

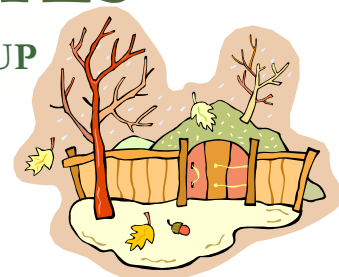
SANDVOLD AND ASSOCIATES

INSURANCE AND FINANCIAL SERVICES GROUP



HELPING YOU GET TO YOUR NEXT FINANCIAL LEVEL!

FALL/WINTER NEWSLETTER



To our clients and friends,

Thank you again for your business! We appreciate the opportunity to be of service to each of you! What has changed in your life? A career change? Are you getting ready for retirement? Or, Are you unsure of whether or not you are ready for retirement? We are here to help you with those tough financial decisions!

Did you know that if you are now 59 ½ or older you may be able to roll your 401(k) to an IRA while still working? I am so glad that so many of you have taken advantage of your in-service withdrawal opportunities and that you are pleased with the control and flexibility of having your retirement dollars in an IRA. If you haven't checked to see if you are allowed to take an in-service withdrawal from your 401(k) and roll it into an IRA, you may want to consider this option. Please call our office with any questions on this you have. We would be pleased to have the opportunity to discuss it with you.

It may be time for your investment and insurance review to make sure you are on track! Please call us to schedule your full review. Let's review all of your insurances, to make sure you have the most suitable products for your dollars and your investments, to make sure that your short term, mid range, and long term investments are positioned correctly to align with your goals and investment objectives.

Terry C. Sandvold, CEO

2010 Roth IRA Conversion Opportunity

Any Person, Any Income can convert their IRA to a Roth IRA in the 2010 tax year!!!

With the passage of the Pension Protection Act, funds in an employer plan can now be converted directly to a Roth IRA, without the need to transfer the funds first to a traditional IRA. The \$100,000 adjusted gross income limit would apply in 2009. Beginning in 2010, any employee — regardless of income — may convert traditional IRA funds to a Roth IRA or roll over their 401(k) right into a Roth IRA. The tax due as a result of a conversion done in 2010 can be paid over 2 years, 2011 and 2012.

Roth IRA's provide several advantages:

- The ability to receive income that is federal income tax-free;
- No Required Minimum Distribution while the owner is alive;
- Expanded legacy planning opportunities. A Roth IRA non-spouse beneficiary could stretch the distributions over their life expectancy, over five years, or take all at once, and those payments could be tax-free.
- After converted money is invested for 5 years as a Roth IRA, contributions can be withdrawn penalty free.

Check Out Our Radio Shows!

"MONEY TALKS"



Saturdays Noon - 1 pm



Sundays at 7am

Topics In Which We Concentrate

- ◆ Retirement Income Design
- ◆ 401(k) / Profit Sharing Rollover Opportunities at Retirement and While Still Working
- ◆ Pension Distribution Analysis Lump Sum vs. Monthly
- ◆ Estate Conservation Strategies
- ◆ Investment Analysis
- ◆ Long Term Care Insurance
- ◆ Analysis of Life Insurance and Disability Income Insurance Coverage

Inside this issue:

How to Survive Financially after a Job Loss,	2
Are you Really Ready to Retire, Life Insurance Excuses, and Accelerated Death Benefits on Life Insurance	
FYI's, and	3
Upcoming Events	
Our Mission Statement	4

How to Survive Financially after a Job Loss

- ◆ **Don't panic**, stay calm and look at what to do first. A better career may be around the corner.
- ◆ **Consider rolling over your 401(k) to an IRA**, we can show you the options available.
- ◆ **Don't make any hasty financial decisions.**
- ◆ **Start looking for work soon**, it may take some time.
- ◆ **Reassess your career.** Should you stay in a similar field of work or should you look for a change?
- ◆ **Tap everyone you know for job leads.**
- ◆ **Look into your options for unemployment benefits** as soon as possible.
- ◆ **Handle severance package offer with care** (lump sum vs. monthly), etc.
- ◆ **Consider maintaining the current health insurance**, until new options are sorted out.
- ◆ **Consider continuation of life and disability income insurance**, on your own or through work.
- ◆ **Start an emergency spending plan**; prioritize your bills.
- ◆ **Talk to your family about the situation.**
- ◆ **Consider government or private assistance**, if appropriate.
- ◆ **Make retirement plan decisions**, but without haste, such as what are the options for your 401(k)?
- ◆ **Avoid ill-advised short-term investment decisions.** Sit down and analyze your choices.
- ◆ **Minimize debt burden.** Relook at your budget.
- ◆ **We Can Help! Call us today for your no cost retirement review!**

Are you Really Ready to Retire?

**CALL US FOR YOUR
NO COST RETIREMENT
CASH FLOW ANALYSIS
TO HELP ENSURE THAT
YOU ARE TRULY READY
FOR RETIREMENT.**

Life Insurance, Is It Right for You?

Life Insurance is an important part of your financial analysis. Life Insurance provides a death benefit that can assist your family with the financial support they will go without when you pass away. Don't allow common excuses to put your family's financial future at risk.

Don't let these excuses stop you from getting the Life Insurance That You Need:

1. It's too expensive.

Think about this... Not having adequate coverage could be more costly to your family. There are many types to fit your needs and your budget.

2. I haven't gotten around to it.

Think about this... There are no guarantees in life, so don't procrastinate.

3. I prefer to put my money elsewhere.

Think about this... This might work if you are sure you are going to live a nice long life.

4. I worry about making the wrong decision.

Think about this... That is what we are here for! We have qualified insurance professionals that can answer all of your questions and guide you through the buying process. We never hear the beneficiaries of a life insurance policy say that the insured had too much death benefit.

5. The coverage I have through my employer is sufficient.

Think about this... Typically, employers provide a modest amount of coverage, and you can't take that coverage with you when you leave your job.

Accelerated Death Benefits on Life Insurance

Some Life Insurance policies offer an Accelerated Death Benefits feature on their Life Insurance contracts. **This means you get to use your Life Insurance Death Benefit while still alive!** This benefit was designed to add flexibility by advancing funds from a life insurance policy's death benefit prior to the insured's death under certain conditions.

The payout options and qualifications differ from company to company, but with some insurance companies to qualify...

- ▽ the insured must have been in a nursing home for a specified period of time, or
- ▽ the insured must have a specified life expectancy, for example six or twelve months.

This feature offers the insured and their family a money source to use without depleting other sources of savings that may have been targeted for retirement or their future financial security needs. The Accelerated death benefits that are paid from a life insurance policy are excluded from federal income tax and can be used to give the tax free payment to your beneficiaries when they really need it! Options vary by carrier and state and some restrictions may apply.

**Call us today at 952-544-2837
to schedule your
Life Insurance Review!**

For Your Information

- ✓ Remember to review your quarterly account statements you receive in the mail. If you have questions or concerns, be sure to call our office. It might be time to set up a review appointment. At minimum, please call us every other quarter to discuss your account(s).
- ✓ Do you have a friend or relative that could benefit from our services or would like to receive our newsletter? Call us with their information, so that we can call them and introduce ourselves.
- ✓ Be sure to check out our website. There you can find out information about our company, our associates and upcoming radio shows and seminars.
- ✓ 2009 IRA and Roth IRA Contribution Limits are:

Under age 50: Maximum \$5,000 per year

50 and Over: Maximum \$6,000 per year

Sandvold and Associates

INSURANCE AND FINANCIAL SERVICES GROUP

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*Presenting at this seminar, Rhonda Whitenack, Social Security Spokesperson who is not affiliated with Sandvold and Associates or Pruco Securities LLC (Pruco). Pruco does not endorse statements made by, Rhonda Whitenack, Social Security Spokesperson.

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Investors should consider the investment objectives, risks, and charges and expenses carefully before investing in the fund, contract, and/or underlying portfolios. The prospectus of the fund, contract, and/or the underlying portfolios contains information relating to investment objectives, risks, and charges and expenses as well as other important information. Contact your financial professional for the prospectuses. You should read the prospectuses carefully before investing.

Variable annuities are suitable for long term investing, particularly retirement savings. Any guarantees are subject to the claims paying ability of the issuing issuer. It is possible to lose money when investing in securities. Variable annuities have fees and expenses, including mortality expense and administration fees, with an additional fee related to the professional investment options. The fees will vary depending on the underlying annuity and investment options selected.

Upcoming Events

You are invited to our complimentary Seminars!

Where we will discuss various investment strategies and products, such as mutual funds and variable annuities.

Mark your calendars and please bring a friend!

Morning Seminars

Investment Opportunities - and Social Security*

▽ Saturday, December, 5th — 9:30 – 11:30 am

Tuesdays with Terry

▽ Tuesday, January, 12th — 10 - 11:30 am

Dinner Seminars

Investment Opportunities - What to Do Next?

▽ Monday, November, 16th — 6 pm

▽ Wednesday, January, 20th — 6 pm

Metropoint Center for Business
600 South Highway 169, St. Louis Park
2nd Floor Conference Room

Please RSVP by calling our office

at 952-544-2837

or on our website at

www.sandvoldandassociates.com

SANDVOLD AND ASSOCIATES

HELPING YOU GET TO YOUR NEXT FINANCIAL LEVEL!

Our Mission Statement

We, at Sandvold and Associates, have made it our mission to provide an Honest, Dependable, and Knowledgeable team of Associates for our clients and to the public. We will work diligently to help our clients get to the next level in regards to their financial future, whether it be individual or business continuation. We are driven to be a respected leader in the financial services business in our community, state and nation. We will work as a team to make a positive difference for our clients financial futures.



Get To Your Next Financial Level!
Terry Sandvold's Show MONEY TALKS

100.3 KTLK
 FM News Talk Saturday's Noon - 1pm

kool108
 Sunday's 7-8am

SANDVOLD AND ASSOCIATES
 952-544-2837

HelpMeTerry.com

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