

# FRANK H. WINDES, LUTCF<sup>®</sup>

This brochure provides supplemental information about Frank H. Windes, LUTCF<sup>®</sup> (“Investment Advisor Representative”, “IAR” or “Employee”) that supplements the Wealth RESCue Strategies, Inc. brochure, which should have also been provided to you. Please contact Frank H. Windes, LUTCF<sup>®</sup> at Wealth RESCue Strategies, Inc. if you need the Wealth RESCue Strategies, Inc. brochure or if you have any questions.

Additional information about Wealth RESCue Strategies, Inc. is also available at the SEC’s website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) (under “investment adviser firm” and type in our firm name).

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## TABLE OF CONTENTS

Item 2 - Educational Background and Business Experience.....	3
Item 3 - Disciplinary Information .....	3
Item 4 - Other Business Activities.....	4
Item 5 - Additional Compensation.....	4
Item 6 – Supervision.....	4
Item 7 - Requirements for State-Registered Advisers.....	4

## ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Frank H. Windes, LUTCF®**

Year Born: 1939

### **Educational Background:**

B.S., Construction Management – Arizona State University (1961)

### **Business Background:**

09/2009 – Present: *Investment Advisor Representative*, Wealth RESCue Strategies, Inc.

05/1985 – Present: *Owner*, Frank H. Windes, LTD

05/1985 – Present: *Agent*, General American Life Insurance Company

### **Professional Qualifications:**

Series 1, Registered Representative Examination (1969)

Series 63, Uniform Securities Agent Laws (1997)

Series 65, Uniform Investment Adviser Law Examination (2009)

### **Professional Designations:**

Life Underwriters Training Council Fellow (LUTCF®)

### **Explanation of Designation:**

LUTCF®: (Life Underwriters Training Council Fellow)

#### *Program Completion Requirements:*

If you have completed all course requirements (earned 300 designation credits and completed the ethics course requirement), you must complete the following steps to earn the LUTCF and/or FSS designation:

- Be a member of a local association of NAIFA. Contact your local association or NAIFA at 877-TO-NAIFA for a membership application.
- Complete and submit a designation application to The American College and provide evidence of the above membership.

## ITEM 3 - DISCIPLINARY INFORMATION

Frank H. Windes, LUTCF® has no legal or disciplinary events that are material to a Client's or prospective Client's evaluation of this advisory business.

## **ITEM 4 - OTHER BUSINESS ACTIVITIES**

The principal business of Advisor is that of a registered investment advisor and provider of financial planning services. Frank H. Windes, LUTCF® is also an insurance agent. When acting in the capacity of an insurance agent, Frank H. Windes, LUTCF® may receive the usual and customary commissions or fees on the products the Client purchases. Receiving commissions on products may cause a conflict of interest. Therefore, the advisory Client is free to select any insurance company the client desires for implementation of Advisor's recommendations.

## **ITEM 5 - ADDITIONAL COMPENSATION**

Other than work with Wealth RESCue Strategies, Inc. and any disclosures made in Items 2 and 4 above, Frank H. Windes, LUTCF® receives no additional compensation related to outside business activities.

## **ITEM 6 – SUPERVISION**

Frank H. Windes, LUTCF® is not a supervising authority at Wealth RESCue Strategies, Inc. and works closely with and is supervised by the supervising partners of the firm. The supervising partner is Chris L. Jones, ChFC®, CLU® and he may be contacted at the address or phone number on the cover page of this document.

## **ITEM 7 - REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

*State securities authorities require this disclosure and it is provided to you for evaluating this investment advisor representative's suitability.*

Frank H. Windes, LUTCF® has never been found liable in arbitration or liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Frank H. Windes, LUTCF® has never been the subject of a bankruptcy petition.