

ANNUITY AGENTS PODCAST

BILL BROICH

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

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

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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.



The editorial below is not an editorial; it is a mandate for our products and how they fit into important retirement planning. It is about how I feel about living as good and healthy a life as possible. I recently had a conversation with an old friend who had followed my advice years ago and used the guaranteed income approach in her plan. I know it is easy to look back and hard to look forward, but it makes it all worthwhile when you see how an annuity changed a life.

I re-share with you.

Four things

The four things almost all people on earth strive for that are felt necessary for a happy retirement time, a happy home.

- Lifestyle
- Longevity
- Liquidity
- Legacy

Of course, a spiritual need is in all of us, and good health is always a smart choice, but consider the four important items listed above and how mental and physical stability can be helped. They affect how a person can obtain better health.

How does it work for you when planning your retirement? What are your goals, how are you going to achieve them?

Here is a secret about money in retirement. It is not about how much money you have; it is about how much money you have each month. Safe, secure reoccurring income, income that cannot be outlived and comes on a regular basis, can help reduce stress.

What about longevity? I 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 one to share thoughts, opinions, feelings, and views.
- No longer feeling relevant; no one cares what you think.
- You are 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 *American Medical Association* says that stress is the number one overall cause of a lower quality of life, leading to a shortened life expectancy. What is the number one cause of stress for humans? Fear of illness, worry about kids? No, it is fear of running out of money.

Choosing an annuity as part of the guaranteed basis of a retirement plan helps build income security. Like social security and a company pension, annuities can guarantee that a person will never run out of money.

Annuities can provide longevity protection.

Liquidity? Do annuities provide that also? In a way, yes, but they also do not offer capital gains tax benefits; all income from any gain in an annuity is taxable as ordinary income, the highest possible tax rate. 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 poor choice 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. It is clean and hassle-free, it is a contract, and using a named beneficiary can avoid delays and probate expenses.

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, the longer you live.

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

An annuity can guarantee a lifestyle.

Trends 2020

People want financial security, and the concepts of lifetime income, as well as guaranteed returns that can participate in market movements without any downside, are gaining in popularity.

- 77% of those who currently are enrolled in employer-sponsored plans would consider adding an option that offers guaranteed lifetime income. 59% indicated they would specifically consider adding an annuity.
- As many as 95% of consumers are very or somewhat interested in guaranteed lifetime income in an annuity, the *Insured Retirement Institute* found. The most important traits consumers want in an annuity are “**guaranteed income each month**” and “**will not lose principal.**”
- 61% of Americans age 55-75 place a high value on having guaranteed lifetime income to supplement their Social Security income.”

From National Life (link under David's info)

Retirement Readiness and FIAs Go Hand in Hand

Here are 3 compelling reasons why.

1. There is more growth potential. With an FIA, clients are not directly participating in any stock or equity investments. Instead, interest is credited based in part on the change of a market index, such as the S&P 500. This means your clients have greater interest in crediting potential in an upmarket but never lose value in a down market due to market declines.
2. It provides downside protection. With increased market volatility, it's critical to ensure your client's nest egg is protected when the market index is down. FIAs are structured so that if the index is down, they may not earn any interest, but your cash value won't decline due to market conditions. This means they will never earn less than 0%.
3. An FIA can guarantee your clients with a stream of income during retirement, supplementing their pension and helping to close their retirement income gap. According to the Insured Retirement Institute, 95% of consumers are very or somewhat interested in owning an annuity that provides a guaranteed income each month.

Want me to go on?

Testimonials

I remember years ago when I first asked an existing client to provide me with a testimonial. While it did help, it was as basic as it could be, and like all things, evolution has come and improved the way testimonial communication is handled.

Have a look at these testimonials from **Roy Snarr**. www.roysnarr.com

Radio: <https://www.youtube.com/watch?v=6ORnnWE7qiU>

Partnership: <https://www.youtube.com/watch?v=yfh7qxliDMc&t=15s>



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





INTERNET REPUTATION

\$250,000 sale lost

How important is your internet reputation? Want to see an actual case that shows their importance? Want to see an actual loss of \$20,000 in commission because of one very important thing.

Remember the Amazon 92%? Do you think we make this up?

This lost case should never have happened, especially when we offer and provide the tools to build your reputation. (and it is free to you.)

Check this email out!

From: Anthony Owen

Date: May 26, 2021 at 7:58:44 AM PDT

To the Credentials Team: Bill Broich, "Amy Rushforth, Madeline George, Madelyn Price, Lisa McLaughlin, Tom Bradley

Subject: **AGENT X - Internet Reputation**

Bill,

Agent X just had a \$250K case that he was supposed to pick up a check on, and the client decided to hold off because Agent X only had Retire Village and **no other internet reputation assets.** **(Remember Amazon 92%?)**

Please help out **Agent X** asap with the **Syndicated Columnist and Invited Author** program and **Think Advisor** when possible.

Agent X wants to get into Isles Life: <http://www.findglocal.com/US/Punta-Gorda/516169758718816/Isles-Life---Best-Version-Media>

Agent X

xxxxxx@gmail.com

Somewhere, FL

Amy,

Please help **Agent X** and make sure he is **listed on Annuity.com** as one of our agents. Do a **press release** for him and also get him in the **Invited Author** program. His RV URL is <https://xxxx.retirevillage.com/>.

Amy can get Invited Author, Find an Agent, Meet an Agent

Bill can get National Platforms and Syndicated Columnists

Aegis,

Please provide the **services below** for Agent x. He will supply you the URL.

Agent X,

Please complete the form

at: <https://www.aegisfinancialcreative.com/agentwebsiteone.html>

Aegis creative services can provide the following:

- Website: Picture, videos, whiteboards, events, articles
- Personalized logo
- The professional picture at training conferences
- Professional Services:
 - Professional URL and email setup
 - Social media setup
 - Email signature

Thanks,
Anthony

Epilogue

Agent X did none of the preparation we offer, and the price was paid: \$20,000 in lost compensation when it should not have happened. These systems are available, and they are free, and nearly all of the work is done for the agent.

There is this:

Bill

I want to thank you for how you have built my credentials, and it has made such a difference when I call leads or referrals. They can so easily find out all about me, and it makes me feel like an old friend when I finally meet them.

Your system is brilliant!

Joe Edgeworth

See for yourself, Google Joe Edgeworth, now Google yourself.



They answered the phone, agents and home office were nice, they assured you of their products, AAA rating said sincerity and competence. They sure were committed, their agents loved them and the 150% compensation, and they had credence (belief) so why would you not trust them?

Whom do you trust?

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

Executive Life of California

Rating in 1989 AAA, receivership in 1991

Life insurance commission 150%

GICs

Pension Funds

Junk Bonds, Junk Bond King Michael Milken

Money flowed like a river

Altus hidden ownership, French Government

16 years litigation to 2016

Aurora National Life Assurance Company

How do Northwestern Mutual, New York Life, Prudential, and Met Life fit into this mess?



PRODUCT UPDATES

Hello Partners,

See below. Good things from Athene. I love it when Allianz and Athene get into a pricing war. Good for us and our clients.

I will be updating the income illustrator with the higher payouts for the Ascent by end of day.

Thanks for the biz!



Anthony Owen, President

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

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



Annuity | Agents Alliance

Annuity Carrier News

ATHENE

Effective 06/04/2021

Effective June 4th, Athene Annuity will be making positive changes to their income riders. The Athene Agility (7 and 10) will increase the Benefit Base Bonus from 20% to 25%. In addition, the Ascent Pro 10 Bonus will be increasing the payout factors for all payout options. [Click here](#) for additional details.



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





Annuity.com

David Townsend

Tools and Resources for Discussions with Farmers and Ranchers

- Farmers and Ranchers Sales Strategy Advisor Guide – [CLICK HERE](#)
- A tool to help with asking the right questions – [CLICK HERE](#)

Both from **Securian!**

Disability Income for Multi-Life Solutions

Disability Income (DI) insurance can help employers recruit, reward, and retain key employees at a discounted rate when three or more employees purchase coverage. Show employers the [benefits](#) of offering voluntary DI to their employees with the 20% multi-life discount form **Principal**.

New Videos for Affluent and Business-Owner Clients!

Help affluent and business-owner clients understand the importance of planning for the future – and how fixed index universal life insurance can have a role in their long-term strategy. Share these new approved-for-clients videos – from **Allianz** – and use them to open discussions with new and current clients:

- [Flexible estate planning in an ever-changing environment](#)
- [Retaining, attracting, and motivating key employees](#)
- [5 tips for business buy-sell agreements](#)
- [Business succession planning and risk management](#)

The Nuances of Selling Life Insurance To Women – from John Hancock

Marti Barletta, talks about what women are looking for in a life insurance producer and provides insights and tactical solutions for building your referrals and book of business. [Listen Here](#)

Offer Clients a Powerful Income Advantage For The “Go-Go” Years

The Max Income Option of Lifetime Income Choice – from **AIG** – provides high initial income of 6.25% for 65-year-old clients at a time during retirement when spending is likely to be the greatest. [Read more](#) today.

Retirement Readiness and FIAs Go Hand in Hand

While the current low interest environment is great for mortgages and other debt consumers may hold, it can mean something different for your clients' retirement nest eggs. Here are [3 compelling reasons](#) why retirement readiness and FIAs go hand in hand from **National Life**.

More Information

Could Life Insurance Pricing Skyrocket As A Result Of COVID-19?

Could life insurance rates skyrocket? As the COVID-19 pandemic continues to impact the health of people throughout our country and the world, producers are questioning how the virus will affect life insurance pricing for their clients going forward. I spoke [...]

BlackRock CEO Larry Fink Sees Potential for 'Big Shock' From Inflation

BlackRock Inc. Chief Executive Officer Larry Fink said that investors may be underestimating the potential for a spike in inflation. "Most people haven't had a forty-plus year career, and they've only seen declining inflation over the last 30-plus years," Fink [...]

Life Application Activity Levels Off

Individual life application volume rose 1.9% between May 2020 and May 2021, according to MIB Group Inc.'s new individual life application activity report. In April, application activity climbed 10.7%. MIB helps life insurers in the United States and Canada share some of [...]

Life Sales' Strong Spring May Be A Harbinger For A Record Year

The life insurance sales boom in the first quarter may not be a pandemic-induced outlier – in fact, it might even be a spring harbinger for a record year in sales, according to LIMRA's CEO. The first quarter was [...]

Annuity Rebound Is Coming, Secure Retirement Institute Says

The Secure Retirement Institute is forecasting all individual annuity product lines except traditional variable annuities and fixed-rate deferred annuities to rebound in 2021. Overall individual annuity sales could see a slight increase in 2021, as the U.S. and the [...]

Annuity Interest Grows Among Workers

More workers are inquiring about guaranteed lifetime income products, reports new research from BlackRock. Surveying just over 1,000 defined contribution (DC) plan participants, the 2021 BlackRock DC Pulse Survey finds that 89% of participants are interested in owning a product [...]

Integrity Marketing Is Still Shopping: Deals

Integrity Marketing Group LLC has announced three new deals. The Dallas-based insurance distributor has acquired: The Cornerstone Group, which is a Wake Forest, North Carolina-based independent marketing organization that expects to produce about \$35 million in annual paid premiums this [...]

Best Annuity Companies

Despite the fact the annuities can be traced back to Ancient Rome, they haven't been given the same level of respect as other innovations from that time. I mean when was the last time you criticized the concept of [...]

Athene to Speak at the S&P Global Ratings Annual Insurance Conference

HAMILTON, Bermuda, June 4, 2021 /PRNewswire/ — Athene Holding Ltd. (“Athene”) (NYSE: ATH) today announced that James Belardi, Chairman and Chief Executive Officer of Athene, will participate in the “Executive Perspectives: Views from Life Insurance CEOs” panel discussion at the S&P Global Ratings “37th [...]

Conning: Disruption to Life-Annuity Consumers Provides Large Opportunity for U.S. Life Insurers

HARTFORD, Conn., June 2, 2021 /PRNewswire/ — The pandemic disrupted the world in 2020 and into 2021, with broad impacts on the U.S. life-annuity consumer market. Consumers became aware of mortality, morbidity, and economic risks in a novel way, providing opportunities for life-annuity [...]

Financial Literacy Survey: Mothers More Likely than Fathers to Teach Kids about Money

LAS VEGAS, May 6, 2021 /PRNewswire/ — Parents play an important role in preparing their children to reach self-sufficiency and helping them establish a firm financial foundation. Yet, according to the latest National Financial Educators Council’s surveys, most parents have not taught [...]

Efma and Accenture Announce the Winners of Innovation in Insurance Awards 2021

PARIS—(BUSINESS WIRE)—Efma, an association of more than 2,550 retail financial services companies in 133 countries, and Accenture (NYSE: ACN) today announced the winners of the sixth annual Innovation in Insurance Awards during a virtual ceremony. The awards competition, which recognizes [...]

Wells Fargo Launches “About Money” Podcast

NEW YORK—(BUSINESS WIRE)—Wells Fargo Wealth & Investment Management has launched a new podcast, “About Money,” focusing on the healthy and productive conversations people can have about money to help empower their financial decision-making. Hosted by Michael Liersch, head of Advice [...]

Best’s Special Report: Net Income in U.S. Life/Annuity Industry’s First-Quarter 2021 Results Show Sharp Year-Over-Year Improvement

OLDWICK, N.J.—(BUSINESS WIRE)—The U.S. life/annuity (L/A) industry saw its net income jump in the first three months of 2021 to \$13.3 billion in the first quarter of 2021, compared with a \$23.2 billion loss in the same prior-year period, according [...]

Majority of Americans Support Sustainable Investing and Are Ready to Act

MINNEAPOLIS—(BUSINESS WIRE)—Perhaps once considered a passing fad, sustainable investing has solidified its place at the investing table and will likely hold that position for years to come, according to a new study* released today by Allianz Life Insurance Company of [...]

Ric Edelman stepping down from current role at Edelman Financial Engines

Ric Edelman by the end of this year will step back from his role at Edelman Financial Engines, moving further away from the firm he co-founded. Click [HERE](#) to read the full story via InvestmentNews.

NAIFA

The House of Representatives has passed the Protecting the Right to Organize (PRO) Act (H.R. 842), a sweeping piece of labor legislation. Among its provisions, the PRO Act as passed by the House would reclassify many insurance and financial professionals [...]

Life Insurance Sales Post Dramatic Gains Not Seen in Nearly Four Decade

Life insurance policy sales in the U.S. have hit a record-busting pace, logging the highest quarterly growth since 1983, according to the industry research group LIMRA. Sales rose 11% in the first quarter of 2021, compared to the same period [...]

NAFA Partners with Fellow Industry Leaders for Annuity Awareness Month

Targeted Educational Initiatives Aim to Position Distributors and Producers to Help Increase Annuity Education Nationwide District of Columbia, WA, June 01, 2021 – (PR.com)– As part of a collaborative effort to help Americans recover from the financial hardships of the [...]



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”

