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Financial Advice Built on Real Answers 'Discounted Retirement'

CaMu Financial & Insurance Services, Inc.

It's not a stretch to say that for wealth management clients, working with CaMu Financial & Insurance Services is just what the doctor ordered.

This is the financial advisory practice of Rafeek G. Mikhail, M.D., CRFA, president and CEO. A problem solver by nature in addition to being a physician active in kidney disease clinical trials, he founded CaMu Financial & Insurance Services, Inc. in 2006, bringing his medical methodology and philosophy with him to this new venture. Today, he applies those skills in diagnosing clients' financial situations and recommending courses of action.

Professional Practices Academy

Dr. Mikhail conducts academies for financial advisors and agents from every area of the industry. In these three-day mentoring sessions, he covers ethics, professional presentation, and how to educate clients and put them first. Attendees get the benefit of learning from an advisor who is active in the areas where he is coaching.

Avoiding Risk

Just as patients should be open with their physicians, Dr. Mikhail asks clients to be transparent with him about their financial goals, fears and complaints. With this information, he can help clients consider possibilities they may not otherwise have seen, including risk-free, low-cost options that provide an income for life. "We always look at guaranteed types of financial products," says Mary Mikhail, CRFA, CAS, vice president and CFO. "We don't just try to avoid risking our clients' hard-earned money, we make it a point not to risk it, while educating them on the time factor: You can't gain back lost time. Dr. Mikhail



Dr. Rafeek G. Mikhail

"We manage and leverage our clients' dollars extremely well."

– Dr. Rafeek G. Mikhail, CRFA

is not only extremely focused on educating his own clients on their needs but encourages the advisors he mentors nationwide to focus on real financial retirement planning."

Ethics, Instruction, Service

This husband-and-wife practice projects a quality of caring. Mary Mikhail says they began by asking: "How would we want a financial professional to approach our needs?"

The multipart answer – ethics, instruction and client service – formed the foundation for CaMu Financial & Insurance Services. This is not a firm determined to put one more account in its book of business, close one more deal or bank one more fee. This is a firm that welcomes new clients and, through professionalism, plain talk,

knowledge, experience and transparency, takes excellent care of all clients.

"We're serious about being real with our clients – educating them and giving them real answers to real questions," Mary Mikhail says. "Not projections. Not a corporate answer. Not a lobbying answer. Just straight-out real."

That means getting to know clients, what they expect from life in retirement, and helping them accomplish their goals. It means educating people about financial choices and the companies offering them, their ratings, their guarantees and their fees.

Discounted Retirement Account

Dr. Mikhail and his firm specialize in finding ways to accomplish clients' savings and retirement goals with much less money than is usually recommended by other advisors. In some cases, clients with an existing IRA or 401(k) received as much as a 33 percent income increase. Another opportunity available, for those who haven't yet started a retirement account, is a plan requiring only 40 percent of the usual contribution built up over many years of saving, and designed to provide income tax-free. Sixty percent less in contributions means the client needs to work fewer years. "We take the time to help clients understand what's available," Dr. Mikhail says. "We manage and leverage our clients' dollars extremely well."



Mailing address:
27943 Seco Canyon Road, #546
Santa Clarita, CA 91350

661-977-3371 | Toll Free: 877-368-6464
info@camu.biz | camu.biz

Office location:
27240 Turnberry Lane, #200
Valencia, CA 91355