

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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Open MIC is open for anyone.

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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.



Every year we take a break around Memorial Day; beginning next week, we will be on Hiatus. We will return on June 10, have a terrific Holiday!



Go the extra mile and make yourself the expert.

20 plus years ago, I wrote my first book, **Safe Money**. I have used it as my business card and, over the years, have handed out at least 5,000. The secret of the book is its girth and printing, both covered in color. I have discussed the book and how I use it many times on Open MIC over the years. The book is still in good demand, and we are closing in on 100,000 copies in print.

Others have followed, Chad Owen's two books were very well written, well received and they help set him apart from other agents. He is an *Amazon Best Seller*

[Amazon.com: Stress & Rocking Chairs: The Safe Money Guide to Retirement \(9781943127863\): Owen, Chad: Books](https://www.amazon.com/Amazon.com: Stress & Rocking Chairs: The Safe Money Guide to Retirement (9781943127863): Owen, Chad: Books)

Brad Pistole realized how important sharing his views and experiences via his book was. He is an *Amazon Best Seller*

https://www.amazon.com/Safe-Money-Matters-Finding-Storm-Filled-ebook/dp/B00P6KCC2I/ref=sr_1_3?dchild=1&keywords=brad+pistole&qid=1621955837&s=books&sr=1-3

Now we have another agent adding "author" to his long list of accomplishments, Lyle Boss.

Safe Money Miracle: How to Safeguard Your Retirement

Of the many miracles discussed in this book, Lyle Boss's experience in the market may be the greatest miracle of all. He lost every penny he had and plunged himself deeper into debt. But that traumatic experience taught him many valuable lessons that he passes on to new clients every day. He now teaches his clients that there is a better, safer way to protect their retirement. There are ways to grow your money safely—without market risk—while still getting a good return.

Throughout this book's pages, Lyle and his co-author David pull back the curtain on the investment world and share actual clients' stories. They teach people how to rethink their relationship with money, evaluate risk, and assess whether the return they are getting is worth the risk they are taking. In most cases, it's not. In **"The Safe Money Miracle,"** you'll discover why—and what you should do instead.

These three authors have 3 things in common.

1. They are committed to their communities, their families, and their clients.
Family comes first.
2. They are all *"Amazon Best Sellers"*
3. They all put everything and everyone before themselves.

Number 4? Yes, there is a number 4: They are all very large producers as well as industry leaders.

All three authors and their books are listed on Annuity.com, have a look, buy these books and see what drives these people.

The drive? To be successful in everything they do.

Join them?

BB

Here is an in-depth email exchange that brings to the top how important having a marketing plan is to your success. Some of these topics have been discussed before on our Podcast, that being said. **THIS IS IMPORTANT!** It is your business, and your success depends on this level of planning.

Use the Hiatus to reorganize and get your business on track.

BB

Email Number 1

Hello Partners,

The best is yet to come for the FIA business. How much of it will be yours? Those decisions have to be made now.

While everyone else retreats, charge forward. You will be shocked and amazed at the exponential outcome! More marketing, more appointments, more clients, improve your case size and closure rate, and decrease the number of appointments to close.

More activity combined with more efficiency allows you to steamroll through any challenges our industry will have.

I was listening to Rick Rule as a guest on *Stansberry Research* the other day, and I found his talk to be very interesting.

<https://www.youtube.com/watch?v=zWcDTxaikbU&t=376s>

Getting capitalized. Having dry powder. All of you can create massive margins and reserves through this business. When the next crisis comes, will you be ready? Will your powder be dry with cash reserves?

These are things to work on now before the crash, not after. Being in the right place at the right time is only required once or twice in your life to have a major impact on your financial future. Work hard now and then allocate capital when everyone else is in panic mode. Delay gratification. If you are not highly capitalized, Invest in your business, not your lifestyle. Lifestyle is a reward for delayed gratification.

Thanks for the biz!



Anthony Owen, President

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



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Email Number 2

From: Randy

Sent: Tuesday, May 18, 2021, 7:34 AM

To: Anthony Owen <tony@annuityagentsalliance.com>

Subject: Re: LIMRA Says Annuity Sales Will Grow - Are You Working Your Business to Take Advantage of the Next Crash?

Importance: High

Anthony,

At what point do you believe someone is highly capitalized in their business? And how much capital do you think is adequate to effectively run marketing programs? Some of these questions may be relative however I'm curious as to your thoughts as to what is "enough?"

Lastly, and assuming the marketing programs you are running are working, how much money do you think should be invested monthly to have effective marketing? I'm only doing radio, but we are looking at other ways to bring in clients. Do you have some ideas that work?

Thank you,

Randy

Email Number 3

Hello Partners,

See the previous email.

Great question, so I am going to answer it for everyone and elaborate.

Related to this question is my concept of the **4 Stages of Marketing Budget**. It requires that every business owner builds up a **minimum of \$100,000 in emergency money for their business and personal accounts**. My talks on this are well documented, so I won't elaborate too much, but in a nutshell, for those who are not familiar, here are the stages:

- **Stage 1 - Monthly Budget:** A budget that you are committed to that consistently increases to Stage 2.
- **Stage 2 - Calendar Budget:** A calendar budget where you spend as much as required to fill your calendar with new appointments to the extent you want your calendar filled.
- **Stage 3 - Surplus Budget:** A budget that supplies 20-30% more leads than you can fill your calendar with.
- **Stage 4 - Branding Budget:** A budget that supplies more opportunity than you have time for so you can guarantee a sustainable business that never has blank spots in your calendar unless it was intentional and allows you to cherry-pick who you work with and possibly support an agency with sub-agents and support staff at an office.

I knew I was well capitalized when the following things happened:

- I had **no debt** that wasn't covered with cash.
- All my **bills were on auto-pay**.
- I **reconciled my accounts monthly**, but only because I didn't want a massive job at the end of the year, and so I could catch any fraud quickly.
- When I started **evaluating my P&L and marketing ROI annually**. A **clear sign indicating a lack of capitalization** is the mental pressure to do a **short-term analysis on long-term results**. (for example, if I bought a Bitcoin and I watch it every day, that probably means I didn't have adequate capitalization to risk on a Bitcoin).

- When I didn't hesitate to spend money on marketing or promotion ideas even if there was only a 50% chance they would work.
- And most importantly, when **I stopped thinking about money and started focusing on productivity with faith that the money equation would take care of itself if I did my job.**

You are right in saying that it is relative. What makes someone highly capitalized to have the freedom to make decisions without the stress of Stage 1 budgeting is related to more things than most of us want to admit.

- **Sales Skills:** What is your **closure rate**? What is your average **case size**? What is your average **number of appointments to close**? A highly skilled sales process is going to respectively produce numbers of 33% or >, \$350K or >, and 2.5 or less.
- **Appointment Booking Ratio:** The more of your leads you book appointments with, the less you have to market to fill your calendar. Burning up the phones, objection handling, creating urgency, and/or having support staff call leads will be variable factors.
- **Personal Expenses:** The higher your expenses, the more they rob your business of the opportunity to allocate capital towards marketing. Those of you that know my story know that I sold everything, not bolted to my house, and stopped all personal expenses from getting out of debt and building my business. How bad do you want it?
- **Other Business Expenses:** Marketing is the most important business expense in this business. It is hard to justify almost any other expense if it takes away from your ability to market.
- **Work Effort:** Some work 12 hours a day and those that work 4. Some focus on the main thing and those that get caught up in busyness and conflate it with productivity. Some are in different stages of their lives and working as hard as they could or used to just doesn't make sense. There are things more important than work, after all (i.e. spouse, grandkids, church, etc.).
- **Laser Focus:** Buy lead, book appointment, sell the largest problem possible, sell the largest solution possible, repeat often. If that is all, you can do, you will be on the top producer's list every year. Everything else is just housekeeping.

How much should you be invested? Everything above is a factor related to answering that question. I have agent partners spending \$300K that might be able to get the same productivity with \$200K and partners spending \$70K that should be spending \$150K and a million other combinations.

The most important thing is to **spend enough to create momentum** (high frequency to succeed or fail) **while intentionally focus on improving your sales process** to increase appointment ratios, case size, and closure rate and decrease the number of appointments to close (return on time).

This is not a contest or comparison between agents. There are **no “equal” results with “equal” efforts**. We all do the best we can with the gifts God gave us and try to improve those skills while having patience for the outcome we desire.

That being said, **everyone should be spending a minimum of 15% of revenues while moving towards 20%+ of revenues**, and your marketing budget will automatically increase as your revenues increase. A big sin in business is to increase your revenues but not increase your marketing to mitigate opportunity loss. In other words, don't let the opportunity go to waste by getting comfortable. **Have faith that your growing marketing budget is worth the expense and that you will monetize that expense.**

One final thought. **If you are not scared or at least a little uncomfortable, you are not growing** through any method other than random chance. If you are pushing yourself out of your comfort zone, you will know it. That is where you want to be if you want to experience substantial growth.

Hope this long answer to a short question (I am famous for that) helps some of you out with your marketing budget decisions.

Thanks for the biz!



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As Advisors, we are in contact with many people, being cautious of “**Phishing**” hooks can help many.

Become knowledgeable and looked at as a source for information with your clients and prospects. I was a “victim” of one of these; fortunately, I was able to recognize the circumstances and defer the issue. Mine came from Facebook Messenger.

Smart agents would use the information below to enhance their relationships with their prospects and clients.

Here are some signs with which to be aware.

Look out for certain factors that may indicate that a loved one is a likely target of financial abuse. Of course, no single sign is conclusive proof, but staying aware will help you avoid or limit the fallout if there are any problems.

- or **large withdrawals** or transfers from bank accounts, or large credit card charges that the older person can't explain.
- Checks that are missing or include suspicious signatures.

- An individual who suddenly forms a close relationship with the older person, getting easy access to his or her home, money, and other property.
- Newly **executed documents**, such as a will or power of attorney, that the older person doesn't seem to understand.
- **Changes in account beneficiaries or authorized signers.**
- A large number of unpaid bills.
- Missing property.
- Entry forms and prizes from contests, and payments made for "free" vacations or other merchandise.
- Untreated physical or mental problems, including a dramatic change in mood or disposition, or other evidence of substandard care.
- Sudden social isolation.

BB

Here is a terrific source of more information about “phishing.”

[Warning Signs of Elder Abuse and How to Report It | Nolo](#)

Common Financial Scams

Financial scams perpetrated against older people include a broad range of conduct -- from outright taking of money or property to using technology to get personal or financial information, to getting paid for care, products, or services and then not providing them.

Keep an eye out for these common scams.

Catfishing scam. Catfishing is when someone steals from a person that they've 'met' online. Today, many seniors turn to online services and social media to make romantic or friendly connections. However, some alleged suitors or friends are just people hanging around the web waiting to prey on elderly individuals who are lonely. These scammers may endear themselves to the elderly person -- and then ask them for money to help with an emergency like to bail them out of jail or make a flight back to the United States. Most often, scammers will never meet the elderly person and are located someplace other than where they claimed to be.

Telemarketing or mail fraud. The U.S. Department of Justice estimates that dishonest [telemarketers](#) take in an estimated \$40 billion each year, bilking one in six American consumers -- and the AARP claims that about 80% of them are 50 or older. Scammers use the phone to conduct investment and credit card fraud, lottery scams, and [identity theft](#). Another form of this senior citizen fraud is when scammers use the phone to sell seniors goods that either never arrive or are worthless junk.

Phishing scam. Phishing is when a criminal uses fake emails, calls, or texts to steal a victim's personal information. In one common phishing scam, an elderly person will receive an email that says it is from the person's bank or investment account and that the elder needs to update their information. This is just a ploy to get the elder's information and steal their identity.

Social Security spoofing scam. Scammers contact elderly people by phone and claim that the victim's Social Security number has been suspended due to suspicious activity and asks the victim to confirm their number or risk the possibility that the number will be seized. The scammers are sophisticated and may use caller ID spoofing to make it look like they are calling from the Social Security Administration.

Internet fraud. Some older people are slow to embrace new technology, which is why they are sometimes targeted in internet scams. Seniors may download a fake anti-virus program or viruses by clicking on pop-up windows. This action allows scammers to extract personal information about the senior.

Fraudulent legal documents. Many scammers cloak their actions in legal authority, procuring power of attorney or will or other legal documents giving them access to a senior's property. They get seniors to sign these documents by lying to, intimidating, or threatening the seniors.

Texting scam. A scammer texts the victim deceptive messages to try to get the elder person to provide their personal or financial information. For example, the scammer might promise a prize to the first 100 people who respond to the message. The scammer then uses the information to steal the elder's identity or to commit fraud.

Grandparent scam. In this situation, a scammer calls the elderly person and pretends to be their grandchild. The grandchild will then ask for money for an unexpected financial problem like not having money for rent, medical bills, or car repairs. The scammer will plead with the grandparent not to tell their parent.

Undue influence or fraud. Many seniors have been duped into parting with their homes or other property because a scammer convinces them it is for their good. In one infamous case, three officials from the Detroit-based Guardian Inc. were found guilty of

embezzlement and fraud after selling a client's house for \$500 -- to the mother of a company officer. The company also collected excessive fees from its wards, sometimes as high as 70 percent of their Social Security checks.

Lottery scam. Scammers inform elderly victims that they have won the lottery or sweepstakes -- but they just need to pay for taxes or other fees before the rest of the money will be released. They might even send a check to the victim to make it seem more real, but the check will just bounce.

In one of these scams in Canada, the U.S. Attorney General and the Solicitor General of Canada estimated that scammers were able to steal about \$1 billion a year from its citizens.

Home repair scam. Typically working in teams of two or more, scammers scour neighborhoods with a high concentration of older residents, or even track recent widows and widowers through obituaries and death notices, then appear on their doorsteps claiming to spot something in need of fixing -- a hole in the roof or clogged drainpipe, for example.

The scammers demand payment upfront, and then often claim that their initial investigation reveals a more serious problem, with a more expensive solution. The "work" they do is unlicensed and often shoddy, such as applying paint to a roof to make it appear as if it has been tangibly fixed.

In a twist on this scam, one alleged worker might distract the elder while another enters the house to steal money and other valuables.



PRODUCT UPDATES

Annuity Carrier News

ATHENE

Partial Roth IRA conversions are here

Great news! We're pleased to offer partial Roth conversions on all Athene business (except New York) issued on or after **May 9, 2021**. This includes multiple conversions within the same Athene annuity contract.

Forms and resources

- [A new form](#) (22796, Ver. 12/20) for clients requesting a partial Roth conversion is available now on [Athene Connect](#).

We've also created a handy [FAQ guide](#) to help answer questions you may have.



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Merrill Lynch's 3,000 Trainee Brokers Barred From Cold Calling Clients

[Merrill Lynch's 3,000 Trainee Brokers Barred From Cold Calling Clients - AdvisorHub](#)

(Bloomberg) -- Merrill Lynch Wealth Management is revamping its training program for 3,000 fresh-faced brokers, including placing a ban on cold calling.

Participants will be directed to use **internal referrals or LinkedIn** (good luck with that, BB) messages instead of cold calls; executives said on a conference call discussing the changes.

Talking about marketing changes, I am curious about why this has changed. My guess is it is a violation of the “*do not call*” list issues.

Here is a little more. [Exclusive: Finra Probes Merrill over Potential Cold Calling Violations–Sources - AdvisorHub](#)



I will explain this as a narrative and why ratings are so important.

Executive Life of California
Rating in 1989 AAA
Life insurance commission 150%
GICs
Pension Funds
Junk Bonds
Altus hidden ownership
French Government
16 years litigation to 2016

I will also explain this in the narrative: Swiss Life.

\$77 million in fines
Wrapper policies
1650 policyholders
Tax Fraud
Swiss Life helping **IRS**, now the tables are turned on those who bought the policies.

Tax Fraud: These included more than 1,600 "wrapper" insurance policies into which taxpayers can place stocks, private equity holdings, and other assets.

U.S. prosecutors began cracking down more than a decade ago on the use of Swiss banks to avoid federal taxes.

Swiss Life and its affiliates viewed this "stepped-up offshore tax enforcement as an opportunity to pitch themselves to tax-evading U.S. customers as an alternative to Swiss banks," Swiss Life will allow the IRS complete access to their "wrapper" owners.

Swiss Annuity, I will explain in the narrative.

IRS stopped tax deferral on interest earned in these products.

Here is my advice: take every legal deduction you are allowed to use, never call an annuity by any other name; **it is not a Duck**. Embrace our wonderful products and do not attempt to represent them as something they are not.

**If it looks like a duck,
quacks like a duck,
and swims like a duck
don't be fooled...**

It is a duck



Annuity.com

David Townsend

Enhanced Principal Deferred Compensation – Select Reward

Help businesses attract and retain top talent. Deferred Comp – Select Reward plans from **Principal** are nonqualified plans that offer benefits for employers and the key employees they select to participate. [Get marketing materials.](#)

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Lights, Camera...Action!

Video is one of the best ways to connect with your audience and prove your expertise. In this webinar, from **North American**, you'll discover the steps to help create quality videos to set yourself apart! [Register today!](#)

NEW Small Business eBook from Prudential

Trimester 2 kicks off in May with Small Business Needs. This trimester we'll give you new tools, actionable strategies, and connection points to take advantage of the BIG opportunity—the Small Business Market. [Get started.](#)

May Hot Topic: Disability Insurance Awareness Month

May is Disability Insurance Awareness Month. See available materials, from **Securian**, to promote discussions to help clients with planning for if they were to become disabled or ill.

- [Care Needs In Retirement For Women Brochure](#)
- [Plan Ahead For Financial Security](#)
- [Accelerated Death Benefit Flyer](#)
- [SecureCare Financial Professional Brochure](#)
- [Smart Planning For Future Care Video](#)
- [SecureCare Consumer Video](#)

Inflation Takes Off

The core CPI was much stronger than expected in April. To learn more in **Nationwide's** Economic Commentary, click [here](#).

Women Need Life Insurance More Than Ever – From Legal & General

Women often play multiple critical roles within the family, as income providers, caregivers, and financial decision-makers. They need to consider their coverage options and needs as things change. [Download PDF](#) | [Unbranded versi](#)

Introducing the Affordable Solution for the All-Important Family Market

Flex Whole Life with a Term Combo is the Budget-focused Solution for young families from **SBLI**. Many new families have student loans, car payments, mortgages, and the cost of raising children. Flex Whole Life is designed to support families' lifestyles, provide financial security and safeguard dreams for the future. Click [here](#) for more details.

Moore Information

Sales Contests Likely Losers Under DOL Rule

Navigating sales incentives will be among the toughest parts of abiding by the Department of Labor's investment advice rule. That is one of the tricky aspects identified by a panel discussing "Prohibited Transaction Exemption 2020-02: Registered Broker Dealer Compliance Considerations" [...]

AFG's annuity business sale gets regulatory nod

The Ohio Department of Insurance has approved American Financial Group's previously announced sale of certain annuity businesses. The deal consists of Great American Life Insurance Company and its two insurance subsidiaries, Annuity Investors Life Insurance Company and Manhattan National Life [...]

Americans are Looking for Bitcoin Life Insurance

Almost half of current life insurance and annuity owners already hold digital assets, and they now looking for their insurance carrier to provide more direct and indirect cryptocurrency exposure through insurance products, according to the new survey released by NYDIG, [...]

RIA Retirement Risk Review: 88% of Advisors Prioritize Effective Risk Management over Generating Highest Gains in Client Portfolios

MINNEAPOLIS—(BUSINESS WIRE)—Effective risk management is more important to financial advisors than generating the highest returns in client portfolios, according to the inaugural RIA Retirement Risk Review Study* from Allianz Life Insurance Company of North America (Allianz Life). Nine out of [...]

North American Grows Index Universal Life Product Line

DES MOINES, Iowa, May 24, 2021 /PRNewswire/ — North American Company for Life and Health Insurance® (North American) now offers an indexed universal life (IUL) insurance product that provides the death benefit protection only life insurance can offer, while accumulating potential long-term cash value [...]

If the DOL Investigates You...

New Secretary of Labor Marty Walsh is known as a champion of the interests of working people, a group that retirement plan participants presumably belong to. His agency said in April that it might revisit the current "exemptions from prohibited [...]"

Fidelity Rolls Out No-Fee Investing Accounts for Teens

Fidelity Investments is launching a no-fee trading and saving accounts for 13- to 17-year old teens. The firm, which says it is the first in the industry to do so, aims to “educate and support the next generation of investors” [...]

Could Climate Change Wipe Out the U.S. Financial System?

The administration of President Joe Biden is launching an effort to assess how much climate change could affect the stability of the U.S. financial system. Part of the effort will involve scrutiny of insurance regulation and of regulation of pensions [...]

New Bill Includes RMD Increase, Income Annuity and Student Loan Provisions

Two senators have tossed another bill into the river of retirement legislation flowing into the Senate Finance Committee and the House Ways and Means Committee. Sens. Ben Cardin, D-Md., and Rob Portman, R-Ohio, last week introduced S. 1770, the “Retirement Security & Savings Act” [...]

Evan Scarponi Helps Prudential, and America, Take on COVID-19

Prudential Financial Inc. was one of the life insurers that helped the United States keep going through the 1918 influenza pandemic. It struggled to keep its own employees healthy enough to pay life insurance customers’ death claims quickly. Now, the [...]

Today’s Top 3 Retirement Decisions: Benz

Retirement involves making many important long-term decisions, which advisors do after carefully considering each client’s needs and resources. Christine Benz, Morningstar’s director of personal finance, outlined three “tricky decisions” for retirement planning that need to be addressed by advisors and [...]

Iowa Regulators Monitor Transamerica As Customer Complaints Mount

Transamerica Corp. is under review by the Iowa Insurance Division for a rash of complaints related to the company’s taking over customer service for Vanguard Annuity in December. People who complained to the Insurance Division or the Iowa Attorney General [...]



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”

