



INSURANCE & FINANCIAL
SERVICES, INC.

"HELPING BUILD WEALTH"®

PRESS RELEASE

For Immediate Release: July 25, 2011

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

Manny Menendez, Agency Vice President, attains \$100,000 Income Earner Club designation within 13 months of first check received at HBW.



Manny and Yoly Menendez

MIAMI, FLORIDA - After much success in the field including the management and growth of his agency, Manny has achieved not only the exclusive Charter Vice President position within 8 months of joining the company but also the \$100,000 income 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 manny.menendez@hbwsecurities.com or go to www.hbwinc.com.

Manny Menendez has been operating his business in the area since 1988 and can be reached at 10351 SW 138th Ct., Miami, FL 33186, (305) 595-8321.

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. Manny Menendez 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.