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7 Questions To Ask *Any* Financial Professional

Life Insurance

- Do you offer more than three companies' insurance products?
- Do you have a sales quota or agent recruiting quota?
- Do you typically sell term or permanent life insurance, and why?

Investments

- By law, do you have a fiduciary responsibility to me?
- Are you paid by commissions or fees?
- Do you offer absolute return investment strategies, and why or why not?
- Do you offer third-party professional money management services, and why or why not?

You deserve the right answers.
Contact me today.

Life Insurance, Investments (*including non-qualified & IRA 401/403/457*),
Annuities, Trusts, LTC Ins., Disability Ins., Debt Management

Helping You Build Wealth

Proper financial planning addresses two issues: dying too soon and living too long. Suitable life insurance protects families against **dying too soon**. A suitable investment strategy protects families from **living too long**. It matches assets to liabilities. It assures sufficient money to fully fund a lifetime of financial needs.

Protect Your Family...

...Against Dying Too Soon

- A problem when others depend on your income
- Utilize *suitable* life insurance to protect your family
- A review makes absolutely certain your life insurance policy is the *correct type*, *correct benefit*, & *best value*

...Against Living Too Long

- A problem if you run out of money before you die
- Utilize *suitable* investment strategies and services
- A review makes absolutely certain your investments match your liabilities considering *risk*, *growth*, & *value*

Helping Individuals



Helping Families



Helping Businesses



Advisory Services Offered through: HBW Advisory Services LLC. 3355 Cochran Street, Suite 100, Simi Valley, CA 93063. (800)473-3856.. **NAME OF REP** Investment Advisor Representative. HBW Advisory Services LLC. is a separate entity from HBW Securities LLC. HBW Advisory Services LLC. does not give legal or tax advice.