

Tim Vendt

Financial Security

“Securing Your Future”

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This concept is called the “Income and Asset Recovery Solution”. It combines three “Fixed Annuities” (2 of which may be “Fixed Index Annuities”). Of the three “Fixed Annuities” two of them are used as “Income Legs” and one is used as a “Recovery Leg”. One of the best things about this concept is the flexibility it allows when and if your financial situation should change.

Your income is taken in the form of penalty free withdrawals from the “Income Legs”. The solution can be designed so that your income increases each year as a hedge against inflation. That way you maintain the same level of buying power.

The asset is recovered in the “Recovery Leg”. The best way to determine if the asset should be fully recovered, partly recovered, or recovered with additional growth is to thoroughly examine an individual's needs and goals. If the asset is only partially recovered a larger income is created.

This concept is based on mathematics... therefore it has a lot of guaranteed elements. The only estimates involve how much interest the “Fixed Index Annuities” will actually provide. I believe the best approach is to make those estimates very conservatively. Depending on the type of funds used (qualified or non-qualified) there may be some tax advantages*. If non-qualified funds are used, most of the income should not be taxable because you will have already paid taxes on it. The only taxes will be on the interest portion of your income. At the same time, the funds in the “Recovery Leg” grow tax deferred, so you won't pay taxes on the re-growth, until you use it. If, for some reason, you should need some extra money you can take it out of the “Recovery Leg” through penalty free withdrawals. For that matter if you should need the money to pay for a nursing home stay with some “Fixed Annuities” you can liquidate the whole account without incurring a surrender charge. Of course if you take extra money out of the “Solution” it is not reasonable that your end result will be as originally planned. Also, if you should die at any point during the “Solution” the money in the annuities will bypass probate and go to your loved ones (the beneficiaries).

On the following pages are some examples of how the “Income and Asset Recovery Solution” works.

If you would like to see what the “Income and Asset Recovery Solution” could do for you, and you live in Missouri or Arkansas, fill out the "I Want Information" form, call, or email me.

**Please note: Annuities have certain tax implications. Tim Vendt Financial Security does not give tax advice and strongly encourages you to consult with your tax advisor about your individual situation.*

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Income and Asset Recovery Solution

Client(s): Jane Doe

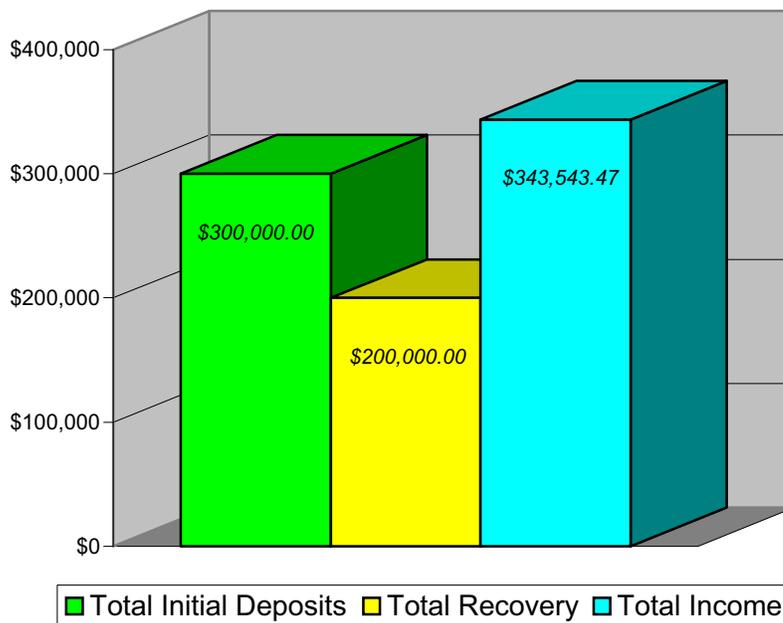
Total Initial Deposits: \$300,000.00
 Total to be Recovered: \$200,000.00
 Total Recovery Period: 15 Years

Year Income is to Start: 2nd
 Annual Income % Increase: 5.00%
 Total Income (all years): \$343,543.47

| | First Income Leg | Second Income Leg | Recovery Leg |
|--|------------------|-------------------|--------------|
| Total initial deposit amounts: | \$130,181.38 | \$97,329.42 | \$72,489.20 |
| Length of surrender charges (years): | 5 | 10 | 14 |
| Estimated Interest rate during surrender period: | 5.00% | 6.00% | 7.00% |
| Estimated Interest rate after surrender period: | 3.00% | 6.00% | 7.00% |

| Annual Income Schedule | | | |
|------------------------|-------------|------|-------------|
| Year | Amount | Year | Amount |
| 1st | \$0.00 | 11th | \$27,193.16 |
| 2nd | \$17,528.95 | 12th | \$28,552.81 |
| 3rd | \$18,405.40 | 13th | \$29,980.45 |
| 4th | \$19,325.67 | 14th | \$31,479.48 |
| 5th | \$20,291.95 | 15th | \$33,053.45 |
| 6th | \$21,306.55 | 16th | N/A |
| 7th | \$22,371.88 | 17th | N/A |
| 8th | \$23,490.47 | 18th | N/A |
| 9th | \$24,665.00 | 19th | N/A |
| 10th | \$25,898.25 | 20th | N/A |

Note: During the surrender charge period of Income Leg #1, to stay within the penalty-free withdrawal allowances, any planned income will be taken from both Income Legs.



Disclosure and Statement of Understanding

The information contained in this illustration is not company specific or annuity specific. This illustration is intended to represent a reasonably conservative estimate of an income and asset recovery solution. The results as indicated in this illustration are based upon mathematics. Those mathematics may include some estimated interest rates. This print out is not, and should not be considered, a guarantee. It is the responsibility of the client(s) to verify all information to their satisfaction.

By my signature below, I hereby attest that I understand and agree with the above Disclosure and Statement of Understanding.

Jane Doe

Tim Vendt

Tim Vendt
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Income and Asset Recovery Solution

Client(s): John & Jane Doe

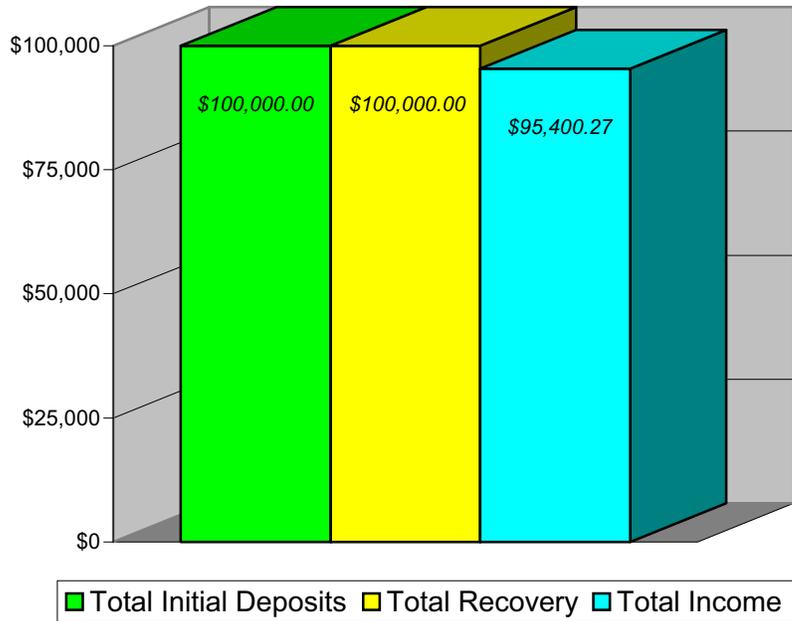
Total Initial Deposits: \$100,000.00
 Total to be Recovered: \$100,000.00
 Total Recovery Period: 15 Years

Year Income is to Start: 2nd
 Annual Income % Increase: 4.00%
 Total Income (all years): \$95,400.27

| | First Income Leg | Second Income Leg | Recovery Leg |
|--|------------------|-------------------|--------------|
| Total initial deposit amounts: | \$37,101.80 | \$26,653.60 | \$36,244.60 |
| Length of surrender charges (years): | 5 | 10 | 14 |
| Estimated Interest rate during surrender period: | 5.00% | 6.00% | 7.00% |
| Estimated Interest rate after surrender period: | 3.00% | 6.00% | 7.00% |

| Annual Income Schedule | | | |
|------------------------|------------|------|------------|
| Year | Amount | Year | Amount |
| 1st | \$0.00 | 11th | \$7,423.47 |
| 2nd | \$5,214.78 | 12th | \$7,720.41 |
| 3rd | \$5,423.38 | 13th | \$8,029.23 |
| 4th | \$5,640.31 | 14th | \$8,350.39 |
| 5th | \$5,865.92 | 15th | \$8,684.41 |
| 6th | \$6,101.55 | 16th | N/A |
| 7th | \$6,345.61 | 17th | N/A |
| 8th | \$6,599.44 | 18th | N/A |
| 9th | \$6,863.42 | 19th | N/A |
| 10th | \$7,137.95 | 20th | N/A |

Note: During the surrender charge period of Income Leg #1, to stay within the penalty-free withdrawal allowances, any planned income will be taken from both Income Legs.



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 John & Jane Doe

 Tim Vendt

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Income and Asset Recovery Solution

Client(s): John Doe

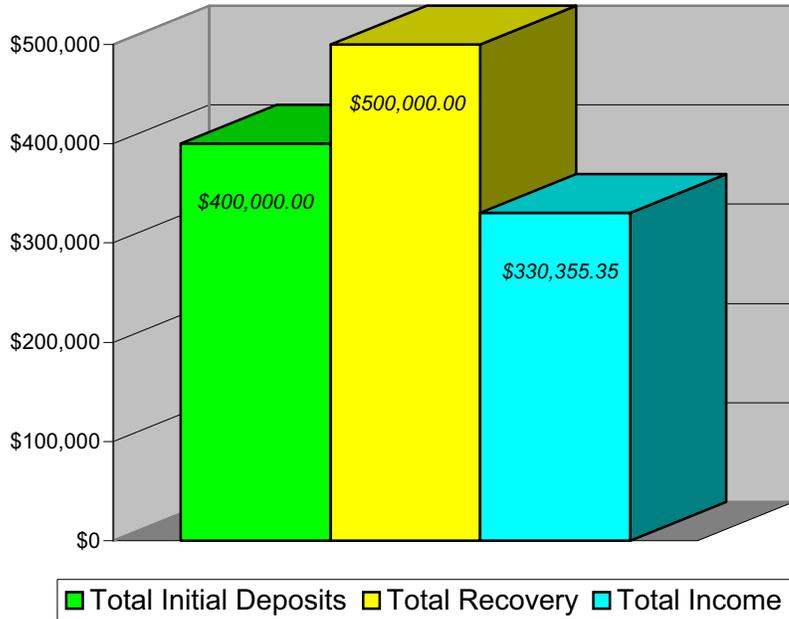
Total Initial Deposits: \$400,000.00
 Total to be Recovered: \$500,000.00
 Total Recovery Period: 15 Years

Year Income is to Start: 2nd
 Annual Income % Increase: 5.00%
 Total Income (all years): \$330,355.35

| | First Income Leg | Second Income Leg | Recovery Leg |
|--|------------------|-------------------|--------------|
| Total initial deposit amounts: | \$125,183.90 | \$93,593.09 | \$181,223.01 |
| Length of surrender charges (years): | 5 | 10 | 14 |
| Estimated Interest rate during surrender period: | 5.00% | 6.00% | 7.00% |
| Estimated Interest rate after surrender period: | 3.00% | 6.00% | 7.00% |

| Annual Income Schedule | | | |
|------------------------|-------------|------|-------------|
| Year | Amount | Year | Amount |
| 1st | \$0.00 | 11th | \$26,149.25 |
| 2nd | \$16,856.04 | 12th | \$27,456.72 |
| 3rd | \$17,698.84 | 13th | \$28,829.55 |
| 4th | \$18,583.78 | 14th | \$30,271.03 |
| 5th | \$19,512.97 | 15th | \$31,784.58 |
| 6th | \$20,488.62 | 16th | N/A |
| 7th | \$21,513.05 | 17th | N/A |
| 8th | \$22,588.71 | 18th | N/A |
| 9th | \$23,718.14 | 19th | N/A |
| 10th | \$24,904.05 | 20th | N/A |

Note: During the surrender charge period of Income Leg #1, to stay within the penalty-free withdrawal allowances, any planned income will be taken from both Income Legs.



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John Doe

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