps more expensive. Therefore, **we are realigning our caps, PRs and spreads with current option pricing.**

Please note there was no option budget/fixed rate change – this is purely a realignment.

Here’s a summary of changes:

- **All monthly P2P caps are decreasing.**
- **Some annual P2P PRs are increasing.**
- **Most monthly average PRs and spreads are improving.**
- **No change to Atlas adjustments!**
- **No change to MYGA rates.**

All of these changes are **effective 2/1**, and the rate sheet effective 2/1 is found [here](#).

LEGACY

Effective 01/18/2021

Legacy will be reducing payout factors for the Ameritas IncomeMark and FlexMark. The changes will take effect January 18, 2021. FlexMark will only have reduced payout factors, while the IncomeMark will have reduced payout factors with Increased rates. For all details please [click here](#).

ATHENE ANNUITY

Effective 01/16/2021

Athene Annuity will be decreasing rates on all products. This will include indexed caps and rates as well income bonuses, payout factors...please see the link below for additional details. In order to receive current rates, applications must be signed on or before January 15th and received at Athene by market close on January 29th.

[Click here for more information.](#)

Derek M. Easdon

[Annuity Agents Alliance](#): Associate Vice President

Direct: 720-780-8738

Fax: 888-742-4368

Retire Village Drip this week. This is powerful marketing for you, please reach out to your RV database and visit about this terrific piece originating from **Kiplinger's**.

Dear Bill,

Index annuities are enjoying quite a bit of interest in the current economic environment. In 2019 alone, total deferred annuity sales topped \$221 billion, including **\$73.2 billion in fixed index annuities**. The increased attraction can be traced to what index annuities offer investors: downside protection coupled with the potential for upside returns associated with various indices.

A common criticism of Annuities is simply that they are bad - but the fact is, annuities - even index annuities - are **not a fit for every situation**. For example, sometimes fixed index annuities may be too conservative for investors with aggressive growth goals, such as those who have a very long time horizon before retirement (25 years or more) and can trade more risk to their principal for higher gains, because they have time to earn, save, and invest more money to make up any losses.

Many competing options are presented as performing just as well as Index Annuities, but **one of the main benefits of many index annuity programs is the ability to guarantee no loss of principal on the original invested amount**. Other than cash, very few programs exist that can do this, and cash in a high interest savings account cannot compete with the potential returns that index annuities offer. Providers can only archive this security plus growth effect through bulk options on indexes of various kinds as well as cash, at a scale that an individual investor would have difficulty matching.

(video included in the drip...BB)

[Video: Fixed Indexed Annuities](#)

Annuity **expense** has also been of concern; however index annuities offer fairly low fees compared to managed asset services. Early withdrawal or surrender penalties can be steep, but most programs today offer the ability to remove 10% of the annual contract value yearly with no surrender charge or fee. They also offer the ability to remove any required minimum distributions (RMDs) for free as well, even if those RMDs should happen to exceed the 10% free withdrawal feature. Liquidity riders may also be available for a small annual percentage that drastically reduce surrender charges, in some cases to zero, depending on the withdrawal and timeframe need.

Please feel free to call or reply with any questions you might have. All The Best!

David Townsend



Q: Bill, how do we order the Kiplinger's article?

The Kiplinger logo is displayed in a large, bold, red font. The letters are slightly shadowed, giving it a 3D appearance. The background behind the text is a light gray and white checkerboard pattern.

Hi Steve,

Thanks for your note. Yes, we handle custom reprints for Kiplinger so it has their logo/issue date, article title, and in this case, the text-only article. The price for 250 is going to be the most expensive because of the initial cost to go back to press (each order is custom- not “off the shelf”). Rates get better as the volume increases for 500. It is \$3,100, and 1,000 is \$3,400.

I hope this helps!



We showed this last week and two of you joined this marketing (free). More should.

Marketing system you can outsource

Women's Financial Concerns

Women face unique financial concerns, and their finances may have to work harder and last longer. Use the promotions in this pre-built prospecting campaign from **AIG** to help show how life insurance can help. [Women's Financial Concerns](#)

This is terrific information; it takes some organization but it is well worth it.

If you want to be involved, I have an **outsource person who will do it all for you. The emails you send can all be through your already existing Retire Village account.**

The cost is a pittance and should create another lead avenue.



Annuity.com

David Townsend

NEW Specialty Markets Digital Resource Guide

Check out all the marketing resources for **Lincoln** Specialty Markets and Advanced Sales in the new Specialty Markets Digital Resource guide. Visit our site at www.lfg.com/specialtymarkets.

Care Solutions Learning Opportunity – 2/26 – The Self-Funding ILLUSION

Tune in to learn more about the myths of LTC funding with this informative deep dive into the self-funding illusion. Why self-fund when **OneAmerica** offers a wide variety of LTC funding solutions! [Click here](#) to register.

Client Materials for “Insure Your Love” Month

Insure Your Love month is a great time to start the life insurance conversation with new or existing clients to help them protect their loved ones and their futures. [Mix and match these pre-approved marketing materials](#) from **North American** this February to create an Insure Your Love campaign that’s all your own.

Financial Professional Use Approved! The Value of Return of Premium

For SecureCare, have you used the new ROP piece from **Securian**? Check it Out – [Click Here](#)

New and Updated Social Security Video Series

From Eligibility to Claiming Strategies to Pausing Benefits and everything in between, **Columbus Life’s** updated Social Security video series is a great resource to share with your clients! [View Now](#)

Download Your 2021 LTC Tax Guides

The [LTCi tax advantages flyers](#) from **Mutual of Omaha** are now updated with the 2021 eligible deduction amounts.



How Insurers, Trying to Gain Edge, Peek at What Rivals Are Doing

There have been recent layoffs in the life insurance industry, but Sheryl Moore, CEO of Wink, said she hasn't seen a trend in cutting competitive intelligence roles at companies. She considers Wink, which publishes Wink's Sales & Market Report, a competitive intelligence provider. Her company [...]

After Dodging Bullet, Insurers Lift Age Restrictions on Applicants

Sheryl Moore, CEO of Wink, publisher of Wink's Sales & Market Report, noted that companies that still have age restrictions may be hesitant to lift them. "The low-interest rate environment and the changes in the stock market due to Covid-19 I [...]"

Nationwide Launches the Nationwide Peak 10 Fixed Indexed Annuity with New Development and Distribution Partner AmeriLife

COLUMBUS, Ohio, Jan. 22, 2021 /PRNewswire/ — Nationwide, a financially strong and diversified, Fortune 100 insurance and financial services company, announces the launch of the Nationwide Peak 10® fixed indexed annuity. Peak 10 is the latest addition to Nationwide's diverse product lineup, [...]

New York Life helps retirees embrace the new normal in retirement with the launch of IndexFlex Variable Annuity.

NEW YORK, January 19, 2021 – New York Life announced today that it has expanded its comprehensive suite of retirement solutions. The company's latest variable annuity, the New York Life IndexFlex Variable Annuity (IndexFlex), issued by a subsidiary, New York Life [...]

North Dakota Lawmakers Working on Annuity Best Interest Bill

North Dakota is one of the states moving toward adopting the National Association of Insurance Commissioners' annuity sales standards model update. The update includes a "best interest" standard that's meant to be compatible with the U.S. Securities and Exchange Commission's [...]

Annexus Retirement Solutions Shifts the Paradigm in Retirement Plan Industry with Announcement of Lifetime Income Builder

SCOTTSDALE, Ariz., Jan. 21, 2021 /PRNewswire/ — Annexus Retirement Solutions, a leading retirement income product design company, today announced its new solution, Lifetime Income Builder. Lifetime Income Builder is financially engineered to help participants maximize lifetime income without sacrificing growth opportunity or control. The [...]

Whole Life Insurance In A Lifetime Financial Plan: The Case Study

For these comparisons, I create a case study for a forty-year-old married couple with two children who are now constructing a lifetime financial plan. Jerry and Beth have determined that it is time to get serious about retirement and life [...]

Top Consumer Confusions About Cash Value Life Insurance

The process of purchasing and maintaining a life insurance policy can be confusing. Agents and advisors often sell life insurance based on a policy's features, such as cash value and perhaps low premium payments. When you purchase a cash value [...]

Allstate to Sell Life Insurance Unit to Blackstone for \$2.8 Billion

Private equity giant Blackstone Group Inc. has agreed to buy Allstate Life Insurance Co. from Allstate Corp. for \$2.8 billion, the latest in a slew of deals between financial firms and life insurance businesses. Allstate Life Insurance Co. holds about [...]

Hidden In Stimulus Bill: A Win For Whole Life Insurers

Beginning this month, life insurers will start redesigning permanent life insurance products as a result of new calculations enacted via the Consolidated Appropriations Act, 2021 (H.R. 133), Moody's Investors Service reported. Although the CAA was largely a spending and stimulus [...]

Star Wars And IUL: Sometimes You Both Frustrate Me

The Death Star trench run in the original Star Wars movie was tense, and I loved it as a kid. But when Luke Skywalker, about to be pushed into the Sarlaac's mouth, sprang off of the Desert Skiff's plank and [...]

Fed Will Likely Stress Commitment To Low Rates Amid Pandemic

WASHINGTON (AP) — The Federal Reserve this week will likely underscore its commitment to its low-interest rate policies, even as the economy recovers further from the devastation of the viral pandemic. Chair Jerome Powell is sure to strike a dovish [...]

Insurer Gets Partial Victory In Colorado COI Lawsuit Verdict

A Colorado federal judge granted a partial summary judgement to a life insurer facing a cost-of-insurance lawsuit, but is allowing the case to continue. Judge Daniel D. Domenico of the District of Colorado permitted the certification of a class action [...]

Ohio National, Broker-Dealer Drop Federal Court Suit

An independent broker-dealer and The Ohio National Life Insurance have agreed to end federal litigation in Massachusetts over one part of a dispute over annuity producer compensation. The broker-dealer, Commonwealth Equity Services LLC, and Ohio National filed a joint stipulation of [...]

The Pandemic, Women and STEM

There is no doubt that the impacts of COVID-19 and its economic fallout has had an astounding impact on women. According to a new MetLife survey, 58% of women say that the pandemic has already had a negative impact on [...]

Life Insurers, Financial Pros Welcome Biden-Harris Administration

Wednesday Joe Biden was sworn in as the 46th U.S. president, and Kamala Harris was sworn in as the country's first female vice president. Financial services groups have been issuing statements responding to the official start of the Biden-Harris administration. Susan [...]

Private Equity Firm to Acquire Talcott Resolution Life

Sixth Street has agreed to acquire Talcott Resolution Life Insurance Company — what's left of Hartford Financial Services Group Inc.'s old life and annuity operations, Talcott Resolution announced Wednesday. The price was not disclosed. Richard Carbone, Talcott Resolution's chairman, described the [...]

The Year to Talk About Money

We all made it to a new year. No one thought the pain and suffering of 2020 would ever end but gladly it did. (Especially for my Philadelphia Eagles.) We now have a reset opportunity for all things money. I [...]

Equity Growth and Asset Protection

For investors, the last twenty years have been something of a roller coaster. The dot-com bubble, 9/11, the financial crisis, and now the recession associated with the COVID-19 pandemic have roiled stock markets enough to make any investor apprehensive about [...]

Stan the Annuity Man': Why the 'Annuity Truth' Beats the Annuity Dream

Many annuity agents, long successful at selling to clients in person, are struggling to chalk up substantial sales in pandemic-imposed virtual meetings. It is one reason annuity companies are looking, increasingly, to broker-dealers for distribution, argues Stan Haithcock, aka Stan [...]

Nationwide Teams With AmeriLife to Offer Indexed Annuity: Annuity Moves

Nationwide is joining with AmeriLife Group LLC to introduce an indexed annuity. Pacific Life, Newport Beach, California, has introduced the Pacific Choice Income variable annuity contract. RetireOne, San Francisco, has introduced the RetireOne Advisor Portal, to give registered investment advisors direct access to client [...]

Haven Life ranks #2 on Built In NYC's Prestigious Best Places to Work List

NEW YORK, Jan. 26, 2021 /PRNewswire/ — Haven Life Insurance Agency (Haven Life), the customer-centric life insurance innovator backed and wholly owned by Massachusetts Mutual Life Insurance Company (MassMutual), today announced its inclusion in Built In NYC's list of Best Places to Work in [...]

Independent Insurance Group LLC Announces the Signing of a Definitive Agreement for the Acquisition of Sterling National Life Insurance Company **Why Fixed and Variable Annuities Work Well in Tandem**

With interest rates so low there has been increasing interest in the role that annuities can play for those near or entering retirement. Bonds just aren't playing the dual roles of safe haven and income source that they once did, [...]

4Q Variable Annuity Sales Up 4%, Powered By Index-Linked Products

Fourth-quarter variable annuity sales increased 4% from prior year to \$27.9 billion, powered by robust registered index-linked annuity sales, according to preliminary results from the Secure Retirement Institute's Individual Annuity Sales Survey. "Current economic conditions have made RILA products uniquely [...]"

Q4 Life, Health and Annuity Earnings Calendar

UnitedHealth Group Inc. may have provided a preview of the new round of earnings releases last Wednesday, when it reported that COVID-19 had cut net income for the fourth quarter of 2020 to \$2.4 billion, from \$3.5 billion for the [...]"

The Insured Retirement Institute Has Some Questions For Janet Yellen

On Tuesday, the Senate Finance Committee is set to hold a hearing on Joe Biden's pick for Treasury Secretary, Janet Yellen. For the next several years her decisions and advice will impact the American economy at every level, including retirement. [...]"

Sixth Annual Advisor Authority Study Reveals COVID's Impact on Women Investors: Less Optimistic, More Concerned and Less Prepared

COLUMBUS, Ohio, Jan. 25, 2021 /PRNewswire/ — As the COVID-19 pandemic wears on, women investors are more concerned about their finances and feel less prepared than they've been in years. Nearly three in four (72%) women with investable assets of \$100,000 or more said the [...]"

Annuity sales spike as investors sought protection in Q4

Annuity sales saw a bump during the fourth quarter of 2020 as investors sought refuge from a volatile market and uncertain world. Click [HERE](#) to read the full story via InvestmentNews

Conferences are planning in-person events in 2021

Nearly a year has gone by since the COVID-19 pandemic shuttered doors to in-person conferences, and the industry responded accordingly by converting most live events into virtual experiences. Click [HERE](#) to read the full story via InvestmentNews

NGL Acquires Everplans, Laying a Foundation for Expansion to Become a Digital Leader in the Insurance and Employee Benefit Landscape

MADISON, Wis.–(BUSINESS WIRE)–National Guardian Life Insurance Company (NGL) is pleased to announce the acquisition of Everplans, a New York City-based digital life-planning and organization company. Everplans will remain a separate entity and operate as a wholly owned subsidiary of NGL. [...]

AM Best Analyst Accepted to Participate in Insurance Careers Movement's 2021 Emerging Leaders Conference

OLDWICK, N.J.–(BUSINESS WIRE)–AM Best is pleased to announce that one of its credit rating analysts has been accepted by the Insurance Careers Movement organization to take part in its 2021 Virtual Emerging Leaders Conference, which recognizes high-performing individuals and provides professional [...]

Study Shows Educators Would Save More for Retirement if Given More Choice

NEW YORK–(BUSINESS WIRE)–According to research conducted on behalf of Equitable, a leading financial services organization and principal franchise of Equitable Holdings, Inc. (NYSE: EQH), K-12 educators who are given a choice of retirement plan providers are more likely to contribute toward their [...]

Pacific Life Launches “The Wave Strength” Podcast

NEWPORT BEACH, Calif.–(BUSINESS WIRE)–Pacific Life today announced, “The Wave Strength,” a new podcast series dedicated to the latest trends and solutions in the world of pensions and retirement plans. Hosted by Jim Breen, marketing director for Pacific Life’s Institutional Division, [...]

Prudential Financial announces new leader of US insurance and retirement businesses

NEWARK, N.J.–(BUSINESS WIRE)–Prudential Financial, Inc. (NYSE: PRU) has appointed Caroline Feeney as CEO of its U.S. Insurance & Retirement Businesses. Feeney assumes this newly created role effective today and will be responsible for driving growth across the consolidated portfolio of U.S. [...]

Brighthouse Financial Announces Conference Call to Discuss Fourth Quarter and Full Year 2020 Results

January 21, 2021 04:15 PM Eastern Standard Time CHARLOTTE, N.C.–(BUSINESS WIRE)–Brighthouse Financial, Inc. (Brighthouse Financial) (Nasdaq: BHF) announced today that it plans to hold a conference call and audio webcast to discuss its financial results for the fourth quarter and [...]

Social Security may not be a Ponzi scheme, but it sure acts like one

Ponzi schemes are a form of investment fraud made popular by Charles Ponzi in the 1920s. Click [HERE](#) to read the full story via InvestmentNews.

Allstate Announces Agreement to Sell Allstate Life Insurance Compa

January 26, 2021 06:05 PM Eastern Standard Time NORTHBROOK, Ill.–(BUSINESS WIRE)–The Allstate Corporation (NYSE: ALL) has agreed to sell Allstate Life Insurance Company (ALIC) to entities managed by Blackstone for \$2.8 billion. ALIC holds approximately 80% (or \$23 billion) of [...]



Like all agents, we also need leads. Our approach has always been building and developing marketing systems. We strive for new and better ways to get in front of “target” marketed prospects.

Our systems are tried and true; they work.

“Time Invested Marketing”

