

RULES OF ADVERTISING FOR LICENSED AGENTS

If any licensed insurance agent, licensed as an independent contractor through HBW Insurance & Financial Services, Inc., is using any of the following names in his or her advertising, including websites, the advertising must be approved before use.

Our correct trademark and corporate names are: HBW, Helping Build Wealth, HBW Insurance & Financial Services, Inc. and HBW Mortgage Inc.

The above names must be used exactly as they are written. Some improper uses of our names are: HBW Inc., HBW Mortgages, Inc., HBW Insurance and Financial Services, Inc., HBW Financial Services, Inc., HBW Insurance and Financial Services Inc., Helping Build Wealth Insurance and Financial Services, Inc., or Helping Build Wealth Insurance & Financial Services, Inc.

If you are not a securities registered representative registered with HBW Securities LLC or registered with any other broker dealer, you may not mention securities products. Those products are: mutual funds, variable annuities, variable universal life, college funds and IRAs. You may mention fixed and equity index annuities but you may not say annuities. Further, if you are not securities registered, you may not use HBW Securities LLC on your advertising because that is misleading to the public.

Unless you are securities registered, you may not refer to yourself as a registered representative, financial planner, investment advisor, investment consultant, financial advisor, management advisor, financial management advisor. You may not refer to yourself as a representative because that is misleading. You may use life insurance agent, life agent, insurance agent, Agency Manager, Agency Vice President, Provisional Vice President, insurance manager, and financial services representative. If you have any certificates giving you a particular title, please send the certificate to Louise Cowen along with the proposed title you wish to use.

All websites must have a link to www.hbwinc.com.

If you mention the carriers we use by either logo and/or name, you must obtain written approval from each carrier before using either logo and/or name.

If you are using our corporate name and are engaged in a business which HBW is not engaged in, please remove our corporate name from the page and on the bottom of the page place a disclaimer stating that: HBW Insurance & Financial Services, Inc. is not involved in the business of (sales of automobile insurance, homeowner's insurance, health insurance, real estate sales, etc.).

If you are affiliated with Millennium Home Loans, you must have a link to our website, www.hbwmortgagesinc.com. In addition, Millennium Home Loans must approve your website. Finally, you must write: HBW Mortgage Inc. offers mortgages through Millennium Home Loans, a subsidiary of Sunbelt Mortgage, LLC, 7260 W. Azure Dr., Suite 140, Las Vegas, NV 89130.

Do not make promises in your website. Do not state: We are Number 1. You may say HBW is one of the best. Our carriers are some of the best.

Do not use the word "captive". You may say that HBW is "non-captive".

Do not criticize companies you have worked with in the past. Remember, stress the positive about HBW and that will speak for itself.

When discussing Equity Index Annuities, you must use this disclaimer: "Please note the application of surrender charges could result in a loss of principal, the minimum

guaranteed return may be 0% and investment return based on market increases may be capped. The guaranteed account value of an equity-indexed annuity only applies if the annuity is held until the end of the contract term and that loss of principal is possible if the annuity is surrendered before the end of the contract term. Equity index annuities are not FDIC-insured, unlike index-linked CDs. Guarantees are subject to the claims paying ability of the issuer. A fixed annuity is only as good as the financial strength of the company issuing the policy.”

When mentioning tax and/or legal issues, please add the following disclaimer: “The information provided is not intended as legal or tax advice and may not be relied on for purposes of avoiding federal tax penalties. All individuals, including those involved in the estate planning process, are advised to meet with their tax and legal advisors. The individual sponsoring this (newsletter/website) will work with your tax and legal advisors to help select appropriate product solutions. The publisher does not assume liability for financial decisions based on the (newsletter’s/website’s) contents.”

DO NOT make tax reduction claims without basis. DO NOT make income increase claims without basis.

If you use testimonials, the following disclaimer must be used: “This testimonial may not be representative of the experience of other clients (agents). The testimonial is no guarantee of future performance or success.”

When showing potential income that may be earned at HBW, use the following disclaimer: “Results may vary depending upon various factors and there is no guarantee that these income results will be reached.”

Before sending out a mass mailer to the public and/or a recruiting mailer to licensed agents, check with American General Insurance’s “Do Not Call List” to verify that you are not mailing to those on the list. If you receive a response from someone indicating that they wish to be placed on a “Do Not Call List”, keep a list in a folder entitled “Do Not Call List” and notify all of your uplines.

When discussing life settlements, the following disclaimer must be used: “Before entering into a life settlement, check with a tax professional about the tax implications of any transaction you are considering. There are other costs and implications involved as well.”

Please either fax or e-mail your proposed advertising to louise@hbwinc.com in PDF format using the HBW Insurance & Financial Services, Inc. Advertising Review Form found on our website at www.hbwinc.com/forms. If you have any questions or concerns about your advertising, please e-mail Louise Cowen.