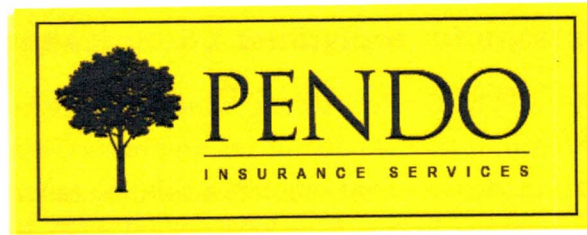


1433 Claridge Drive
Beverly Hills, CA 90210
Phone: (800) 445-7198
Fax: (310)626-9784
Email: dan@pendoinsurance.com



With so many options in the financial marketplace, who has the time and knowledge to research them all? We do!

Pendo's Picks of the Month

- 1. Best Selling Fixed Index Account –20% Signing Bonus**
 - 20% bonus added to your account income immediately
 - No fees
 - 100% guaranteed principal
 - 5% average annual return

- 2. Great for Guaranteed Future Income—8% Income Roll Up**
 - 8% income roll up guaranteed for 10 years
 - 100% guaranteed principal
 - A perfect way to attain predictable lifetime income

- 3. Tax-Free Legacy Conversion From IRA Accounts**
 - Turn your taxable IRA into a tax-free legacy for your loved ones
 - No additional cost to you
 - See case study #3 on reverse side

Call 800-445-7198 for more information!

1433 Claridge Drive Beverly Hills, CA 90210 – Tel: (800) 445-7198 Fax: (310) 626-9784



Client Case Studies

Custom Financial Solutions for Individual Client Needs and Goals

As a full-service financial advisor, PENDO offers stocks, bonds, CD's, annuities and life insurance. What makes us different is that we do not sell on product, we solve problems. Every client we work with has a specific situation that requires a solution tailored to their financial needs and goals. The real life examples below show how our solutions-based advice, coupled with our team of estate attorneys and tax experts, make us uniquely qualified to add value to our client's financial plans, by understanding the problem then finding the best solution.

1. Low IRA Earnings Eating Away at Lucille's Principal and Her Daughter's Legacy

Lucille is 78 and has \$380,000 in an IRA account. Her goal is to only take out her required minimum distribution of \$17,480 per year and leave the principal to her children. However, her account is not earning enough at 3% per year to take out her RMD's without tapping into her principal.

Solution: Roll over the funds to an annuity with a 20% signing bonus--giving her an extra \$76,000 upfront--that guarantees her principal, has no fees and earns an average of 5% per year. Now Lucille can comfortably take out her RMD's and leave behind the principal intact for her children.

2. Archie Worries He Will Run Out of Money During Times of Market Volatility

Archie age 62, has a \$684,000 IRA account fully invested in the market and is looking to retire in 4 years but is concerned about outliving his money. Due to recent volatile market conditions, he now wants to protect his principal from market loss while getting \$4,000 a month in guaranteed lifetime income to supplement his Social Security.

Solution: Provide Archie with a monthly guaranteed lifetime income stream of \$4,311 starting at age 66 by rolling over the IRA into an annuity with a 5.5% signing bonus with a feature that increases his income value by 7.5% compounded each year. Plus, he can now provide a death benefit for his spouse and protect his principal 100% from market loss.

3. Taxable IRA Distributions Create Tax Burden for Alfred, Mary and Their Daughter

Alfred, 72, and Mary 65, have a \$790,000 retirement account split between them. Since Alfred is over age 70 ½ he is forced to take and pay taxes on his required minimum distributions, as will Mary in another 5 1/2 years. But since they also have a large monthly income from their teacher's pensions they don't need additional income and plan to leave their retirement savings to their daughter down the line.

Solution: Convert their taxable retirement account into a tax-free benefit for their daughter by setting up a guaranteed after-tax income stream of \$4,550 from their retirement account and using the "extra" income to pay for a \$2,000,000 tax-free life insurance policy which allows them to access up to \$1,000,000 of that death benefit for long-term care costs. Now they can truly leave behind a lasting legacy without the worry of funding long term care expenses.