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empowering you  
& our communities

SUMMER 2010

VANTAGEPOINTBANK.COM

## finishing strong

**Vantage Point's success continues to turn heads in the challenging financial environment.**

Vantage Point finished the year with a profit in a difficult financial market, proving its hybrid banking model of boldly integrating banking and financial services works. The financial services division continued to surpass expectations, finishing the year with a record revenue month in December and propelling the bank to a profit.

Vantage Point is becoming the bank of choice for a growing number of local residents because of its world-class service, personalized attention to clients, attractive rates, low fees and superior products.

Businesses in the greater Philadelphia region are also beginning to identify Vantage

Point as the small business's best friend. The bank's low fee structure and premium service for business clients provides them with the competitive edge they need to thrive in today's economy. Vantage Point's remote deposit system provides the convenience of making deposits without ever leaving the office. And commercial borrowing programs are opening new doors for growth to businesses planning to expand.

The Capital Raise Investor Seminars, held from November through January, drew more than 200 attendees.

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Vantage Point continues to draw new personal banking and business clients looking for a progressive full service community bank where they really are the top priority.

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Staying true to its unique and revolutionary mission and boldly integrating financial services with banking, Vantage Point is poised for another record year. The bank's sincere commitment to help individuals and businesses solve the basic financial problems that keep them from success is a message that is gaining momentum and has produced a growing number of new and satisfied clients.



*"We believe that everyone deserves world-class service. Going above and beyond for every customer at every point of contact is our top priority."*

*-- Ivonne Dege, Client Services Director*

is your  
**jumbo**  
mortgage  
crushing  
you?



**call vantage point bank**  
**267.464.7000**



## fixed indexed annuities as a personal pension option

**Fixed Indexed Annuities provide an alternative retirement savings option for those looking for a consistent stream of income in retirement.**

Fixed Indexed Annuities are sometimes called "personal pensions," because they pay you a guaranteed income during retirement. It is important to remember that annuities are primarily retirement savings vehicles and generally require a minimum number of years you must keep your money in the annuity without facing a surrender charge penalty when withdrawing from it.

Some of the advantages of annuities lie in tax-deferred growth as well as developing a consistent income source in retirement. Generally speaking, they guarantee income until the retiree's death, and often provide options for the surviving spouse as well. They are designed to protect against the risk that retirees outlive their savings, a danger that has become increasingly real during the market losses suffered by older Americans over the past few years.

According to a Fidelity Investments review of 11 million accounts it manages, the average 401k balance dropped from \$69,200 at the end of 2007 to \$47,500 at the end of March in 2009. During that same time period the Standard & Poor's 500 Index fell 46 percent. Market losses and volatility, like those experienced during this time period, can negatively impact the long-term income stream potential of retirees depending on a 401k.

Fixed Indexed Annuities can help provide assurance for those looking for a long-term solution for retirement income. Unfortunately, recent studies show that the majority of retirees do not convert retirement savings into an annuity. According to a July 2009 report from the Retirement Security Project, a joint venture of Georgetown University's Public Policy Institute and the Brookings Institution in Washington, only 2 percent of 401k plan participants convert retirement savings into an annuity on retirement.

Annuities come in many different shapes and sizes. Speaking with a financial educator from Vantage Point Bank can help you identify if a fixed annuity may fit into your long term financial goal to develop a guaranteed income in retirement. For a complimentary, educational meeting to explore utilizing an annuity as a retirement income stream option contact Vantage Point Bank at 267.464.7500.



The best new Fixed Indexed Annuities address Retiree's 3 major concerns...

1. Outliving their assets.
2. Getting cost of living increases.
3. Legacy planning for beneficiaries.

-- Michelle Ford, Senior V.P., Strategic Planning, CFP®

"Withdrawals of all or part of the value in your annuity before the end of the term of the contract may result in withdrawal or surrender charges and/or a reduction in the interest rate credited to the annuity including loss of indexed interest. Earnings are taxable as ordinary income when withdrawn and if taken before age 59½ may be subject to a 10% federal tax penalty. The guarantees of the annuity are based on the financial strength and claims-paying ability of the underlying insurance company."

Securities offered through Questar Capital Corporation (QCC). Member FINRA/SIPC. Advisory services offered through Questar Asset Management (QAM). Investment Products are not deposits of Vantage Point Bank, not FDIC insured; not insured by any federal government agency; not guaranteed by the bank; and may go down in value. Vantage Point Bank & Financial Services is independent of QCC and QAM.

## is it time for a life insurance checkup?



**Life changes quickly. As your life changes, so can your life insurance needs. That's why it's important to periodically evaluate your life insurance.**

When was the last time you looked at your life insurance policies? How long ago were they purchased? Have there been any changes in your life or financial position that might affect the amount of coverage you need?

A complimentary, educational, Life Insurance Checkup from a Vantage Point specialist will evaluate if your present policies fit your current life season and financial goals.

Here are the ten most important questions to ask yourself about your current Life insurance.

1. On what rating table is my premium based?
2. Has my salary or job changed since I purchased my life insurance?
3. Have I been married or divorced since I purchased my insurance?
4. Is my policy a cash value life policy that was place prior to July 2009?
5. Do I have a new child or dependent or has a child left my home?
6. Have I purchased a new home or refinanced an existing one?
7. Do I own a business or have I started or sold one?

8. Did I purchase my policy prior to 2009?
9. Have I suffered the death of a spouse or child?
10. Do I provide support for anyone with special needs or an elderly family member?

If you don't know the answer to any of the above questions or answered "yes", you would benefit from reviewing your life insurance with a Vantage Point Life Insurance Specialist. A Vantage Point Life Insurance Specialist can walk you painlessly through a review of your present life insurance. To schedule this complimentary service, call (267) 464-7500.



"Waiting to review your current plan virtually guarantees more expensive coverage in the future and could leave your family unprotected right now."

--Brian Zardavets, V.P., Financial Advisor

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## desk point remote deposit program



- Save \$200 on the security deposit when you enroll before June 30, 2010
- Eliminate daily trips to the bank to deposit checks
- Bank on your schedule
- Access check images 24/7
- Enjoy next day availability on most scans
- Receive 48- to 72- hour notification of non-sufficient funds

*"An innovative and efficient check processing system that allows your business to easily and securely deposit check payments directly into your account from your location."*

267.464.7000





1250 Virginia Drive, Suite 175  
Fort Washington, PA 19034

for your convenience

**Hours of Operation**

Monday through Friday: 9am – 6pm | Saturday: 10am – 2pm

**Vantage Point Bank**

267.464.7000 | 267.464.7001 (fax)

**Vantage Point Financial Services**

267.464.7500 | 267.464.7501 (fax)

**Vantage Point Lending Services**

267.464.7099 | 267.464.7098 (fax)

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**Save \$250**  
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\$250 Lender Credit will be applied at closing.

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