Signal Butte Financial Corp

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Now that you've taken this important first step in contacting Signal Butte Financial Corp, I'm happy to tell you how you will benefit from my unique approach to financial freedom. I am a licensed life and health insurance agent in the state of Colorado.

I've put together this little "Welcome Packet" to answer some questions and explain what happens next and how you can benefit from specially designed whole life insurance policies tailored to meet your unique situation, goals and dreams.

I do not use or believe in the typical "one size fits all" plans for my clients. Your financial future and security are **very** important to me, and I do **not** take that responsibility lightly!

Here's a partial list of what I can teach you and the benefits I can provide for you:

- A snapshot of your current financial situation and how much your financial future could improve by incorporating this plan into your finances
- How to create a lifelong stream of retirement income you can both predict and count on, and how it could potentially be tax free to you under current tax law
- How much money you can gain over your lifetime by financing major purchases through this program, rather than using traditional methods of financing, leasing or even paying cash for them
- How you can recapture the interest you now pay to banks, credit cards and leasing companies
- How you can grow wealthier each and every year - even when stocks, real estate and other investments spiral downward
- How you may be able to restructure your finances to free up seed money to fund your plan, possibly at no additional out off pocket expense to you

Who is David John Biondo…?
And how will you benefit by working with him?

David Biondo, President of Signal Butte Financial Corp has helped more than 500 clients grow their wealth without the risk, worry or volatility of stocks, real estate and other investments achieve financial security and reach their short-term and long-term goals and dreams.

David has put his clients on track to building more than $50 million of additional wealth they would most likely not have had otherwise through safe, proven financial strategies. That's why his clients think of him as their "harmonica playing" magic bullet helping them build and safeguard their wealth.

David has been in financial services for almost 30 years and carries many designations including Certified Senior Adviser.

David currently lives in Florissant Colorado with his faithful horse Willow. When David is not working for you he can be found riding his mountain bike, running the trails of Pikes Peak or playing his harmonica, guitar and singing. He is president of Smoke Tone Records. www.smoketonerecords.com

In order to provide his clients the level of service he believes they expect and deserve, David only takes on a small number of new clients each year who are committed to achieving lifetime financial security.

David J. Biondo, CSA ● Licensed Life & Health Insurance Agent
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Colorado Insurance License #3830

Information I will need to prepare your personal financial solution…

In order to prepare a comprehensive, customized solution that will show you how you could benefit by this program I will need to review the following information at our next meeting:

Please rest assured all information you share with me is held in strictest confidence.

1. Your most recent State & Federal income tax return(s)
2. Your most recent pay stub(s) or current income estimate
3. Record of untaxed incomes, such as Social Security, AFDC or any veterans benefits
4. Most recent statements for any loans you may have such as:
    a. Mortgage, home equity loans or lines of credit
    b. Car loans
    c. Student loans
    d. Personal loans
5. Most recent credit card statements
6. The following information about your home:
    a. Original purchase price
    b. Estimated current market value
7. Most recent Retirement, IRA, 401 (k), KEOGH SEP, TSA accounts, CD's money market, brokerage/investment or savings account statements
8. Most recent loan statements for any investment properties, along with estimated current market value of each property
9. Life Insurance policies and Annuity contracts
10. Your appointment calendar to schedule our next appointment

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Our Guarantee of Privacy and Confidentiality…

It is important to **Signal Butte Financial Corp** that our clients are aware of our company's Privacy Policy. Financial advisors, like all companies who receive personal financial information are required by law to inform their clients, in writing, of their policies regarding the privacy of client information. When appropriate, **Signal Butte Financial Corp** is referred to below as "we".

It is the policy of **Signal Butte Financial Corp** to keep all information that we collect from you confidential from all sources. We restrict access to all nonpublic personal information about you to members of our firm who need to know that information to provide services to you. We do collect nonpublic personal information about you from the following sources:

1. Information we receive from you during meetings & discussions on applications, worksheets, and Federal & State tax reporting forms and from other documents we use in financial and related services.
2. Information about your transaction with us, our affiliates and others
3. Information you may provide to us from outside agencies such as banks and brokerage houses.

We do **not** disclose any nonpublic personal information about our clients or former clients. Except as permitted, required by law or approved by you in writing as listed below:

1. Requirements to comply with federal, state or local law
2. Requirements to disclose information in response to legal subpoenas
3. Requirements to comply with national state or local licensing rules
4. Items you permit or request us to disclose, as authorized by you in writing
5. Information which you authorize us to disclose

We restrict access to nonpublic personal information about you to those members of our firm who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

If you have any questions about this Privacy Policy, please feel free to discuss them with us, because your privacy, our professional ethics and the ability to provide you with quality financial services are very important to us. We welcome questions and comments about our Privacy Policy.

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