

**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](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.



**Annuity** | Agents Alliance



# ACCELERATE

BUSINESS • SOLUTIONS • EXPO

*The Cosmopolitan of Las Vegas*

May 20th & 21st  
Las Vegas, NV

An exclusive 2-day event showcasing our suite of leading-edge client gen and practice-building solutions.

ALL-EXPENSE\* paid trip to Las Vegas  
\*Must Qualify (including airfare, hotel, and meals at the event)

Request Info at: [www.annuityagentsalliance.com/Request](http://www.annuityagentsalliance.com/Request)

888-742-4368 Ext. 100

# EVENT AGENDA

Thursday May 20th

Friday May 21st

**Arrivals all morning**  
**1pm-5pm**

Accelerate Business Solutions Expo

**4pm-6pm**

Professional Photo Sessions

**6pm**

Gala Reception & Dinner

**Breakfast on your own**  
**coffee/tea/beverages at meeting**

**9am-12pm**

Accelerate Business Solutions Expo

**12pm**

Business Lunch (Grab & Go)

**Please plan DEPARTURES after 3:00 pm**

## KEY PRESENTERS



**ANTHONY OWEN**

Trainer, Creator, & Founder

### RADIO MARKETING:

Learn how we've been successfully putting producers on air for over 12 years!

- ▶ Your show, your voice, YOU are the celebrity!
- ▶ 4-6 (or more!) qualified prospects calling you every week!



**AL CACIEDO**

\$20MM Advisor  
Creator & Founder

### NEW CLIENT GEN:

Discover a new way to fuel the growth of your business. Learn the 3 core principles everyone else is overlooking.

- ▶ Not just a "pandemic prospecting solution".
- ▶ Expand your market, expand your business



**CASEY MARX**

\$50MM Advisor  
Creator & Founder Pinecone

### BUSINESS-BUILDING PLATFORM:

The model that is turning \$2M producers into \$50M advisors.

- ▶ The path from Producer to CEO
- ▶ Streamline your workflow to buy back your time and have more freedom
- ▶ Build a scalable (and sellable) practice
- ▶ Leverage technology to create operational efficiency and watch your production skyrocket

Sponsored by:  EquiTrust.  ATHENE  
Life Insurance Company



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Marketing ■ Sales Process ■ Case Design

*Don't Miss This Event!* 888.742.4368 Ext. 100

**Just In:** <https://www.planadviser.com/marketing-execs-expect-wide-acceptance-new-sec-advertising-rule/>

Marketing and retirement plan executives expect plan advisers will wholeheartedly embrace the [new advertising rule from the Securities and Exchange Commission \(SEC\)](#) that will allow financial planners, starting May 4, to include **testimonials and endorsements** in their advertising and marketing materials.

“I think it absolutely will inspire advisers to embrace this new rule and increase their advertising, and it may happen pretty quickly,” Kevin Darlington, general manager of Broadridge Advisor Solutions, tells PLANADVISER.

Chris Hooper, director of seminar services at M&O Marketing, agrees. “I work with retirement planning professionals, and I can tell you, they think this is going to be a big deal,” he says. “We also work with insurance-only professionals, and they have been able to use endorsements forever. It is an important way to reach prospects. **It is a great way to build credibility and trust.**”

**This will power social media;**

**Do you have your list of references that you hand out? (see Joe Edgeworth below) Fantastic marketing opportunity.**



**Is what you see a Mirage? It may not be what you get.**

I have always been mystified about how some agents and insurance marketing companies see the future. Selling our products is about understanding the prospect's goals and how they feel about them.

Every few years, a new product (or illustration, or concept, or delusion) pops up and allows products to be shown in returns that are not reasonable, not even on the eye chart. These returns look so good that even I want one except for a tiny clause; they are only projections. They are guesses; they are not reality.

Did you know Bitcoin was going to be worth \$150,000? Hurry and buy one, and you will be set. Who knows, maybe Bitcoin will be worth that much, but it is only a guess for me to say it. How is my remark about Bitcoin any different than an insurance marketing organization projection? They are not! But what about the guy with the deep pockets? The actual insurance company. How can they allow this level of manipulation?

Now we have the same issue with life guys selling IUL showing predictions that are not based on common sense.

Have you ever heard of Hyper-Funding?

## **Hyperfunding**

As pertains to IUL, hyperfunding is the process of borrowing against the cash value and using the proceeds to make an additional premium payment to the policy. In other words, using loans, a person might be able to take a policy loan at 4% to 6% and within a few days - or even simultaneously with some insurance companies - turn around and use the proceeds of the loan to make a premium payment that may earn 7% to 10% (leverage).

Special attention is needed to assure that any additional premiums made do not turn the policy into a modified endowment contract (MEC) **or** that too much borrowing may render the policy vulnerable to lapsing during years when the index strategy returns a zero gain. The insurance company can tell you just how much you can pay at any point in time as a "maximum non-MEC premium."

So, the bottom line here is creating the leverage or "spread" that is positive - say 3%. Would you rather earn 3% on a thousand dollars or earn 3% on ten thousand or even a million dollars?

This is a sales piece offered by a marketing company to get their agents to sell "product" instead of relationships.

- Anyone understand the Cost of Insurance?
- Anyone understand interest on loans?
- Anyone understand a "no gain" in cash value year?

Our old friend **Roccy DeFrancesco** shared the following with me. Not only do insurance companies seem to allow this level of projection, but many of them are now objects of lawsuits, such as Pac Life.

This is from Roccy: **Minn Life, Pac Life, & Shurwest Sued in IUL IRA Rescue Lawsuit**

After last week's newsletter about **Pac Life's IUL policy being used in an IUL sales scheme**, an advisor contacted me to let me know about yet another lawsuit that I thought readers should be aware of.

To **read LAST week's newsletter** about the IUL sales scheme, click on the following link: <https://advisorshare.com/pac-life-abusive-scheme>

To **download IRA rescue the lawsuit (the complaint)** against Pac, Minn life, Shurwest, and others, click on the following link (FYI, Shurwest is an IMO):  
<https://advisorshare.com/lawsuits>

Here is the first line of the complaint:

This class action seeks redress on behalf of California purchasers of PDX indexed universal life ("IUL") insurance policies issued by PacLife (the "PDX Policies"). According to one respected commentator, PDX "is the riskiest and most leveraged IUL product in the industry,"<sup>1</sup> yet "is impossible to understand, impossible to explain to clients and impossible [for agents] not to sell, **simply because it illustrates the best.**"<sup>2</sup> The PDX Policies are impossible to understand and impossible to explain to consumers because PacLife in its uniform sales illustrations intentionally overstates the future performance of these IUL policies, while failing to disclose critical policy attributes and components that operate collectively to dramatically increase the costs and risks associated with these highly leveraged insurance products. Accordingly, as the same commentator concluded, "no product has been more misunderstood, misrepresented or mis-sold than PDX." Id. Using uniformly misleading marketing materials and sales illustrations,

Anyone can file a lawsuit against anyone, right? The dependents have every right to defend themselves, and I am sure they will do so aggressively; in fact, they may be successful in getting this dismissed. That is not the issue.

What would cause major insurance companies to allow this to be marketed by insurance marketing companies? Did they not know? There are strange people in our industry, and I would think there is a possibility that Pac Life was unaware, but they have the deep pockets, and of course, they would be the ones targeted.

Steve Kerby shared with me a projection made in 1985 by what I consider the "gold" standard of life insurance companies for a recently deceased client of his, **Northwestern Mutual**. The projections made 30 years ago were based on their assumption of future growth and return on investment. The actual results were considerably lower than those projections. If NML could not perform to their

projections, then how could any company? So how can any company allow a marketing firm to make such (difficult to believe) assumptions?

What is wrong with these people. The thought of hyperfunding returning from the 1990s is simply hard to assimilate.



Andrew Winnett is a member of **Invited Authors** and a contributing author to **ThinkAdvisor**, a national platform for advisors.

If you can earn 9 times the lead cost, who can compete with that? For every dollar invested in leads, you return \$9. That establishes your **Cost of Goods Sold**. From your gross net, from that figure, you calculate your net-net. The topics subtracted are expenses, taxes, depreciation.

### **The Bottom Line!**

Hello Partners,

It's always nice to get a great unsolicited review, but with every great review there also comes the recognition that we are just part of the solution. **We can't do anything unless we have a partner participating in the process.** You are that partner!

**Richard Hinton**, one of our AVPs of Agent Services, is working with **Andrew Winnett**. Working in partnership to not just market, but maximize the return on marketing through the sales process and case design, are seeing amazing results with two online lead systems and verifying what we already know to be true, **"Marketing is just an opportunity to demonstrate skill."**

Here is the testimonial: **Just wanted to let you both know that I did the math on when I started buying leads from your online lead systems starting last April... So far, I have generated over a 9x ROI from both vendors, and I am still cultivating more deals from those leads. Feel free to pass this along to any new agents on the fence.**

Since partnering with Annuity Agents Alliance and investing in your program...I have generated over a **9x ROI**, and I am still cultivating more deals.  
AAA Partner - Andrew Winnett

Thank you, Richard and Andrew for making an amazing team and being an encouragement to all of us to work harder to be better at what we do!



**Anthony Owen, President**

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Website: <http://www.annuityagentsalliance.com/>

Click [HERE](#) to book an appointment.



***“Can teach an old dog new tricks! Yes!”***

**Joe Edgeworth**

We all know 2020 was a terrible COVID year; Joe called me and said things were not going well; he had always been a face-to-face “grind it out” salesperson, but always successful.

COVID threw him for a loop, and his business was barely a head above water. He needed help.

I suggested he call an agent who had made the transition through the COVID nightmare and emerged with alternative selling methods. Roy Snarr is the sort of agent that has no fear of anything, always marketing, always working.

**Roy Snarr**

Roy spent time with Joe and helped him look at the situation from a different point of view. His willingness to share exemplifies how we act as a company, and as fellow agents, we share!

Joe retooled and learned a new way to sell and a better than that, an effective way to run his business. Joe has always shared ideas, sales concepts, successes, and failures.

Joe sent me this email a couple of days ago.

2-14-2021

Good morning,

Touching base on lead you gave me several weeks ago, **Don xxxxx**. I had called you about 10 days ago to update you and tell you that I had been sending him info working with him on the phone and that our last conversation went well, and he wanted to move forward, so we set an appointment for last night.

He was going to put in \$320,000, but when I arrived, he decided to invest **\$400,000**. So, I wrote the app with Equitrust and am submitting today.

Thanks again for providing these leads for me.

**Here is the lead:**

Joe, this lead wants our **Safe Money Book** and to be on your newsletter, which is your Retire Village drip.

See below, the town of Upper Lawn PA...east of you.

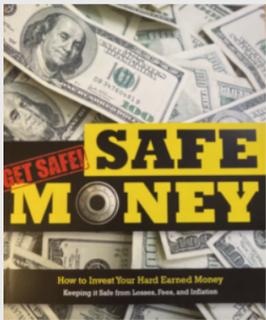
Agents using this system have been successful; good luck to you.

BB

**Subject:** New Submission

<b>Name</b>
Donald Bxxxxxxx
<b>Email</b>
Wxxxxxxx@aol.com
<b>Phone</b>
717xxxxxxxxx
<b>Zip Code</b>
17078

Here is where the lead originated. Do you think the information we gathered is a little **sparse?** It was done that way on purpose so the relationship can be handed off to the agent.

<input type="text" value="Name"/>	<b>Premium gift for you for registering for my newsletter</b>	
<input type="text" value="Email"/>	I am a member of Syndicated Columnists, a national organization committed to a fully transparent approach to money.	
<input type="text" value="Phone"/>	Interested in additional information? Register for my FREE bi-monthly newsletter, "Layin' it on the line." It contains information that other people have found beneficial. I will never sell your information.	
<input type="text" value="Zip Code"/>	For registering, I have a Premium Gift for you.	
<input type="button" value="SUBMIT"/>	Our 15th edition, "Safe Money Book" a \$20 value 77,000 copies in circulation Learn the basics of a Safe Money approach to investing. And it is <b>FREE</b> with your " <i>Layin' it on the line</i> " newsletter	

I spoke to Joe on Tuesday, and he walked me through the process; here it is.

1. Lead arrives, sent to Joe (free)
2. He calls as soon as possible, and he asks what they were interested in (they had requested the Safe Money Book.)
3. A short and general information FF on the lead's interests and goals.
4. Immediately sends the book with a note they will follow up in a week or so. He also includes a list of **references** and information about his website, including the link (Retire Village).
5. Add them to his **Retire Village** database
6. He **tracks** the lead when they visit his RV site, and in 2 days, the lead looks around at Joe (website) and his information on RV.
7. Joe calls and offers more info; communication was cordial; he has a 401k and is retiring in 1 year. Joe mentions about fear of Bear Market, lead agrees. Joe offers to send him more info (Kiplinger's). He mails the article to him, and they agree to talk in a wee.

Talk revolves around the fear of loss, market volatility, and the lead says he respects **Kiplinger's with Roger Ibbotson** (3<sup>rd</sup> party credibility). Here is the link: [Better Than Bonds? A Look at Fixed Index Annuities | Kiplinger](#) **Joe says: Bill,**

**Here is the article I use from Kiplinger's, I think it is a great 3rd party piece and pay particular attention to page 3, very interesting.**

## ***Joe Edgeworth***

- 8.
9. Joe does complete FF over the phone.
10. Lead gets Joe's mail of **Kiplinger's** and general annuity product information.  
(product brochure)
11. (they still haven't met) Joe offers to meet.
12. Lead agrees; they met a few days ago for the first time and Joe writes \$400,000.

***“An old dog has retooled.”***

Joe said 5 things helped make this sale.

1. The lead quality of the premium giveaway (Safe Money Book)
2. Help from **Roy Snarr**, who helped Joe look at things from the other side of the table. This gave him the confidence to try new ideas.
- 3. Retire Village** (his (only) website and the drip)
4. Annuity contractual guarantees.
5. Joe adapted to change (his words)

We are re-tooling to gather more of these leads, they are 100% organic, and they are free and when available to the agent in our organization. Anthony is heading up the lead distribution of this program. Joe isn't the only one, and many agents have made numerous sales from these leads.

It is, after all, a simple numbers game.



Hello Partners,

“80% of all funds managed are outperformed by the S&P 500”

Ever heard someone say that? I have, and I was the person saying it. I hears Warren Buffet say it when I was in a meeting with him before I had gray hair, but I was never able to find the data behind that statement until now.

Each year S&P comes out with a report called the SPIVA Report (see attached). SPIVA stands for S&P Indices Verse Active research.

**How has the S&P 500 performed against actively managed funds** for the last year, three years, and 5 years: <https://www.spglobal.com/spdji/en/spiva/#/reports>

How have other Indices performed against actively managed funds: <https://www.spglobal.com/spdji/en/spiva/#/reports>

What is not factored into these reports is that an active fund may beat the S&P in one year but not the next. These reports are based on a totality of all funds but **finding that fund that wins every year is a needle in a haystack**. This is a great conversation starter if you are trying to move a client away from a broker type of relationship or even a managed money relationship with active funds. Also, keep in mind that **this report does not factor in the management fees**, and you can easily get to the statement that “80% of all managed funds are outperformed by the S&P 500”.

**This shows the power of indexing. Now add the power of no participation in market loss** , and you are walking right **down the path towards our products**.

Thanks for the biz!



**Anthony Owen, President**

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Click [HERE](#) to book an appointment.



## PRODUCT UPDATES

### Annuity Carrier News

#### SYMETRA

##### **Effective 03/16/2021**

New rates are effective on 03/16. Symetra is increasing rates on the Edge Plus 7 (not the 5 yr) and Income Edge. There is no change to Stride and no change to fixed annuities. Applications signed 03/16 and after will receive the new, higher rates. [Click here](#) to review all the updates.

### Life Carrier News

#### NATIONWIDE

##### **Effective 4/12/21**

Recent changes to Internal Revenue Code sections 7702 and 7702A have lowered the minimum interest rate assumptions used in calculating premium limits. This is good news as it increases the funding limits for policies to qualify as life insurance and allows for higher premiums relative to the specified amount before becoming a modified endowment contract (MEC). Starting **April 12, 2021**, the new rates will be applied to new business for the following products:

- **IUL products** — Nationwide IUL Accumulator II 2020, Nationwide IUL Protector II 2020, Nationwide Survivorship IUL 2020, Nationwide YourLife IUL Accumulator-New York only, Nationwide YourLife IUL Protector-New York only
- **VUL products** — Nationwide VUL Accumulator, Nationwide VUL Protector
- **Linked-benefit UL** — Nationwide CareMatters® II and Nationwide YourLife CareMatters® (New York & California only)

The illustration software will be updated with the new 7702 and 7702A rates on **April 9, 2021**.



**Annuity.com**  
David Townsend

### **Client Approved! Key Employee Coverage and C-Corp Owner/Employee Sales Strategy(s)**

'Tax-advantaged Dollars for Long-term Care,' here is an option to incorporate **Securian's** SecureCare (asset based LTC) into the your client conversations – [CLICK HERE](#)

### **Insights and Ideas from AIG Life & Retirement and the MIT AgeLab**

View the [key drivers of client satisfaction flyer](#) or our [client conversations infographic](#) and strive to know your clients on a deeper level.

### **Register Now to Learn More About Using Needs Analysis to Sell IUL**

Join us at 11:30 a.m. (ET) on March 18 to see a different approach to life insurance needs analysis. This webinar from **Columbus Life**, will cover a way to better educate clients about how some needs are temporary while others are permanent – ultimately, leading the conversation to permanent life insurance. [Register Now](#)

### **More #1 Pricing Than Any Other National Carrier**

**Legal & General America** is making it easier to get your clients the coverage they need with our simple online application and affordable term options. Learn more about our March 8<sup>th</sup> reprice and download updated marketing materials, administrative guidelines, product specs and more. [Visit advisor term page](#) | [Competitive one-pager](#)

### **Where Will You Find Your Next Client?**

Build your professional network to help build your life insurance business. A large majority of new clients of life insurance producers are found via referrals from strategic alliances such as CPAs, business or estate planning attorneys, property and casualty agents, etc. Check out [Building and Nurturing Strategic Alliances with Professional Advisors](#), from **Pacific Life**, to get started.

## The “Protect Gen X & Gen Y with SBLI” Sales Program Spotlight

[Click here to get the Social Media Kit](#)—a step-by-step guide and ready-to-use content that can help you harness the potential of social media and help you grow your business.



### Sheryl Moore

#### **Life Insurers Are Not Denying Claims Based On Covid Vaccine, ACLI Says**

American Council of Life Insurers (ACLI) Senior Vice President, Policy Development Paul Graham said **social media is rife with misinformation** relating to COVID-19 vaccines. “A social media post appears to be behind the spread of entirely false information, suggesting a [...]”

**Social Media has the power to create almost anything, even things that are not true. Much of it is like a giant gossip circle.**

#### **SURVEY SAYS: Would You “Invest” in an Annuity?**

Last week, I asked NewsDash readers, “Does your DC plan offer an annuity option as part of its investment lineup, and if it did, would you put some of your savings into it?” More than two-thirds (68.2%) of respondents work [...]

#### **A black eye for FINRA? Brokers with checkered histories cast doubt on enforcement efforts**

One advisor is in jail, accused of murdering a client for his life insurance money. Another was arrested on charges of child sex abuse. An alternative investment manager raised billions of dollars for funds now described by authorities as a [...]

#### **Volatility Control – When Less Is Mower**

I have a friend who races riding lawn mowers. Yes, this is actually a thing. He even travels out of state to compete in races. Click [HERE](#) to read the full story via INN

## **Insurance Is an Asset Class: Idea File**

Robin Raju has been head of individual retirement at Equitable's individual retirement business for close to a year, and he has been with Equitable and its affiliates since 2004. He said one key shift he sees Equitable driving is an [...]

## **Harry Dent: 'Biggest Crash Ever' Likely by End of June**

Here's Harry S. Dent Jr. taking the stock market's temperature: It's at fever pitch! "It's the riskiest market since 1929," he argues. And the U.S. economy? Ready to fall apart. "A huge collapse is coming. This thing will be hell." [...]

## **Sales of Protection-Oriented U.S. Individual Annuities Continue to Rise**

Many U.S. life insurers have been favoring sales of annuities with some built-in protection against loss of account value, especially with the rise of stock market volatility. That trend pushed up sales of what the Secure Retirement Institute classifies as [...]

## **Integrity Marketing Acquires Copeland Group: Deals**

Private equity-owned Integrity Marketing Group LLC has acquired Copeland Insurance Group. Integrity Marketing, a Dallas-based insurance market organization, has been buying many other smaller distributors. It has relationships with 340,000 agents. The Copeland Group is a Longview, Texas-based Medicare plan [...]

## **The Future Can Be Female: Starting the Finance CEO Pipeline Earlier**

When I walk into a room and see a crowd full of white men over the age of 40, I know I'm in the right place. Lack of diversity in the asset management industry is a fact that is palpable. [...]

## **Unlocking the Benefits of a Reverse Rollover Strategy**

The Labor Department's recently released investment advice fiduciary standard has highlighted the importance of rollover decisions when it comes to retirement planning. When most clients think of rollovers, they think of the traditional 401(k)-to-IRA rollover — rollovers that might be employed several times throughout [...]

### **Is a 4% Withdrawal Rate ‘Just Right’? It Depends.**

How much should your clients spend in retirement? Too much and they’ll go broke, too little and they could be unnecessarily sacrificing quality of life. Is there a “just-right” rate of withdrawal from retirement accounts? Morningstar portfolio strategist Amy C. [...]

### **Best’s Special Report: U.S. Life/Health Sector Credit Rating Upgrades Outnumber Downgrades in 2020**

OLDWICK, N.J.–(BUSINESS WIRE)–Despite the pandemic, the U.S. life/health industry saw positive Credit Rating action in 2020, with the number of downgrades and ratings put under review declining compared with the previous year, according to a new AM Best report. The Best’s Special Report, [...]

### **Millennial and Gen Z Workers Are Struggling Most During the Pandemic**

PORTLAND, Ore.–(BUSINESS WIRE)–One year into the COVID-19 pandemic, a new study shows younger workers (ages 18 – 40) are struggling the most with mental health and substance abuse. Fifty-nine percent of Millennials and 71% of Gen Z workers now report [...]

### **David Lacusky to Lead Next-Generation Sales Strategy at Global Atlantic**

NEW YORK–(BUSINESS WIRE)–Global Atlantic Financial Group, a leading annuity and life insurance company, today announced the appointment of David Lacusky as Senior Vice President and Director of Strategy & Internal Sales for Individual Markets. He will report to Global Atlantic’s [...]

### **Lincoln Financial Group Names John Kennedy President of Lincoln Financial Distributors**

RADNOR, Pa.–(BUSINESS WIRE)–Lincoln Financial Group (NYSE:LNC) today announced that it has appointed John Kennedy as executive vice president and president of Lincoln Financial Distributors (LFD). He will be a member of Lincoln’s Senior Management Committee and report to Lincoln president [...]

### **AM Best Affirms Credit Ratings of RBC Life Insurance Company**

OLDWICK, N.J.–(BUSINESS WIRE)–AM Best has affirmed the Financial Strength Rating (FSR) of A (Excellent) and the Long-Term Issuer Credit Rating (Long-Term ICR) of “a+” of RBC Life Insurance Company (RBC Life) (Mississauga, Ontario). The outlook of these Credit Ratings (ratings) is [...]

### **Aflac Brings Laughs to Help Ease Pain During March Madness®**

COLUMBUS, Ga., March 11, 2021 /PRNewswire/ — Aflac, a leading provider of supplemental insurance products in the U.S., is preparing for The Big Dance® with a bracket-busting campaign to connect with over 150 million passionate basketball fans who are missing the [...]

### **Guardian Life Enters Partnership with Team Rubicon to Scale Vaccine Distribution Across the U.S.**

NEW YORK, March 11, 2021 /PRNewswire/ — Today, Guardian Life Insurance Company of America® (Guardian Life) announced a health equity initiative to mobilize distribution of the COVID-19 vaccine in partnership with veteran-led disaster response organization, Team Rubicon. Through both grant funding and a volunteer [...]

### **Investment Advice Rule Could Still End Up Back In Court**

The Department of Labor has settled on an investment advice rule that was written by the Trump administration and allowed to take effect by the Biden administration — so the rules should finally be clear, right? Not quite. There could [...]

### **RIAs are warming up to remote work**

It's been a year since John Middleton gathered his four employees at Brighton Financial Planning to announce what was supposed to be two weeks of working from home, and now he doesn't know if his advisory firm will ever return [...]

### **Covid could leave its mark on longevity assumptions**

There are various factors beyond Covid infections to consider, some of which could have a positive effect on life expectancy, and other that could take away from it, according to a recent report published by longevity-risk consulting firm Club Vita. [...]

### **Why Annuities Are So Helpful in Today's Market Environment**

“It is a real challenge for retirees today that people are living longer, with retirements now lasting 20 to 30 years and interest rates being so low,” said Jonathan Barth, registered investment adviser (RIA) consultant with DPL Financial Partners, speaking [...]

## **10 Things You May Not Notice In Your Life Insurance Policy, But Should**

A life insurance policy can be long and complex, with over-lawyered details in a small font. You may rely on your life insurance agent to steer you toward a good policy and tell you the crucial details. But an agent [...]



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”*

