

PERSONAL INFORMATION FOR MELVIN MALTZ, LUTCF

Melvin Maltz, after a successful career in private business, entered the insurance industry with The Ameritas Acacia Companies before joining Lone Star Advisory Group. Knowledge and experience gained in the 38 years as a private business owner coupled with professional education and 18 years in the investment strategy and insurance industry enables Mr. Maltz to assist individuals and business owners in planning to achieve their financial goals.

Mr. Maltz is active in civic and academic organizations, serving on committees for The United Way, as an officer for the National Multiple Sclerosis Society and the Lighthouse for the Blind, twice Board Chair of the American Cancer Society of Houston. He also served as President of the Association of Former Students of Texas A&M University and donated a President Endowed Scholarship at Texas A&M.

He has earned an outstanding reputation for delivering innovative strategies to position clients to meet the financial challenges they face today. Mr. Maltz has worked with business owners and their employees in designing selective retirement plans, key employee retention programs, and estate tax strategies.

Mr. Maltz has received recognition in the industry by frequently qualifying for Ameritas Acacia Companies' "President's Cabinet" and for the "Million Dollar Round Table".



Lone Star Advisory Group, Inc
One Sugar Creek Center Blvd
Suite 475
Sugar Land, TX 77478

Phone: 281-207-1927

Fax: 281-207-1921

Cell Ph: 713-291-6343

E-mail: melmaltz@aol.com

MISSION STATEMENT

My mission is to be a knowledgeable agent and to represent myself to clients in an ethical and technically correct manner. Leveraging technical knowledge with business experience enables me to provide superior advice to both corporations and individuals needing financial assistance in planning for retirement, employee retention, and federal estate tax strategies.

Introducing



MELVIN MALTZ, LUTCF

How long has it been since you reviewed your financial objectives and your progress towards your goals? Is your estate in order? Is your retirement income objective on track? Is your family's future secure? Are there any cracks in your financial foundation that you are not aware of?

Most of us are busy with all the aspects of our lives... we usually don't take the time to plan for tomorrow.

That's why we use our Integrated Financial Strategies Service. It's a simple, yet effective method to help people identify their financial priorities and stay on the right track.

Could our Integrated Financial Strategies Service help you? Give me twenty minutes... I'll show you the type of work I do and then you can decide.

I'll call you soon.

Melvin Maltz, LUTCF

SERVICES AND PRODUCTS

FINANCIAL SERVICES

Retirement Planning

Estate Planning

Key Employee Retention

Buy/Sell Agreement Funding

INVESTMENT SOLUTIONS

Mutual Funds (6000+)**

Section 529 Plans**

Fixed & Variable Annuities**

Certificates of Deposit

INSURANCE SOLUTIONS

Whole Life

Survivorship Life

Universal Life

Variable Universal Life**

Level Term Life***

Disability Income***

Business Overhead Protection***

Long Term Care***

Health Insurance***

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*** Available through inter-company marketing agreements with other insurers.