

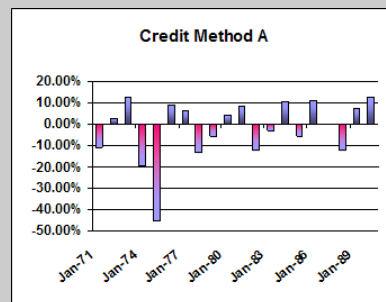


CHALLENGE: Which Option Would You Rather Write?

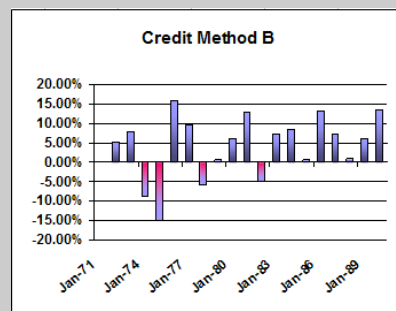
By Mitchell Maynard

Many thanks to the nearly twenty individuals who came out to California July 27-29 for our first software conference. There was a lot of good conversation and from the feedback we've received, a lot of good education!

One of the areas we really dug into was the option strategies behind popular EIA crediting methods. It gave many a new insight into who is making the money on these methods, and how. Here I'll share an example with you. I'm going to show you below two charts of pure EIA credit methodology, applied to the **actual S&P 500 stock index performance of 1970 - 1990**. But, just like the old Coke vs. Pepsi blind "taste tests" of the eighties, I'm not going to tell you which is which right away.



CREDIT METHOD "A"



CREDIT METHOD "B"

CHALLENGE: If you were selling Call Options to an insurance company, which Credit Method are you most likely to profit from? Remember, the writer (seller) of the Call Option loses when the index value gains. BONUS: Can you guess which Credit Methods were applied above? (Answer at the end of this newsletter.)

This is discussed in my weekly Demo Webinars, as well as MCP Premium software tools. Sign up for a day and time today!

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EIA Specialist Designation

The EIA Specialist Designation has evolved out of the "Professional Referral Program" and into a new Association and complete educational program. At our recent software conference, ten new members took the course and passed the exam!

You DO NOT have to be a current MCP Premium customer. There are two ways that our new non-sales, educational curriculum "Financial Analysis for the EIA" can be used:

- CE Credit Only - 5.5 hours & Self-test (fee)
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If you sell EIAs, we encourage you to consider carefully the value of receiving this in-depth education and the "EIA Specialist" designation!

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[ANSWERS: You'd want to sell call options based on "A". Chart "A" is monthly point to point with a 3% cap; Chart "B" is annual point to point with a 50% participation rate.]

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