

**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

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

**IF YOU WOULD LIKE TO FIND OUT MORE ABOUT US**

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**888-74AGENT (24368) Ext. 100**

[info@annuityagentsalliance.com](mailto:info@annuityagentsalliance.com)

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**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.

# SNOW ALERT

## Texas

### Expecting:

Zero (0) to 85 inches of snow.

### Starting:

Saturday or Sunday or Monday maybe, but probably not happening at all.

### Recommendations:

Stock up on all necessitates immediately and prepare for a snowpocalypse or a beautiful weekend, either one is possible.



## EDITORIAL

I have felt for a long time a sense of pride, a sense of victory, a sense of life achievement when it comes to our products and how they have evolved.

**The simple fact is this; our product guarantees its promises.**

How many products that you use in your daily life can make that guarantees? Think about the benefits it will provide, the guarantees it will guarantee, and its effect on so many lives.

I am also so proud of many agents who give way more than the minimum to help others; this past week, **Chad Owen** did just that.

The human body is a strange thing, and it can provide almost any success it desires, to accomplish nearly everything it thinks is important. A person's ability to perform at a very high rate of accomplishment sets aside flaws, fears, and concerns over what others may feel.

“Humans” can do things out of the ordinary, things that others might never even consider. Commitment, fearlessness, desire to help a fellow man, the desire to stand up and be counted, the desire to give.

We recently witnessed such an accomplishment in Texas this past week when our own Chad Owen patrolled the freeways in and around Austin. He helped pull cars and trucks out of snow piles, making sure people got home, helping a man get to a doctor, giving fully of himself for his fellow Texans.

He prowled the streets and freeways of Austin, helping pull out stranded motorists, helping other vehicles pulling out other vehicles; he was all in on his mission to provide assistance.

Chad did it without compensation, without fear, and not wanting anything for his efforts.

Human beings like you, me, Chad, your neighbor next door, almost all people on earth strive for **4 things** necessary for a happy retirement time period, a happy home.

**Lifestyle**  
**Longevity**  
**Liquidity**  
**Legacy**

*“The longer you live, the longer you live.”*

The four financial goals for retirement are **lifestyle, longevity, liquidity, and legacy**. How does working with our clients and prospects compare to these accepted goals?

Here is a secret, retirement is not about how much money you have; rather it is about how much income you have. Income that cannot be outlived and comes on a regular basis reduces stress.

**An annuity can guarantee lifestyle.**

**What about longevity?** I used to explain longevity with this term, “the longer you live, the longer you will live” The meaning behind that term isn’t meant to be silly; it is to establish a foundation; the longer you live, the longer you live. It means that the longer you live, the greater your life expectancy because at an older age, your longevity increases.

Here is an example, a boy 10 has a life expectancy to age 76. But when he reaches 76, does he die? At 76, all males in that group have a life expectancy of another 10.5 years. The longer you live....

As an infant, we are born with only 2 fears, the fear of loud noise and the fear of falling, but life gets in the way, and with that comes more and more fears.

The three greatest concerns of people as they age are:

- Being alone and forgotten, no one to talk to
- No longer feeling relevant; no one cares what you think.
- Running out of money, having your money die before you do

None of us know how long we will live, but we do know a few facts about living longer, do not smoke, do all things in moderation, exercise, eat well, and the big one: **Avoid Stress!**

The AMA says that stress is the number one overall cause of a lower quality of life and leading to a shortened life expectancy.

What is the number 1 cause of stress for humans? Fear of illness, worry about kids? No, it is fear of running out of money!

Annuities can guarantee that a person will never run out of money! **Annuities provide longevity!**

Liquidity? Do annuities provide that also? In a way, yes, but they also do not offer any capital gains tax benefits; all income from any gain in an annuity is taxable as ordinary income. There are numerous ways to reduce the tax hardship by removing funds over a period of time, but the answer is no, I would never consider an annuity as an economical source of liquidity. Banks and bank products would work, any asset that qualifies for capital gains and has a withdrawal feature (mutual funds, selling stocks etc). What else is a lousy source for liquidity? IRAs and 401(K)S. When you access these assets for liquidity, you get the full brunt of taxation.

**Bank and bank products for liquidity.**

How about a legacy for your heirs? Real estate, stocks, mutual funds, anything that qualifies for step-up in basis makes for a legacy consideration. The best one? I think life insurance is the ultimate legacy funder; the proceeds are tax-free, always paid in cash, and almost always paid immediately.

**Life insurance for legacy.**

## Then there is the mortality secret....

Remember the longer you live scenario? Each year built into the mortality table is a built-in payout factor of **3%**.

If you are (insert age) and with your deposit, you could receive \$1000 a month, wait one year, and the same amount of money will pay you \$1,030 a month. That is the secret of the mortality table, the longer you live.....

**In summary**, look at how powerful our products are; they reduce stress, they remove uncertainty, and they can help increase life expectancy. Wow!



**Q:** Bill, I have a client who has Series EE US Savings Bonds. Do you know exactly how they are taxed, and can she remove the money without penalty? How do we find out what the interest rate is?

**A:** There are two primary bond types, Series EE and Series I. Series EE Savings Bonds can be issued in lower face amounts such as \$50. They are always sold at face value, and the interest is applied at the time of redemption. Series EE bonds are restricted to no more than \$10,000 per the calendar year, and you must hold the bonds for at least 5 years; the penalty for early redemption is no interest will be paid for the previous 3 months. After 5 years of ownership, full interest is available at redemption.

**Series I Savings Bonds have an inflation feature.** These bonds are sold at face value, but like Series EE bonds you can only purchase \$10,000 in any one year. Series I offers a fixed rate and an adjustment in overall yield can be made if certain conditions apply. Also like Series EE, any redemption before 5 years can have a loss of interest penalty (last 3 months). After 5 years of ownership, there is no penalty.

Here is info on interest rates, the last year 2020 was 1.68%

[https://www.treasurydirect.gov/indiv/research/indepth/ibonds/res\\_ibonds\\_iratesandterms.htm](https://www.treasurydirect.gov/indiv/research/indepth/ibonds/res_ibonds_iratesandterms.htm)

**Tax liability** is deferred on both series of bonds until the funds are accessed, or the bond matures. Interest earned on savings bonds is considered **ordinary income** and is taxed as such when the funds are accessed. BTW, Warren Buffett Monday that this is not a good time for bonds, and he is right, Stay away.



**Check out Lyle Boss's recent newspaper article, which was reposted in Google Alerts, talk about building Internet Credentials!**

## Google Alerts

annuities

Daily update · March 3, 2021

NEWS

[Are \*\*annuities\*\* a good alternative to bonds?](#)

Standard-Examiner

Could fixed index **annuities** be the answer? A fixed index **annuity**, or FIA, could be the solution for risk-averse retirees. In an FIA, you give your money ...



[Flag as irrelevant](#)



**Please welcome our guest, Dave Mello.**

**Elder Planning and Mature Asset Specialist**, Dave Mello will share how he uses the gift prospect to help the charity, the gifted, and himself with this unique sales idea. **Dave**, a wealth strategist since 2000, has been assisting fellow Nevadans to create and maximize their wealth and retirement potential. ... His strategies effectively help reduce taxes, reduce risk, increase investment efficiency, and augment the preservation of wealth legacy for his clients.

Dave has his own radio show, is an **Invited Author** for Annuity.com. Writes for the National Platform, **Think Advisor**, and recently has become a contributing member of **Syndicated Columnists**.

#### About Dave Mello

"My greatest joy as an Elder Planning Advisor and Mature Asset Specialist is to see my clients living a comfortable and secure retirement free from financial threats. Many Seniors seek advice amidst an unforeseen catastrophic loss that costs them their life savings and threatens their assets. Others have witnessed these dangers, and, with my help, we're able to avoid it."

Websites: [www.HorizonRetirementAdvisors.com](http://www.HorizonRetirementAdvisors.com) | [davemello.retirevillage.com](http://davemello.retirevillage.com)

#### **Charitable Giving, working with Nonprofits as a Financial Advisor.**

Agents are looking for new ways to recharge their financial practices. One way we did this was to offer estate planning through charitable giving.

We suggest you contact a couple of nonprofits in your community and schedule a meeting. Ask them what they feel their weaknesses and strengths are in securing donors. Many nonprofits do not understand the motivations of a charitable giving donor. The donor's objective may be to create a one-year tax deduction or a tax-efficient legacy for the heirs. As an estate planner, it is your objective to share with the nonprofit all the excellent strategies that you can provide to entice the single-time donor or the philanthropic donor to give on an annual basis.

## **Steps on establishing yourself as an expert in the field of charitable giving.**

- Have a relationship with an experienced estate attorney. Also, have a relationship with a notable CPA.
- Learn about the different types of Trusts that provide tax-efficient strategies for the donor. There are several that create different outcomes.
- Understand how life insurance and irrevocable life insurance trusts integrated with fixed annuities and indexed annuities are the components of the safe, secure investment within a trust.

Let me begin by providing a basic outline of what you will want to create and structure your presentation with the nonprofit.

We started with a mission statement for the nonprofit to explain our objective.

### **Ours is:**

- **Mission Statement**  
To educate, assemble and implement tax-efficient estate planning services tailored to a donor's values, family legacy, and the charitable organizations they wish to support.
- There are many forms of Giving. An Estate Plan Review will provide direction for the donor.

### **Our PROCESS is as follows:**

We explain to the nonprofit that choosing to share a donor's wealth with their favorite cause and charitable organization instead of the IRS is legal and benevolent. We explain that we devise a plan based on the donor's input which provides a customized estate plan in conjunction with tax-efficient charitable giving.

**THE DONOR MAKES THE CHOICE** The individual or family donor decides who will ultimately benefit from their benevolence. Multiple organizations can benefit from the donor's estate plan. The donor is not limited to donating to only the sponsoring nonprofit.

### **Your Estate Plan:**

They transfer wealth for the donor's assets to their beneficiaries upon their death through financial estate planning strategies in a tax-efficient manner. This should be the first objective for the donor.

An estate plan is the most important strategy that will financially transform the donor's family's future. Additionally, their values and goodwill are projected through the estate plan. Controlling their wealth transfer requires education, planning, and implementation.

Your objectives when working with the nonprofit:

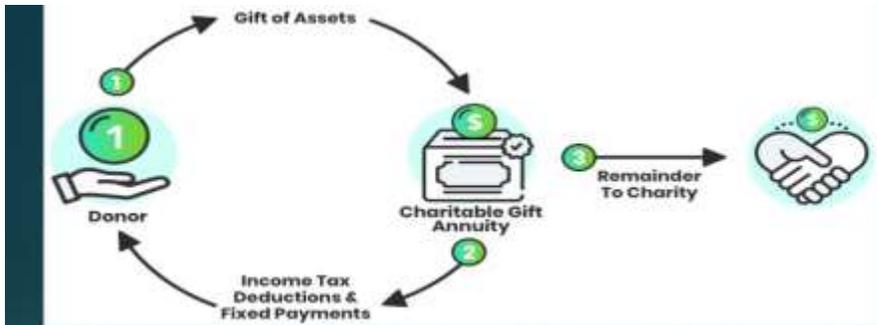
They should understand that immediate donations are needed for business operating expenses. They also will require future donations as well. Your objective is to show them how to receive both with estate planning for the donor. This will create a constant flow of donations. Provide donors with multi-year tax savings. Provide donors with a strategy for reducing estate taxes. Today's estate tax exemption for a couple is \$11,700,000 and sunsets in 5 years to \$5,000,000. Our new President wants to roll back the estate tax exemption to somewhere in the \$3,600,000 range. This creates a vast need for new or refreshed estate plans for your donors.

Create your own set of rules to follow when working with the donor and nonprofit. Live by these when implementing a charitable giving estate plan.

**Below are some examples:**

1. Complimentary estate planning services are provided free to help donors with their nonprofit organizations' support.
2. Confidentiality is vital in the information gathering process.
3. Legal documentation is provided by an independent attorney.
4. **100% of donations are applied to their chosen charity; no commission or fees are removed from the organization's contribution.**
5. The nonprofit is charged a flat fee for the estate plan. No fees are charged to the donor.
6. All meetings are held at the nonprofit's headquarters.

Create a graph with your message. Graphs are powerful and persuasive. Here is an example of what we use.



CREATE A PARTNERSHIP – MARKET DONORS WITH A NET WORTH OF \$10 MILLION AND MORE

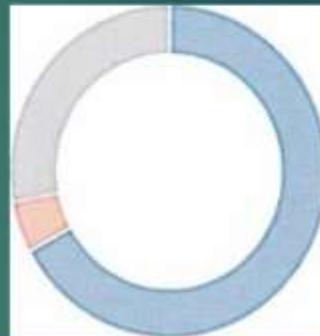
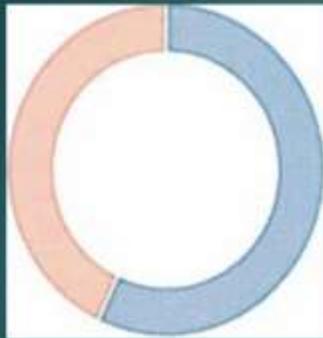
ADD TO THE HOSPITAL'S WEBSITE A PAGE SHARING THE CHARITABLE LEADTRUST WITH AN APPLICATION THAT I RECEIVE TO MEET WITH THE DONOR.

HOLD WINE AND CHEESE SEMINARS: FILLED WITH DONOR BENEFITS AND CONCEPTS

WOULD YOU **RATHER** Give to the IRS or to your favorite organizations and causes?

1. Heirs **IRS**

2. Heirs **IRS** Charity



1. Before Horizon Retirement

2. After Horizon Retirement

Advisors' Planning Process Advisors' Planning Process

## **Your solution for the nonprofit should include:**

- Nonprofits offer our planning process to their supporters with absolutely no obligation. An estate planning attorney provides the necessary documentation based on the donor's wishes.
- The Plan is **confidential between our organization and the donor**. The complimentary Estate Plan created accomplishes a merger of the donor's principles and planning objectives for tax efficiency and charitable giving.
- The sponsoring nonprofit organization does not obligate the donor. Re-directing tax dollars to a specific charity is totally up to the donor.
- However, suppose the donor requests that the sponsoring nonprofit organization pay for their Estate Plan or amend a current plan. In that case, the donor is required to include the sponsoring organization.
- Creating a partnership with a nonprofit will create tremendous satisfaction with your work. Have the nonprofit add a page to their website sharing the **Charitable Lead Trust calculator** with an application you receive before meeting with that donor.
- Have the nonprofit **send a letter** out introducing you to their donors. Sharing that your services are free, and they are under no obligation when meeting with you.
- The objective of meeting with you is to create the most tax-efficient ways for them to donate.
- Ask the nonprofit to contact donors to attend wine and cheese seminars: At the seminar, you will provide tax-efficient examples for the donors. You will find that many donors are not aware of the advantages of using a nonprofit to restrict beneficiaries' payouts. Or to reduce the estate tax that they will face at their death.
- You will learn there are many creative ways to benefit the donor. The donor can give to the nonprofit while alive and receive a tax-free income for the remainder of their life. The options for benefiting a donor while alive or after their death to benefit the estate or beneficiaries are boundless.
- I encourage you to attend charitable estate planning seminars to learn these strategies so you can be the most efficient advisor in your community.

Best of luck to you.



**Annuity.com**  
**David Townsend**

### **Symetra's High-Net-Worth Foreign National Market Program**

Today's high-net-worth clients may live or come from all over the world, but many share the same life insurance needs. Our expertise can help clients who have ties to the United States navigate the generational wealth transfer process with a program designed specifically for the high-net-worth foreign national (HNWFN) market. We have updated our program for 2021! [Symetra Foreign Nationals](#)

### **What Are the Real Chances of a Disabling Illness?**

Help your clients discover the financial impact that may be caused by a disabling illness. Use this quick quiz, from **Columbus Life**, to test their knowledge on the risks and impacts tied to a serious illness. Then, use our easily digestible infographic to continue the conversation with your clients. [Access It Now](#)

### **March 8th is International Women's Day – New Client Resources**

International Women's Day is a global day celebrating women's achievements and marks a call to action for accelerating gender parity. It's no secret that women tend to have less life insurance although their need is often just as great. Advisors can play a crucial role in helping more women to get adequate coverage. Check out these resources from **Legal & General**: [Life insurance for women](#) | [Unbranded version](#)

### **Take your Marketing to the Next Level with OneAmerica**

OneAmerica marketing campaigns provide the tools you need to connect with customers or advisors. Each campaign includes valuable resources to help you take your business to the next level. Using our customizable collateral, you can connect with your audience in an effective, seamless way. [Click Here](#) to view brochure.

### **Premium Finance – Global Accumulator Case Study**

Many high net worth individuals and business owners are comfortable leveraging their assets. They may have even used financing and leverage to help create their wealth. Premium Finance may permit them to leverage their current assets and the life insurance policy's cash surrender value to obtain the coverage they need. Check out the [Case Study](#) from **Global Atlantic!**

### **Game-Changing Alliances**

Join **North American** on March 18 for ideas to help convert CPAs, attorneys, and other professionals into potential referral sources. [Register today!](#)



### **Sheryl Moore**

#### **Midland National Adds BlackRock ESG US 5% Index ER to IndexMax ADV<sup>SM</sup> Advisory Annuity**

SAN FRANCISCO–(BUSINESS WIRE)—Midland National Life Insurance Company (Midland National) announced the addition of the BlackRock ESG US 5% Index ER (ticker: BESGUVCX) to help customers take advantage of the burgeoning growth in sustainable financial products. IndexMax ADV, exclusively available on [...]

#### **TIAA Appoints Thasunda Brown Duckett President and CEO**

NEW YORK, Feb. 25, 2021 /PRNewswire/ — TIAA, a leading provider of secure retirements and outcome-focused investment solutions to millions of people and thousands of institutions, named Thasunda Brown Duckett to succeed Roger W. Ferguson, Jr., as President and CEO. Ms. Duckett will [...]

#### **Annuities And Unmarried Couples: The Right Planning Can Avoid Headaches**

Annuities provide many advantages to clients, but those advantages are especially geared toward the individual. Annuities are often tailored to clients of retirement age, and those most often are seeking a predictable income stream or a guarantee of investment return. [...]

## **'Bermuda Triangle' Deal for Principal Financial?**

Principal Financial Group, Elliott Investment Management, and Prosperity Life (majority owned by Elliott) may be headed for the same type of 'capital liberating' reinsurance deal that so many other life/annuity companies have struck with big asset managers in recent years. [...]

## **What's New In Life And Annuity eApp, Illustrations, Mobile And Self-Service**

Life and annuity technology solutions are growing in both innovation and in the number of platforms that are available in the marketplace. Today I want to give you a taste of the latest stats on eApp and eDelivery for BGAs; [...]

## **The Failed Robo-Teacher Experiment**

I recently posted the below as a blogpost on [www.retirement-academy.com](http://www.retirement-academy.com) and received a significant amount of feedback on this. So, I will also share these thoughts with BrokerWorld's readership. Just like how we are all cavemen and women that have evolved, we [...]

## **An Interview With Eugene Cohen—March 2021**

2009 Honoree International DI Society's W. Harold Petersen Lifetime Achievement Award. 2015 Honoree of NAILBA's Douglas Mooers Award for Excellence. From time to time we will feature an interview with Eugene Cohen, who has dedicated more than 57 years of [...]

## **Equitable Commits to New York City; Looks to the Future With Strength and Confidence**

NEW YORK—(BUSINESS WIRE)—Equitable, a leading financial services organization and principal franchise of Equitable Holdings, Inc. (NYSE: EQH), reaffirmed its commitment to New York City by signing a 15-year lease establishing 1345 Avenue of the Americas as its new corporate headquarters [...]

## **EIS Partners With esure Group to Expedite Its Digital Transformation**

MANCHESTER, England & SAN FRANCISCO—(BUSINESS WIRE)—EIS, a core and digital platform provider for insurers, today announced its newest customer as esure Group ("esure"), a market-leading provider of motor and home insurance. esure recognised EIS could help with its ambition to [...]

### **Best's Review Looks at How the Pandemic Is Transforming the Insurance Industry**

OLDWICK, N.J.–(BUSINESS WIRE)–The March issue of Best's Review reports on the ways the insurance industry has had to adapt to COVID-19 and the new directions insurers have begun to explore. In "The Pandemic Has Accelerated the Pace of Digital Transformation and Product Innovation [...]"

### **Lincoln Financial Group to Participate in the RBC Capital Markets Virtual Global Financials Conferenc**

RADNOR, Pa.–(BUSINESS WIRE)–Lincoln Financial Group (NYSE:LNC) announced today that Randy J. Freitag, executive vice president and chief financial officer and head of individual life of Lincoln Financial Group, will present at the RBC Capital Markets Virtual Global Financials Conference on [...]"

### **Principal Financial Group Announces 2021 Outlook**

DES MOINES, Iowa–(BUSINESS WIRE)–Principal Financial Group® (Nasdaq: PFG) announced 2021 outlook metrics and capital deployment plans. These metrics provide greater clarity around the key drivers of earnings growth for each of the business units. Company senior leaders will provide additional detail [...]"

### **MassMutual Reports Excellent 2020 Results, Including Strong Financial Performance and Strategic Progress**

SPRINGFIELD, Mass.–(BUSINESS WIRE)–Massachusetts Mutual Life Insurance Company (MassMutual) today reported strong financial results<sup>1</sup> for 2020 – including sales, earnings and capital growth – while making excellent progress on its strategy and providing support to its stakeholders in a year marked by [...]"

### **Zurich extends Apprenticeship Program to Atlanta and RCIS business**

SCHAUMBURG, Ill., March 2, 2021 /PRNewswire/ – The Zurich North America Apprenticeship Program is now hiring, with positions available for the first time in Atlanta and in select agricultural states supported by Zurich's crop insurance business, RCIS. The insurance provider also is hiring apprentices who will [...]"

## **Ameritas and NAIFA to grow leaders through financial services advocacy**

LINCOLN, Neb., March 2, 2021 /PRNewswire/ — Ameritas and NAIFA are teaming to advance the careers of rising stars in the financial services industry. This initiative will engage Ameritas qualifying financial professionals in financial services advocacy by helping to build broader networks and leverage new pathways to grow their careers. “NAIFA is the nation’s leading governmental advocacy group [...]

## **Should Your Life Insurance Be In An Irrevocable Trust?**

If you are contemplating purchasing a new life insurance policy, be sure to discuss the use of an irrevocable life insurance trust (known as an ILIT) with your advisors before you purchase the policy. An ILIT is an irrevocable trust that [...]

## **How To Stand Out And Grow**

Kristin Andree thought what her dad did for a living was boring. She remembers thumbing through the CLU and the CFP exam prep books and thinking, “Why would you do this?” It wasn’t until decades later that she recognized the [...]

## **F&G annuity sales top \$1.3 billion in fourth quarter, up 23% year over year**

F&G, a leading provider of annuities and life insurance based in Des Moines, reported operating results for the fourth quarter of 2020 as part of the quarterly earnings report of its parent company, Fidelity National Financial Inc. (FNF). Fidelity & [...]

## **How Technology Can Simplify Annuities To Help Fight A Retirement Crisis**

The United States continues to face a well-documented retirement crisis. Social Security benefits are decreasing, traditional pension plans are disappearing and more responsibility is being placed on individuals than ever before. Meanwhile, Americans are living longer and struggling to meet [...]

## **Transamerica Survey Finds Higher Education Institutions Turn to Their Retirement Plan Service Provider to Help Address Unprecedented Challenges**

BALTIMORE, March 2, 2021 /PRNewswire/ — Transamerica today revealed the latest report of retirement plan trends for institutions of higher education. Survey results provide an inside look into the challenges institutions face in helping faculty and staff prepare for retirement. The COVID-19 pandemic has impacted retirement plans beyond the [...]

### **Sammons Financial Group Announces Changes to the Corporate Actuarial Team**

WEST DES MOINES, Iowa, March 1, 2021 /PRNewswire/ — Sammons Financial Group has named Marcy Baker as vice president of corporate actuarial. In this new role, Baker is responsible for experience studies, financial analysis, corporate actuarial project management with a specific focus on enforcing [...]

### **Advisor Authority Study Reveals Pandemic Impacts even the Most Successful Advisors and Financial Professionals**

COLUMBUS, Ohio, March 1, 2021 /PRNewswire/ — As the COVID-19 pandemic persists, the impact has been felt by advisors and financial professionals, even the most successful. In 2020, only 57% of successful advisors and financial professionals expected the profitability of their practice to [...]

### **Transamerica Celebrates Women’s History Month With Campaign To Help Financial Professionals Better Serve Women Clients**

BALTIMORE, March 1, 2021 /PRNewswire/ — Transamerica is shining a spotlight on the challenges facing women as they prepare for a secure financial future. In honor of Women’s History Month, Transamerica is launching its Women and Investing campaign that runs through March. The campaign [...]

### **Sammons Financial Group Shares 2020 Community-Giving Results**

WEST DES MOINES, Iowa, Feb. 25, 2021 /PRNewswire/ — In 2020, Sammons® Financial Group, Inc. continued its ongoing support in its corporate site locations by donating \$3.5 million to local, charitable organizations. Sammons Financial Group maintains four corporate site offices – Chicago, Fargo, Sioux Falls, and the greater Des Moines area – and has [...]

### **Guardian Life Expands Portfolio with Guaranteed Universal Life**

NEW YORK, March 1, 2021 /PRNewswire/ — Today, The Guardian Life Insurance Company of America® (Guardian Life) announced an alliance with Protective Life Insurance Company to make Protective Lifetime Assurance Universal Life available through Guardian’s financial representatives. The product allows clients to lock-in [...]

## **Report Reveals What Agents Want In 2021: Flexibility, Client Time**

A new report by Vertafore on the state of the independent insurance channel workforce brings into sharp relief how the pandemic changed the nature of work in the industry, what insurance professionals value about their work and what independent agencies can do [...]

## **Remaining Bullish in a Shrinking Variable Annuity Market New Features, Lower-Fee Options Enhance Variable Annuity Products**

WEST DES MOINES, Iowa, Feb. 17, 2021 (GLOBE NEWSWIRE) — At a time when many insurers have written off variable annuities due to increased cost, dwindling benefits, and declining sales, Sammons Retirement Solutions®, a division of Sammons Institutional Group, Inc., remains [...]

## **NAIC Releases 2020 Market Share Data**

WASHINGTON (March 1, 2021) — The National Association of Insurance Commissioners (NAIC) released data today on life/fraternal and property/casualty insurers. The reports provide market share information and identify leading insurance writers in several key lines of business. The numbers in the reports [...]

## **Ameriprise targets young independent advisors with new training program**

With more than 4 out of 10 financial advisors aged 55 or older, a large wealth manager rolled out a new training program aimed at the next generation of independent advisors. Ameriprise's Associate Financial Advisor Business Development Program is its [...]

## **Insurance Coalition Targets Life Coverage Gap**

Too few American families have been adequately covered by life insurance for too long, and a coalition of trade associations plans to do something about it this year. The group launched Help Protect Our Families on Feb. 1 with an [...]

## **New Life Policy Fits Consumer Loans Like Spandex: Life Moves**

Covr Financial Technologies is working with a life insurer and a reinsurer to sell decreasing benefit term life policies that provide just enough coverage to fit consumers' loans. The Hartford, Connecticut-based company, together with Americo Financial Life and Annuity Insurance [...]

## **Do Your Clients Have Enough Liquidity?**

Liquid assets are a major component of a healthy financial plan. Are you making sure your clients have the cash they need to hedge against disasters? Income shocks produced as a result of the pandemic have had a somewhat purifying [...]

## **Sen. Warren's Wealth Tax Plan Is 'Nuts': Jane Bryant Quinn**

Jane Bryant Quinn, long-trusted personal finance journalist and commentator, never pulls punches in appraising financial advisors. She doesn't do so when it comes to politicians, either. Indeed, she calls Sen. Elizabeth Warren's wealth tax proposal "nuts" and "hopeless." "It will [...]

## **Labor Bill Could Turn Many Insurance Producers Into Employees: NAIFA**

The National Association of Insurance and Financial Advisors is working to change a U.S. House bill that could classify many insurance agents, insurance brokers and financial advisors as employees, rather than as independent contractors. The association is asking members to [...]

## **Agents and Advisors, Life Settlements and Compensation**

Although life settlements are increasingly popular as a liquidity solution for cash-strapped seniors, they're still a subject of confusion for many financial professionals. To clear up the big question straight away, life settlements are completely legal. They're regulated in most U.S. [...]

## **Ripsaw® Wealth Tools Announces its Optimizer and Assist Tools**

EDWARDS, Colo., March 2, 2021 /PRNewswire/ — Ripsaw LLC recently launched version 1.5 of Ripsaw® Wealth Tools featuring its innovative Ripsaw Optimizer™ and Assist™ tools. The Optimizer solves for the allocation of wealth among the available investments in all accounts simultaneously with one [...]

## **Best Places to Work for Financial Advisers**

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CLEARWATER, Fla., March 2, 2021 /PRNewswire/ — AmeriLife Group, LLC (“AmeriLife”), a national leader in developing, marketing, and distributing annuity, life, and health insurance solutions, has acquired DFS Marketing, an FMO distributing annuity and life insurance through independent agents. “DFS Marketing brings a lot of [...]

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The call for entries for Insurance Business America’s Elite Women 2021 is underway. The annual list brings together top-performing female leaders who have achieved remarkable success in the business. “I believe that it is critical to use our individual and collective voices and [...]

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‘A hot topic these days is how COVID-19 and the ensuing recession have affected retirement. The surprising answer may be: Not very much,’ write Alicia Munnell and Anqi Chen of the Center for Retirement Research at Boston College. The COVID-19 [...]

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