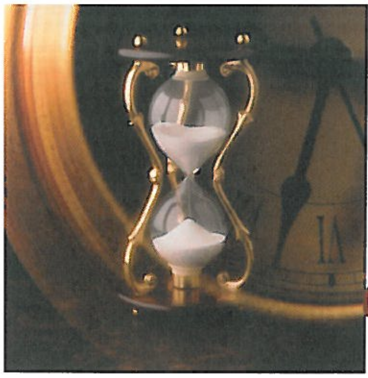

SENIORS FINANCIAL SOLUTIONS

Specializing in Estate Preservation Strategies ™

Robert C. "Bob" Pender, CSA, RFC

Certified Senior Advisor, Registered Financial Consultant

As a Registered Financial Consultant, Bob has ***specialized*** in and focused on **Senior Estate Preservation and Wealth Transfer Planning** solutions **since 1998**. Over the past thirteen years, Bob and his experienced staff have worked with a network of Texas Elder Law attorneys to help over **4,000** families protect their life savings and become eligible for Medicaid assistance. Bob and his team of Associates, are frequently hired by Elder Law Attorneys as their Financial Coordinators and Consultants, to assist them in finding every financial method available to help families preserve their families' life savings, so that loved ones can get the care that they need ***without*** sacrificing the families' financial future.

Robert C. "Bob" Pender, CSA, RFC is the founder and President of Seniors Financial Solutions, Inc. and was born and raised in Abilene, Texas. He graduated from The University of Texas at Austin in 1970 and received his Honorable Discharge as a Captain from The United States Army in 1977. Bob became a Registered Representative in February 1996 and an Investment Advisor Representative in 1998.

He qualified for his Certified Seniors Advisor (CSA) designation in November 2002 and earned his Registered Financial Consultant (RFC) designation in June 2004. He and his wife, Demetra, live in Round Rock, Texas and celebrated 39 years of marriage in 2011.

Professional Information on Bob Pender:

State and Other Licenses and Designations and Advanced Training:

* Article 21.07, Texas General Lines Agency; Life, Health and HMO
* Article 21.14, Texas Property and Casualty Limited Lines Agent
* 04-00, Texas Variable Contract Agent License
* Series 6, Investment Company/Variable Contracts Representative
* Series 63, Uniform Securities Agent State Law
* Certified Senior Advisor, CSA Designation, 2002
* New York Life Career and Advanced School, 1996
* Brad Wiewel Attorney-at-Law Estate Planning Advanced Course, 1997
* LUTCF Retirement Planning, 1998
* Texas Long Term Care Forum: Medicaid & Estate Planning, 1998
* IRA Distribution Council Certification School, 1999
* Registered Financial Consultant, RFC Designation, 2004

Commendations:

* New York Life Executive Council Award, 1997
* New York Life New Agent of the Year Austin General Office, 1997
* InterSecurities, Inc. New Investment Advisor Representative of the Year, Austin General Office, InNet Financial Group, 1999.

- Million Dollar Round Table Award: 2000, 2001, 2002, 2003, 2004, 2006, 2007, 2008, 2009, 2010 and 2011
- **Qualifying and Life Member Million Dollar Round Table: 2010**
- **2010 Five Star Wealth Manager Award, Texas Monthly, September 2010**
- **2011 Five Star Wealth Manager Award, Texas Monthly, September 2011**

512/ 260-5110

Fax: 512/ 259-2224

1464 East Whitestone Boulevard, Suite 501 Cedar Park, Texas 78613

WebSite: www.seniorsfinancialsolutions.com EMail: Bob@seniorsfinancialsolutions.com