

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

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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

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**
Life Insurance Company  **ATHENE**



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



Is there anything sweeter than children and sidewalk art!



Greed on Wall Street (what is new?)

I was overwhelmed and shocked by the loss of money so many incurred as “swaps” came back into our view. Only Wall Street could think this one up!

A company founded to offer home learning classes worldwide enrolls students and sells online lessons to people from many countries. It created an aggressive valuation of their projected income. (projected cash flow)

A firm with access to high-level banking relationships decides to buy the education company and remarket their accounts receivable; they take the accounts receivable and borrow (many companies do this) against them (American Depository). Wall Street creates an asset class they then remarket.

They then convert the account receivable and remarket them using the money they had borrowed at the Depository. (what? Yep, done often)

Swaps (cut up and created millions of little slices of the original accounts receivable asset)

The swaps are bought and sold by brokers, hedges, those who deal in any type of market movement. Big Boys are playing with someone else’s money; they buy, sell and manipulate.

Some of the **Big Boys Banks** were left holding the bag. The banks that fund the longs and short of the asset (swaps) can create exposure for themselves if things go very volatile and have an exposed position.

They lost \$3.1 billion overnight as **American Depositary** receipts of the online education company tumbled amid a barrage of block trades in some giant Chinese and U.S. companies.

Just in: Credit Suisse Group AG emerged as a big loser in global investment banks' race to the exits following the implosion of Archegos Capital Management, with the fiasco leading to a quarterly loss of **\$4.7 billion**.

It is not the point; the Big Boys never are at risk (sometimes the banks they use are exposed); they simply handle the money...oh, by the way, they get paid either way.

Want to know who managed the trade? A famous PGA golfer pitches them on TV.

My point is this, Big Boys invent these things, market them and make money on money movement; how do we as "little" guys have a chance?

That is why I outsource to an insurance company.

Notice: I am writing about AUM (assets under management). I know many in our crew provide investment services for their clients that include AUM. But our approach is different than the one I am explaining and targeting. I fully support members of our crew using tools associated with AUM.

Why? Because we are fact-finder-based and or agents who use AUM have already put in place the safe and secure funds as part of an overall plan. Their AUM is on top of the financial security, and they are being used as offsets for inflation or possible legacy.

We are NOT in the same situation as our competition who wants all of the assets under management to expand their income.

The case I am talking about has simple facts that cause me to be critical. The client filled out a form for the Advisor; they were never asked any questions. Due Diligence was a computer algorithm and not a human factor.

The Advisor explained that their system did the investing for the client, which raises the question, what does the Advisor contribute? The Advisors company is a well-known company and advertises on TV, the internet and other sources. This is how they pay for their marketing, let a computer do the work, and let the Advisor build the relationship. Can you imagine this marketing meeting being explained by the CEO?

Absurd. That is why it was easy for me to make the sale; it was about Fact-Finding and listening to the client and introducing data to a computer algorithm.

Here is the case.

This is about a case I wrote a while back; it is about the openly disgusting nerve of financial planning firms to maximize fees and income to themselves, all without any possible exposure to risks.

I create a term that I now use; I grant anyone permission for anyone to use it.

Relationship Managers

Ask your prospect: *“Is your advisor an actual financial advisor, or is he/she a relationship manager?”*

What is a relationship manager? It dawned on me looking at a prospect's portfolio that the actual “Advisor” was not managing any money; instead, they were keeping the prospect happy by buying lunches, checking in, birthday cards, anything that could enhance, stabilize, and keep in place their relationship.

The Advisor was outsourcing the actual management of the money to real money managers, mutual funds, ETFs, and so on.

Here is the fun part, the “Advisor” was getting paid a percentage of the account value (Assets under management) and passing on the actual management to someone else who was also charging a fee. In one other case, the actual money manager had outsourced to a second money manager who was also charging a fee.

Advisor fee: 2% charged on 100% of the account value.

Investment: Mutual fund expense ratio fee: 1.81% plus 2% is **3.81%**

Investment: ETF fee: .79% and the lower outsource was .39%. .79 plus 2% = **3.18%**.

Here is another issue, the mutual fund had a turnover ratio of **314%**, creating taxable income. My client had these assets as non-qualified, meaning a high turnover ratio meant annual exposure to taxes.

The mutual fund also had a yield since its inception (18 years) of **6.14**. That means if you invested on day one, you would have earned **6.14%**, that seems reasonable, doesn't it?

But wait, there is more!

Expense ratio of **1.81** is what percentage of the overall yield since inception?

The total yield (no counting expense ratio) was 7.95%. That means that **22.7%** of the actual yield was retained by the mutual fund.

Now add the **Advisors Relationship Fee**, and you can see how silly this whole concept of investment/financial advisor can be.

Make friends, build a relationship, and get paid a ton for the friendship, let real money managers manage the money. (oh, and get rich on someone else's money and work)

Here is another tip. With the fear of volatility and arriving at an age that any loss of retirement funds would create future retirement hardship, many people decide to keep some of their funds in a money market account. I recently helped on a case that the husband and wife had \$500,000 in a MM; they were going to par it there and wait out any uncertainty in the market.

Their broker had agreed and moved their money NOT to an actual money market account (where that are almost no fees and no possible revenue stream to the broker). Instead, he put them in a **Franklin US Government A**, which sounds like a MM but is actually a mutual fund with continuing fees.

EXPENSES & FEES

As of 11/01/2020 (updated annually)

Gross Expense Ratio **0.55%**

Net Expense Ratio  **0.55%**

QUARTER END As of 12/31/2020	1 YR	3 YR	5 YR	10 YR
■ Fund without Sales Charge (%) (NAV)	0.21	1.05	0.69	0.35

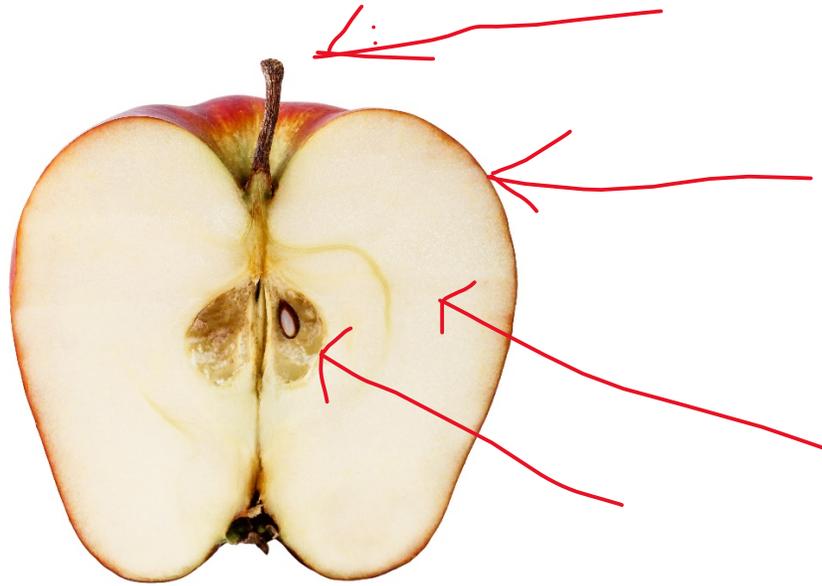
Look at the yields; on 1 year, 5 years, and 10 years, the expense ratio was greater than the yield to the owner of the money.

When you see this situation, be sure to ask why the Advisor had selected this mutual fund avenue instead of a real MM funds. It is about what is in it for them.

Almost no prospect will even know this, and I assure you our agent competition will be clueless; here is an advantage for you.

And now, my secret sales tip:

Here is an easy way to explain how AUM work, use an apple, your prospects will easily understand the concept.



- The stem is the client, holding on to their retirement fund.
- The skin of the apple is the Relationship Manager the Advisor (explain fees)
- The meat of the apple is the actual money manager. (explain fees)
- The core is the occasional money manager brought in by the actual manager to add certain money management. (explain fees)

This might seem a little hokey, but it is not. Your prospect will understand the concept much easier than numbers and graphs, use a real apple and cut it in front of them.

Then say this:

“Don’t let anyone eat your apple except you” (then be quiet)

I am sure many of you will think this is silly, no one other than our crew has this secret, use it once and you will be surprised how effective it is.



Become an expert in **Social Security** and give your prospects the information they need, your competition will not know this!

Opportunity knocks learn this information and you will be the expert!

The level of knowledge is improving but the public still needs guidance on decisions about claiming benefits.

Just over one-third (35%) of near-retirees failed a basic quiz of their knowledge about Social Security benefits, and another 18% earned a **D**, meaning more than half of Americans ages 55 to 65 do not understand the program's basic rules, according to a new Mass Mutual consumer poll released Tuesday.

Even more startling, more than a quarter (**26%**) of individuals age 60 to 65 do not know that the full retirement age is gradually rising from 66 to 67.

The first phase of the increase began this year as people who were born in 1955 hit the new full retirement age of 66 and 2 months in 2021. The full retirement age will continue to increase in two-month increments until it reaches 67 in 2027.

A joint survey by AARP and the *Financial Planning Association* that was conducted in 2015 found an enormous gap in general knowledge about Social Security benefits, with only 9% of consumers saying they were very knowledgeable about how benefits are determined.

In the most recent MassMutual poll, **75%** of near-retirees incorrectly answered that they would continue to receive both their own Social Security benefit and that of their deceased spouse if their spouse died.

Or someone with a larger retirement benefit could choose to collect full survivor benefits at their full retirement age and delay collecting their own retirement benefit until age 70, when it would be worth the maximum amount.

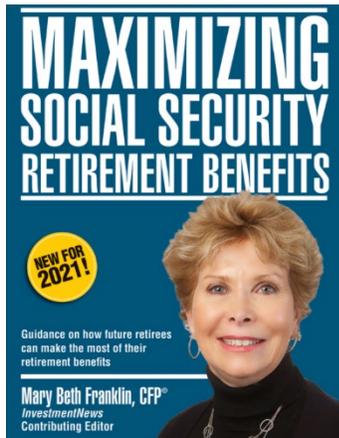
Retirement benefits increase by **8%** per year for every year one postpones collecting them beyond full retirement age up to age 70. Survivor benefits do not. They are worth the maximum amount if claimed at the surviving spouse's full retirement age.

54% of those who participated in the MassMutual poll incorrectly answered that delayed retirement credits continue each year, even beyond age 70. "With Social Security, there are a lot of options to consider,"

"Make the wrong choice, and you will be leaving money on the table for the rest of your life." When it comes to educating clients about Social Security benefits and claiming strategies, many agents are as clueless as their prospects.

Here is a 2-hour read to set you aside from your competition.

Questions about Social Security rules? Find the answers in Mary Beth Franklin's ebook at InvestmentNews.com/MBFebook.]



All New for 2021! It is the beginning of a new era in Social Security planning amid the fallout of the coronavirus pandemic. Now is the time to make sure you claim every benefit available.

Get your copy of Mary Beth Franklin's, Maximizing Social Security Retirement Benefits – the guide for consumers and financial advisers about how this critical source of guaranteed income fits into an overall retirement plan.

Topics include:

- The ABC's of claiming Social Security
- How Social Security benefits are taxed
- What survivors need to know to maximize their benefits
- What claiming strategies are disappearing for most new retirees
- How recent changes to Social Security claiming rules affect married couples and divorced spouses
- Plus, much more including new rules & strategies to help maximize benefits

More info here, good source: [Third of near-retirees fail basic Social Security quiz - InvestmentNews](#)



PRODUCT UPDATES

Annuity Carrier News

RELIANCE STANDARD

Effective 04/01/2021

Interest rates increase effective April 2nd. Please Note: 45-Day Rate Lock (for rate decreases) does not apply to the Minimum Guaranteed Rates or to the Keystone Participation Rate Strategy. The Participation Rate Strategy is NOT rate locked and will be issued with the Participation Rate in effect on the buy/issue date after paperwork is in good order and premium(s) are received. [Click here](#) for details.

Life Carrier News

LEGAL & GENERAL BANNER LIFE

Effective 4/5/21

New term pricing effective April 5. New rates include a mix of decreases and increases. Changes to rates range across all term durations (10 – 40 years), with **targeted improvements to the Preferred classes.**



Annuity.com

LTC Sales and Marketing Process and Tools

David Townsend

The new [Sales and Marketing Process brochure](#), from **Mutual of Omaha**, breaks the LTCi sales process down into 6 thoughtful steps, helping you organize your approach to long-term care insurance sales.

Conversations with Business Clients

One of the primary benefits of working with businesses is that they can have multiple financial needs. Uncover potential planning opportunities with business clients using life insurance, with the [Business Solutions Playbook](#) from **Pacific Life**.

Don't Miss Our 'Closing the Coverage Gap' Webinar!

LIMRA asked consumers how long it would be for their family to face financial hardship if the primary wage earner were to die prematurely. Join **Lincoln Financial** on April 13th at 1:00 pm ET to understand the scope of the coverage gap and see the resources you have to efficiently serve these clients. [Register here!](#)

Pairing Term with Lifetime Protection for More Tailored Coverage

Not all life insurance needs are solved with a single, term policy. But permanent products aren't always the right answer either. [Use this brochure](#), from **Protective Life**, to learn how to creatively meet your clients' life insurance needs with a blended solution.

Rewarding High-Value Executives with Split-Dollar Life Insurance Plans

High-quality employees provide a competitive edge that can help take a business to the next level. An employer-sponsored, split-dollar life insurance arrangement can help your clients attract and retain their industry's top talent and stand out as an attractive employer. Explore **Symetra's** split-dollar marketing tools to boost your knowledge and generate more sales today! VISIT OUR SPLIT-DOLLAR [SITE](#).

Qualified Plan Backstop Webinar

Join Joseph Scianna and Kevin Blanton from **John Hancock's** Advanced Markets group on **April 7, at 2 p.m. ET** as they discuss "Qualified Plan Backstop" and what it can mean for your clients. [Register today](#)



Moore Information

Athene Launches Fixed Indexed Annuity Designed to Maximize Long-Term Retirement Savings

WEST DES MOINES, Iowa, March 30, 2021 /PRNewswire/ — Athene USA (“Athene”), a leading provider of retirement savings products, announced the launch of Athene AccuMaxSM, a fixed indexed annuity that provides enhanced protected accumulation potential for “patient money” set aside for retirement or other long-term [...]

Investors Heritage Launches Heritage Income Advantage to Offer Innovative Guaranteed Retirement Income

FRANKFORT, Ky.-(BUSINESS WIRE)—Investors Heritage Life Insurance Company (“Investors Heritage”) today announced the launch of a new fixed index annuity – the Heritage Income Advantage (“HIA”) – to help policyholders protect assets from market downturns, grow retirement savings, and secure a [...]

VAs suffer record outflows, but enjoy record assets

As Morningstar’s quarterly VA sales report for 4Q2020 shows, the VA business is complicated, with record-high sales of index-linked VAs, record-high VA assets on the books, but record outflows from VAs overall. Go figure. The registered index-linked annuity, or RILA, [...]

Updates from Allianz Life, Athene and Investors Heritage

New caps on AllianzIM Buffered Outcome ETFs; Investors Heritage Life offers climate-friendly index on new FIA; AccuMax is launched by Athene. New caps on AllianzIM Buffered Outcome ETFs Allianz Investment Management LLC announced new upside caps for the April series [...]

Pacific Life Introduces Sustainable Bond Framework Strengthening Commitment to Environmental, Social, and Governance (ESG) Initiatives

NEWPORT BEACH, Calif.–(BUSINESS WIRE)–Pacific Life announced today the introduction of a Sustainable Bond Framework under which framework it can issue Sustainable Bonds through the Capital Markets Group of its Institutional Division. “Our mission is to always deliver superior risk-adjusted investments [...]

FBL Financial Group Special Committee Sends Letter to Shareholders

WEST DES MOINES, Iowa–(BUSINESS WIRE)–FBL Financial Group, Inc. (NYSE: FFG) (“FBL Financial Group” or “the Company”) today sent a letter to shareholders urging them to vote “FOR” the previously announced definitive agreement under which Farm Bureau Property & Casualty Insurance [...]

AIG Retirement Services Launches New Mobile App Capabilities to Help Nonprofit and Public Service Employees Save for Retirement

HOUSTON–(BUSINESS WIRE)–AIG Retirement Services, a leading retirement plan provider for tax-exempt and public sector employers, today announced the launch of its enhanced mobile enrollment experience, bringing convenience and simplicity to employees as they prepare for their financial future. Eliminating the [...]

Symetra Celebrates Two Community Program Milestones

BELLEVUE, Wash.–(BUSINESS WIRE)–Symetra Life Insurance Company celebrates two community program milestones this week as ‘Symetra Empowers Communities’ completes its first program year with more than \$2 million in distributed funding and the company’s COVID-19 initiative, ‘Care & Feeding,’ reaches its [...]

Half of Young Employees Say Pandemic Made Work-Life Balance Better; 3 in 4 Baby Boomers Disagree

NEW YORK–(BUSINESS WIRE)–One year after the COVID-19 pandemic forced many U.S. employees across the country to transition to remote work, the youngest and oldest generations are divided on its impact. MetLife’s 19th annual U.S. Employee Benefit Trends Study finds more than [...]

Athene Completes Significant Pension Risk Transfer Transaction with JCPenney

HAMILTON, Bermuda, April 1, 2021 /PRNewswire/ — Athene Holding Ltd. (“Athene”) (NYSE: ATH), a leading financial services company specializing in retirement services, announced the close of a significant pension risk transfer transaction in connection with JCPenney’s pension plan termination. Under the terms of the [...]

New survey: 1 in 5 Americans have been forced to delay or cancel their retirement due to the pandemic

COLUMBUS, Ohio, March 31, 2021 /PRNewswire/ — The COVID-19 pandemic has shaken many U.S. adults’ confidence in retiring comfortably or on time, with one-in-five (19%) reporting it has forced them to delay their retirement or no longer retire at all, according to the [...]

John Hancock Meets Strong Market Demand with New Protection Variable Life Insurance Product

TSX/NYSE/PSE: MFC SEHK: 945 Competitive Age-100 Guarantee and Compelling Living Benefits Offer Blend of Security and Opportunity Low-cost, level-pay scenarios No investment restrictions to maintain age-100 guarantee (and full range of investment choices) Exciting living-benefit options BOSTON, Mass., April 5, 2021 /PRNewswire/ [...]

Introducing Surevested: A Life Insurance Agency Powered by Artificial Intelligence

NEW YORK, March 30, 2021 /PRNewswire/ — Life insurance is the greatest gift you can give your family and today, Surevested, a new life insurance agency, is launching to make the process simple, honest, and completely transparent. Powered by artificial intelligence, Surevested's powerful [...]

West Coast Is an Annuity-Suitability Update Desert: NAIC Map

Texas may soon adopt an annuity sales standard update developed by the National Association of Insurance Commissioners. But New York state has gone its own way, and, as of March 25, Illinois, Pennsylvania and the entire West Coast had no [...]

Hybrid LTC To The Rescue?

The long-term-care insurance industry is bleeding. Can hybrid policies save it? Traditional LTC insurance policies are in trouble—the industry has had to spike premiums as it struggles to make good on guaranteed benefits to its customers—at a time when interest [...]

Who should buy an annuity? Boston College has thoughts

Deciding whether to buy an annuity is one of the more complicated calculations an investor might have to make. Not all annuities are the same. Nor are investors. And a new study from Boston College says that demographics play a [...]

6 Good, Clean Annuity Jokes

COVID-19 has hit retirement savers as they are facing three other crises: the aging of the baby boomers, low interest rates, and a high level of self-consciousness about humor. A few years ago, financial services professionals might have been able [...]

Athene Adds Non-Variable Indexed Contract: Annuity Moves

Athene USA has introduced the Athene AccuMax non-variable indexed annuity contract. Like other indexed annuities, the AccuMax contract can connect a holder's crediting rate, or rate at which interest is credited to the annuity contract value, to the performance of [...]

What Parents Need To Focus On When Encouraging Young Adults To Save For Retirement

One of the most rewarding feelings in adulthood is earning that first paycheck. It is a mark of pride, the culmination of years of hard work and study, and a great responsibility as young people begin to take ownership 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”



