



**Annuity** | Agent's Alliance  
Real Help From Real Agents.



#### EXPERIENCE:

- Over 25 years of experience in the insurance industry
- Co-founder of Safe Money Radio Marketing and President of Annuity Agents Alliance / Annuity Innovation Systems

#### MENTOR AND COACH:

- Process-driven sales, marketing, and training support
- Purpose-driven case design
- Efficiency-driven business development

# Anthony Owen



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# MAXIMIZING YOUR OPPORTUNITY IN THE GOLDEN AGE OF ANNUITIES

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**What if You Could See the Beginning and the End  
of the Next Bubble?**

**Dot.com Bubble:** 1994-2000

**Housing Bubble:** 2001-2006

**Interest Rate Manipulation Bubble:** 2009-2014

**Trump Bump Bubble:** 2016-????

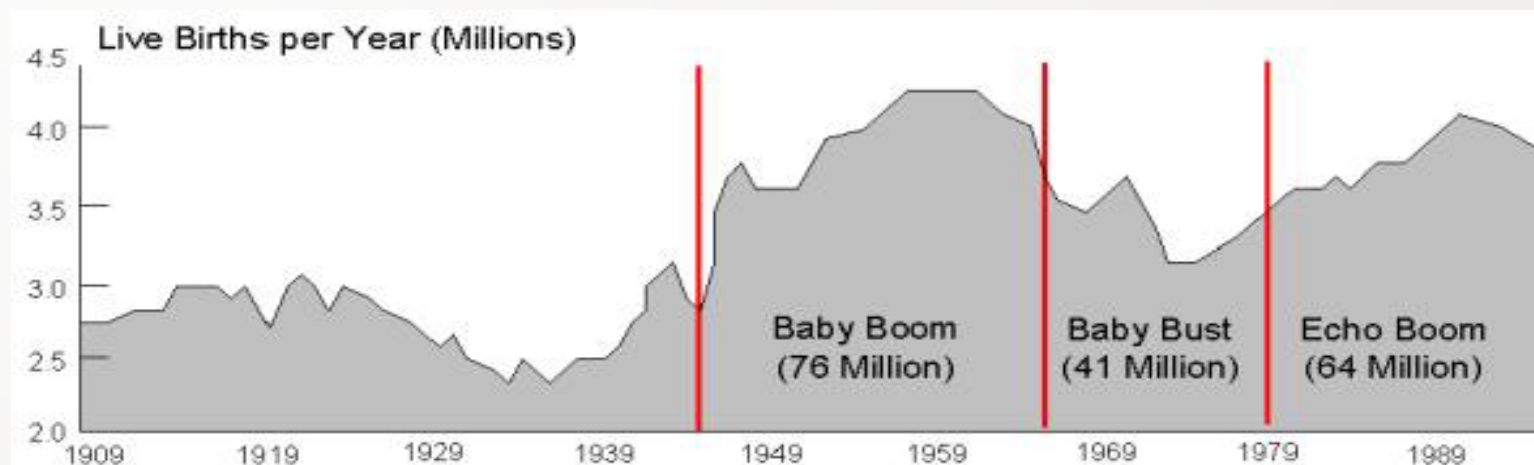
**\_\_\_\_\_ Bubble:** 2012- 2027

What if  
You Could  
See the  
Next  
Bubble?



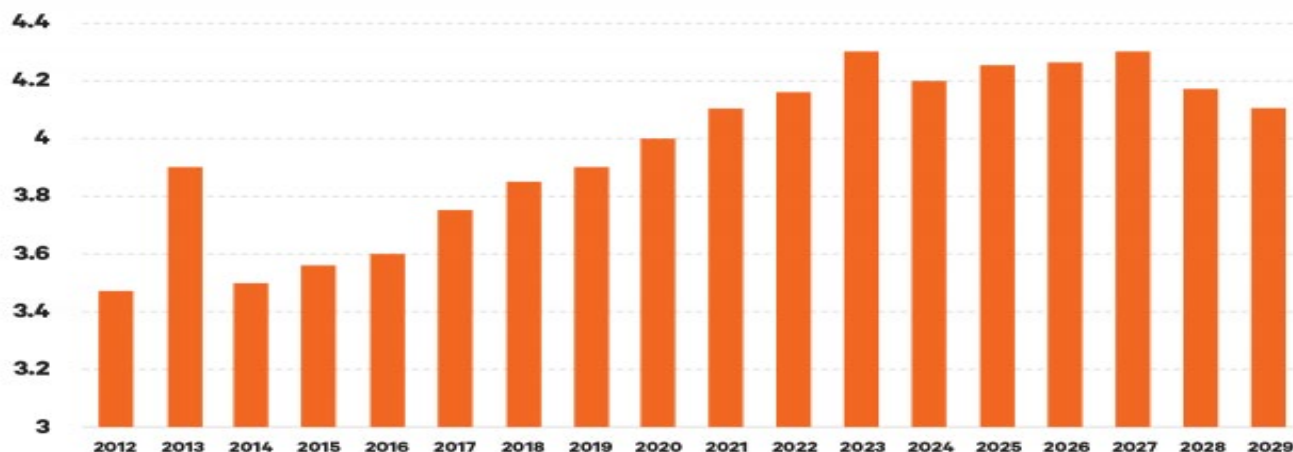
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## US baby boomers reaching retirement age

Per year, value in millions



What is  
Your  
Share of  
The  
Baby  
Boomer  
Bubble?



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**What if You Could See the Beginning and the End  
of the Next Bubble?**

**Attempted Bubble Poppers:**

- SEC 151A
- Low Interest Rates
- DOL Regulation

**Bubble Blowers:**

- Current Pro-Business Political Environment
- Overwhelming Senior Population Demographics

This is  
Our  
Bubble!

This is  
Our Time!



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## Disclosure:

- “You” is Not Accusatory
- Assumption of Million \$ Per Month and Beyond Intentions
- Simple, Not Easy

## What are We Going to Talk About?

- Conceptual = Belief Statements that Guide Decisions
- Mechanical = Actions that Implement Concepts

**Conceptual + Mechanical = Process**

What is  
the Biggest  
Expense in  
Your  
Business?



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## Sources of Opportunity Loss:

- Failure to Close
- Failure to Maximize Case Size
- Failure to Close in the Shortest Period of Time
- Failure to Manage Activities that Create Opportunity

What is  
the Biggest  
Expense in  
Your  
Business?



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How Do You Efficiently Increase the Opportunity  
of Getting In Front of People?

What  
Activity  
Drives  
Your  
Business?



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How Do You Efficiently Increase the Opportunity of  
Getting In Front of People?

MARKETING - How do You Define it?

Marketing,  
How do  
You  
Define it?



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How Do You Efficiently Increase the Opportunity of  
Getting In Front of People?

**MARKETING** - How do You Define it?

“An Opportunity to Demonstrate Persuasive and  
Compelling Sales Skills that Convert the Risk of Capital  
Expenditures into the Reward of Profitable Revenues”

Marketing,  
How do  
You  
Define it?



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“An Opportunity to Demonstrate Persuasive and  
Compelling Sales Skills that Convert the Risk of Capital  
Expenditures into the Reward of Profitable Revenues”

**Marketing** = The **Expense** of Creating Opportunity  
**Demonstration of Skill** = **Monetization** of Opportunity  
**Conversion of Opportunity** = **Successful Marketing**

**Don't Be a Victim of Marketing Entitlement!**

What is Entitlement?

Marketing,  
How do  
You  
Define it?



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**Resist!**  
**Support**  
**Buffalo**  
**Wild Wings**



Marketing,  
How do  
You  
Define it?

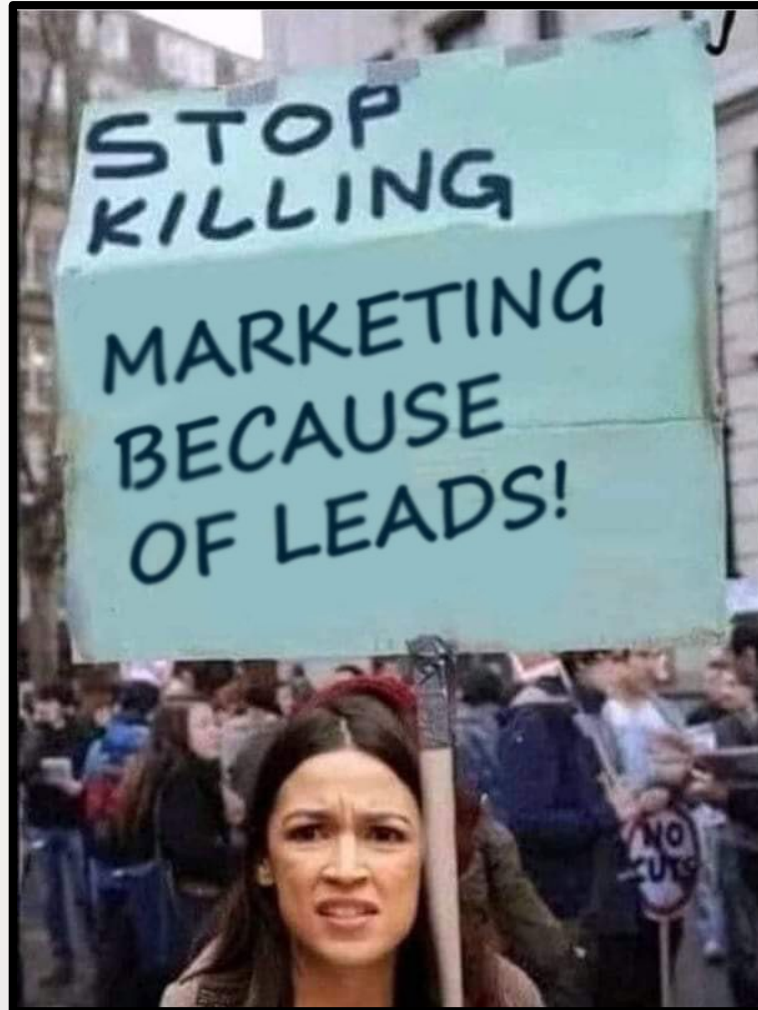


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Is  
Entitlement  
Creeping  
Into Your  
Business?



Marketing,  
How do  
You  
Define it?



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“An Opportunity to Demonstrate Persuasive and  
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**Marketing** = The **Expense** of Creating Opportunity  
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**Marketing Entitlement is the Belief that:**

Marketing = Monetization

Marketing,  
How do  
You  
Define it?



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Are You at Least a 1 X 10 X 100 Producer?

**1 Sale**

**10 Leads** (\$300 ea.) = \$3,000 in Expenses

**\$100K in Premium** = \$7,000 in Commission (7%)

**1 X 10 X \$100K = \$4,000/period in Marketing Profit**

What is the  
Math  
Behind  
Monetized  
Marketing?



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**$1 \times 10 \times \$100K = \$4,000/\text{period in Marketing Profit}$**

**Per Month = \$48,000 MP/Yr.**

What if You Produced at the Same Ratio but Increased the Frequency to Bi-Monthly?

What is the  
Math  
Behind  
Monetized  
Marketing?



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Sales X Leads X Premium Per Sale, MP = Marketing Profit Based on 7% Commission and \$300/lead.

# MAXIMIZING YOUR OPPORTUNITY IN THE GOLDEN AGE OF ANNUITIES

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**$1 \times 10 \times \$100K = \$4,000/\text{period in Marketing Profit}$**

Per Month = \$48,000 MP/Yr.

Bi-Monthly = **\$96,000** MP/Yr.

What if You Produced at the Same Ratio but Increased the Frequency to Weekly?

Sales X Leads X Premium Per Sale, MP = Marketing Profit Based on 7% Commission and \$300/lead.

What is the  
Math  
Behind  
Monetized  
Marketing?



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$1 \times 10 \times \$100K = \$4,000/\text{period in Marketing Profit}$

Per Month = \$48,000 MP/Yr.

Bi-Monthly = \$96,000 MP/Yr.

4 x Per Month = **\$192,000 MP/Yr.**

If You Increased Your Frequency, Could You Increase Your Case Size?

What is the  
Math  
Behind  
Monetized  
Marketing?



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$1 \times 10 \times \underline{\$200K} = \$8,000/\text{period in Marketing Profit}$

$4 \times \text{Per Month} = \$384,000 \text{ MP/Yr.}$

If You Increased Your Frequency and Case Size, Could You Increase Your Closure Rate and Further Increase Your Case Size?

Sales X Leads X Premium Per Sale, MP = Marketing Profit Based on 7% Commission and \$300/lead.

What is the  
Math  
Behind  
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Marketing?



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$1.5 \times 10 \times \underline{\$250K} = \$23,250/\text{period in Marketing Profit}$

4 x Per Month = **\$1,116,000 MP/Yr.**

<b># of Leads/Year:</b>	480
<b># of Clients/Year:</b>	72
<b>Premium/Year:</b>	\$18,000,000
<b>Marketing \$/Year:</b>	\$144,000
<b>Gross Commissions/Year:</b>	\$1,260,000

Sales X Leads X Premium Per Sale, MP = Marketing Profit Based on 7% Commission and \$300/lead.

What is the  
Math  
Behind  
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Marketing?



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**If the Math of Marketing Proves Profitability Why Not Market More?**

- Calendar Full? What does that Mean? Busy  $\neq$  Productive.
- Is the Math Not Working Due to Marketing Entitlement?
- Are You Adding Marketing Systems Instead of Replacing?
- Out of Your Comfort Zone? It's Just Numbers.
- Saving Your Way to Success? On Again, Off Again?
- Personal Expenses?
- Are You Committed to Capitalization? - **\$100K**

If You Are Not  
Increasing  
Your  
Opportunity  
Through  
Marketing,  
Why?



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**What is the Fastest Way to Increase Capital in Your Business?**

## **FREQUENCY:**

- 1 X 10 X \$100K Per Month = Slow and Profitable Bankruptcy
- Mitigate Opportunity Loss by Increasing Opportunity to Succeed.

**EFFICIENCY:** What is your Efficiency Statement?

Frequency

+

Efficiency

=

Exponential  
Growth



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## Efficiency Statement:

“I want to make the most amount of **Money**, with the fewest number of **Clients**, in the shortest period of **Time**, so I have more time to...”

... make more **Money** with more clients?

... spend **Time** doing things that are more important than money?

## Logistics of Efficiency: Demonstration of Skill

- Increasing Case Size
- Increasing Closure Rate
- Decreasing the Number of Appointments to Close
- Decreasing Time Spent on Non-Productive Work
- Condensing Your Marketing Geography

Frequency

+

Efficiency

=

Exponential  
Growth



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Do You Know Your Numbers?

If You Don't, How Are You Going to Measure Your Business?

JUNE 2019 YTD ANNUITY LEADS & PRODUCTION YEAR-TO-DATE TRACKER									
Lead Type	Leads	Appointments	Sits	Apps	Appt %	Sit %	App %	Written \$ per App	Premium Sold
Radio	294	76	56	26	25.85%	73.68%	46.43%	\$210,429.01	\$5,471,154.26
A	62	34	29	9	54.84%	85.29%	31.03%	\$273,530.27	\$2,461,772.42
B	92	42	36	15	45.65%	85.71%	41.67%	\$183,174.98	\$2,747,624.63
C	55	6	4	1	10.91%	66.67%	25.00%	\$165,000.00	\$165,000.00
Misc.	3	2	2	4	66.67%	100.00%	200.00%	\$530,897.48	\$2,123,589.91
TOTAL	506	160	127	55	31.62%	79.38%	43.31%	\$235,802.57	\$12,969,141.22

Numbers are not per buying unit and potentially include multiple appointments, sits, and apps per client.

Frequency

+

Efficiency

=

Exponential  
Growth



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# MAXIMIZING YOUR OPPORTUNITY IN THE GOLDEN AGE OF ANNUITIES

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## 1. Expense Budget:

- \$ Budget You Spend Every Month!
- Must Increase Efficiency ASAP Due to Limited \$
- Build Business Off of Your Inconvenience, Expand Geography

# Four Budget Stages of Marketing



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1. Expense Budget
2. **Calendar Budget:**
  - Spend Whatever it Takes to Fill Your Calendar to the Extent You Want it Filled
  - Set Appointment Goals and Reverse Engineer # of Leads Required
  - Use Marketing Addition, Not Replacement

## Four Budget Stages of Marketing



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1. Expense Budget
2. Calendar Budget
3. **Surplus Budget:**
  - Spend \$ to Have 15-20% More Leads Than Required to Fill Your Calendar
  - Evaluate Budget and Marketing Performance No More Than on an Annual Basis
  - Be Confident Your Are Not “Wasting” Money

## Four Budget Stages of Marketing



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# MAXIMIZING YOUR OPPORTUNITY IN THE GOLDEN AGE OF ANNUITIES

## 3. Surplus Budget: Be Confident You're Not "Wasting" Money

### Moved from Calendar to Surplus Budget:

\$6K/mo Increase in Marketing Expenses = \$25K/mo Increase in Net Revenues

2014	% of Year	Total Leads per Period	Leads per Week	% of Annual Leads	Average Appointments per Week
Jan-Aug	66%	408	12	58%	5.5
Sept-Dec	33%	291	16	42%	6.4
Total		699			

	Annuity Premiums	% of Annual Sales	Commission Based on 8%	Marketing Expenses	% of Annual Marketing \$'s	Net Revenues	Net Revenues Per Month	Marketing Expenses per Month
Jan-Aug	\$7,192,192	58%	\$575,375	\$96,240	57%	\$479,135	\$59,892	\$12,030
Sept-Dec	\$5,160,097	42%	\$412,808	\$71,816	43%	\$340,991	\$85,248	\$17,954
Total	\$12,352,289		\$988,183	\$168,057		\$820,127		

# Four Budget Stages of Marketing



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1. Expense Budget
2. Calendar Budget
3. Surplus Budget
4. **Branding Budget:**
  - GEICO, \$400 Million to \$1 Billion
  - Don't Measure Marketing Based on Identifiable Source and Conversion
  - Branding Sources - Radio Commercials, TV, Writing a Book, Paid Endorsements, Collaborative Ventures with Other Professionals, Etc.

## Four Budget Stages of Marketing



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- The Wind is at Our Back. This is Our Bubble.
- Your Biggest Expense Is Opportunity Loss, Not Marketing; Mitigate It! You Can't Save Your Way to Success in This Business.
- Don't Be a Victim of Marketing Entitlement, Define Your Process Based on Personal Responsibility for Success.
- Have Faith in  $1 \times 10 \times 100$  Math Then Add Frequency.
- Frequency + Efficiency = Exponential Growth
- Know Your Marketing Budget Stage and Increase Marketing with Intention.

**Thanks for the Biz!**

This is  
Your  
Time!



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