



INSURANCE & FINANCIAL
SERVICES, INC.

"HELPING BUILD WEALTH"®

HBW PRESS RELEASE

For Immediate Release: February 23, 2011

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HBW Insurance & Financial Services, Inc., is proud to announce ~

Joe Valenzuela, Executive Vice President, has qualified to receive his \$100,000 Ring with three diamonds, signifying earnings in excess of \$400,000 in his first year with HBW.



"I want the opportunity to build a business to provide a wonderful life for my wife and three children. Thanks HBW!" - Joe Valenzuela.

DAVIE, FLORIDA - After much success in the field including the management and growth of his agency, Joe has achieved this milestone within the HBW Companies. HBW is an independent financial marketing organization that specializes in needs-based services. HBW provides a wide variety of life insurance products, fixed and fixed-indexed annuities, debt elimination, investment advisory services offered through HBW Advisory Services LLC, and mutual funds and variable products offered through HBW Securities LLC.

HBW's associates also educate the public in financial services and tailor programs to meet clients' needs. They are able to serve the public through their access to over 30 carriers, providing among the most suitable products for the consumer. HBW stands for "Helping Build Wealth" and that is the company's goal for their clients.

HBW is proud to be an industry leader in recruiting and training financial services professionals and bringing new people into the industry. HBW has opportunities both full and part-time throughout the United States. For more information contact joe.valenzuela@hbwsecurities.com or go to www.hbwinc.com.

Joe Valenzuela has been operating his business in the area since 1993 and can be reached at 12565 Orange Drive, Suite 402, Davie, FL 33330, (954) 680-4088.

Securities offered through HBW Securities LLC, Member FINRA/SIPC. Advisory services offered through HBW Advisory Services LLC. HBW entities are located at 3355 Cochran St., Suite 100, Simi Valley, CA 93063, (800) 473-3856. Joe Valenzuela is a registered representative and an investment advisor representative. HBW Insurance & Financial Services, Inc., HBW Securities LLC and HBW Advisory Services LLC are separate entities which do not offer legal or tax advice. All HBW agents are independent contractors.