

WHO WE ARE



**DANIAL
FEREYDANI**

President & Founder

At Pendo Insurance Services, our goal is to help you achieve a financially secure retirement. We build strong client relationships on a solid foundation of transparency to ensure you understand how our customized income plans, tax strategies and legacy plans will help you achieve your financial needs and goals.

President and founder Danial Fereydani believes in adding value to clients above and beyond his fiduciary responsibilities and providing excellent client service. That's why, in addition to our team of dedicated financial professionals, you will receive expert advice from our independent estate attorney and tax specialist to find a holistic solution to meet your financial needs and goals.

Our commitment to adding value is what makes us different. We take a bird's eye view of your complete financial situation, including income planning, tax strategies and legacy planning. The result is a clear, customized, cost-efficient financial plan that serves as your retirement roadmap toward secure lifetime income, principal protection, minimizing taxes or leaving a legacy for loved ones.



PENDO
INSURANCE SERVICES

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Registered Investment Adviser #6521064

Pendo Insurance Services does not provide tax or legal advice. Consult with your tax or legal professional prior to making any financial decisions for your personal situation. Investing involves risk, including the potential loss of principal. "Tax-free" generally refers to Roth IRAs and life insurance. Investment advisory services offered only by duly registered individuals through AE Wealth Management, LLC (AEWM). AEWM and Pendo Insurance are not affiliated companies.

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**LET'S PLAN YOUR
FINANCIAL
FUTURE**



Income planning

Tax strategies

**Estate and
legacy planning**



PENDO
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MEET GEORGE AND KATE

George, age 71, and Kate, age 68, are financially conservative with \$400,000 in certificates of deposit earning 1% and \$825,000 in his 401(k). They wanted a better return.

Our proprietary Retirement Analyzer software showed that their asset allocation was too conservative to meet their needs and goals, and over time, inflation would reduce by half their \$400,000 in CDs earning 1.5%. We set up an income plan, moving the CDs to a fixed index annuity averaging 6% with principal protection so they can take income and maintain the principal over time.

Then, George called us with a complex tax issue that his CPA couldn't solve. The firm that was paying him annual consulting fees was buying out the contract with a lump sum payment, creating a huge tax burden. We contacted our outside tax attorney who advised he could defer the income and thus the taxes by setting up a defined benefits plan.

MEET ALFRED AND MARY

Alfred, 72, and Mary, 65, have \$720,000 in IRA accounts they don't need for income. We used their after-tax distributions to fund a life insurance policy with long-term care benefits for them and a tax-free legacy for their daughter.

HOW WE ADD VALUE

We start by understanding your unique retirement needs and goals, then determine the right financial solutions to achieve them.

INCOME PLANNING

Our retirement income strategies help ensure you can reliably and predictably meet your expenses for the rest of your life.

- Annuities
- IRA & 401(k) Rollovers
- Long-Term Care

TAX PLANNING

Depending on the taxability of your assets and your unique needs and goals, we'll consider tax-free retirement strategies.

- Life Insurance
- Roth IRA

RETIREMENT ANALYZER

Our proprietary software shows how a variety of factors impact your retirement plan.

- Inflation
- Taxes
- Social Security

LEGACY PLANNING

With qualified professionals, we'll create a tax-efficient legacy plan so your beneficiaries receive more of your hard-earned money.

- Life Insurance
- Family and Charitable Trusts
- Estate Planning

INVESTMENT PLANNING

We'll talk risk tolerance, volatility control and potentially reducing portfolio fees with our comprehensive money management approach.

- Investments
- Wealth Management

THE PENDO PROCESS

Our three-step process helps us build a sound strategy to meet your financial needs and goals.



STEP 1 DISCOVER

We discuss your current financial situation, needs and goals to determine what you want our financial plan to achieve.

STEP 2 EVALUATE

Using our proprietary process, we'll examine your financial situation and determine how we improve it based on your financial needs and goals.



STEP 3 PLAN

Together, we'll discuss our customized strategy designed to help you reach your unique retirement goals.



The Result?

A tailor-made financial strategy and a team of experts you can rely on to see you safely through retirement.

START THE CONVERSATION

Call us at 800.445.7198 today to discover how we can help you achieve your retirement goals.

Annuities are insurance contracts designed for retirement or other long-term needs. They provide guarantees of principal and credited interest, subject to surrender charges. Annuity guarantees and protections are backed by the financial strength and claims-paying ability of the issuing insurance carrier.