



INSURANCE & FINANCIAL
SERVICES, INC.

"HELPING BUILD WEALTH"®

PRESS RELEASE

For Immediate Release: January 27, 2012
Media and Public Inquiries: Dave Wheeler (800) 473-3856, ext. 147

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

Joel Broersma, National Director of Agencies, attains \$300,000 Income Earner Club designation, qualifying for 2nd diamond in \$100,000k ring.



Joel and Sue Broersma

ADA, MICHIGAN – Since joining HBW in 2004, Joel has been achieving continued growth and success in the building of his organization. His work ethic and leadership are evident to those who work with him, and HBW is extremely proud of all his accomplishments.

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. Joel can be contacted at jbroersma@pathwayhbw.com or (616) 682-4604.

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. Joel Broersma 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.