

‘Real to Our Promises, So You Can Be Real to Yours’

CaMu Financial & Insurance Services, Inc.

From medical history to financial history. Medical X-ray to financial X-ray. Treatment plan to financial plan. Patient education to client education.

As unusual as it may seem, Dr. Rafeek Mikhail’s career transition, from physician to financial advisor, was not as much of a leap as you might think.

Dr. Mikhail, a medical doctor focusing on clinical trials and research, specialized in kidney disease for many years after he finished his fellowship at USC. He started CaMu Financial & Insurance Services, Inc. in 2006. Though he no longer sees patients, he still keeps up with the medical research on kidney disease. And he follows the same philosophy in his current role as he did as a physician.

“We are committed to asking the right questions, listening closely to the answers and helping clients make wise decisions about their money. . . . We are real to our promises so you can be real to keep yours.”

— Dr. Rafeek Mikhail, Founder, President and CEO of CaMu Financial

Dr. Mikhail’s quick retirement and savings general prescription until you meet with his firm:

- Plan your retirement and savings based on guarantees, not projections.
- Clients have to realize when they lose a portion of their assets they are also losing time. In most cases, it would require double the time lost to reach the break-even point.
- Gaining knowledge is the real asset to a successful life.



MEET DR. RAFAEEK MIKHAIL

- Chairman of the Educational Department for the Society of Certified Retirement Financial Advisors
- Top advisor working with highly rated financial and insurance institutions (eight years)
- Trusted mentor to financial marketing organizations, financial advisors and insurance agents nationwide
- Active member of The Jeffrey Foundation — childcare and counseling for special children and families

“To be successful, both the physician-patient relationship and the advisor-client relationship require complete honesty from both parties,” Dr. Mikhail says. “Both require an open mind, effective two-way communication, and a great deal of empathy and compassion. At CaMu Financial & Insurance Services, we are committed to asking the right questions, listening closely to the answers and helping clients make wise decisions about their money.”

Protecting Assets in Volatile Markets

While the firm serves a wide-ranging clientele, the primary focus is helping people make the most of their retirement years. As Dr. Mikhail notes, generating a stable retirement income that will retain its purchasing power, be sufficient to cover health care costs and any other emergencies, and last a lifetime is increasingly difficult in today’s volatile markets.

In his experience, the best solution for most retirees is an insurance product that provides a guaranteed income while preserving principal. Clients may choose from a wide variety of no- and low-fee options from more than a dozen financial institutions.

The firm not only encourages clients to plan for their own financial futures, it educates them on how to protect their assets for future generations, says Mary Mikhail, the firm’s vice president and chief financial officer. Clients have access to the services of an attorney and a CPA who can help them create a living trust, avoid probate, minimize taxes and ensure assets are transferred according to their wishes. These professionals, along with a mortgage specialist and a real estate specialist, are part of the firm’s carefully selected network of outside advisors. “We would never refer our clients to someone we didn’t know and trust personally,” she says.

“Ultimately, it’s all about helping our clients protect the assets they have accumulated over the years and guaranteeing they’ll have an income regardless of what the markets are doing,” Dr. Mikhail says.

CaMu Financial & Insurance Services extends a free 60-minute 2nd opinion retirement consultation to Forbes subscribers

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