



Individual Medical Carriers

- Aetna**,-- PPO
- Anthem Blue Cross**,-- HMO/PPO/Medicare
- Blue Shield of CA**,-- HMO/PPO/Medicare
- Cigna**,-- PPO
- Health Net**,-- HMO/PPO/Medicare
- Health Net Farm Bureau**,-- PPO
- Magnum**
- PacifiCare**,--HMO/PPO
- Safe Guard**
- Tele Medicine Products**
- Vision Plan of America**



- Group medical / Vision / Dental / Life / Long Term Care /
 - Group pension plans
 - 401(k) - SIMPLE IRA - 403(b)(7) – IRA - Annuities - SEP-IRA
- Pre-Tax contributions to the plan will reduce your taxable income.
- There are no federal income taxes on contributions until withdrawn.
- Future distributions may be eligible for favorable tax treatment.
 - Program participation builds added financial security.
 - Contributions grow tax-deferred.

MOTI GUR | Financial Adviser | 310.663.9655

FR-Financial is a diversified full service employee benefits brokerage and consulting firm dedicated to providing the highest level of personalized service and objective advice.

FR-Financial's goal is not to meet expectations but to exceed them in ways our clients have never experienced before. We strive to develop innovative and creative solutions to meet the demands of an ever changing and increasingly complex environment around employee benefits.

What do great employees look for in a potential company? What percentage of your employees are hired through referrals? A great Employee Benefits Plan can affect whom you attract for new jobs and how long you retain those worthy employees.

At FR-Financial, we help you find a perfect fit for the size of your company.

We work for companies with 3 or more employees



ARE YOU paying too much for:

Health, Dental, Life, Long Term Care, Retirement Plans

What makes us The Best?

- Background and years of experience

Represent All Major Health Carriers in California

- "Firm's reputation with individual investors and retirement plans"
• Breadth of services (to address employees' financial planning concerns)
• Local community presence
• Value: excellent service at a competitive cost
• 24-hour Small Group Proposal and Quote Turnaround
• Presentation Assistance with Multi-lingual Staff
• Large Group Consulting and Support Services
• Group Enrollment Assistance
• Underwriting Assistance
• New Products/Services
• Client & Claims Support
• 24/7 Telemedicine Program
• Free Internet Based HR Connect Software for Each Medical Group Sold
• Workers Compensation Fund with Guaranteed Issue

Group Medical Carriers

- Aetna,-- HMO/PPO/POS
Allied National,-- Limited Medical Benefits
Anthem Blue Cross-- HMO/PPO/POS/EPO
Ben-e-lect, -- H.D.H.P.
California Choice,-- HMO/PPO
Health Net, -- HMO/PPO/POS
Kaiser Permanente,-- HMO/PPO/POS
Kaiser Permanente Choice Solution,--- HMO
Sharp Health Plan,-- HMO
US Now,-- HMO
Western Health Advantage,-- HMO

Group Dental Carriers

- Aetna,-- DHMO/PPO/Voluntary
AIG,-- DHMO/PPO/Voluntary
Anthem Blue Cross,-- DHMO/PPO/Voluntary
Assurant,-- HMO/PPO/IND/VOL
California Dental,-- DHMO/PPO/Indemnity
Delta Dental,-- FFS/PPO
Fort Dearborn,-- DHMO/PPO/Voluntary
Freedom Dental Plans,-- PPO/Voluntary
Health Net Dental,-- DHMO/PPO
Health Net Vision,--Vision
Magnum,-- PPO/Indemnity
MetLife,--HMO/PPO
Smile Saver,--DHMO
Transamerica,--- Indemnity

Supplemental Groups

- AFLAC,-- Section 125 Voluntary
AIG,-- SD/LTD/LIFE
Allstate,-- Section 125 Voluntary
Colonial Life,-- Section 125 Voluntary
Eagle Vision,--Vision
Fort Dearborn,-- Life/LTD/STD
Spectera,-- Vision
VSP thru Morgan White Group,-- Vision

Retirement Plans

- 401(K)
• SEP - IRA
• 403(b)
• Annuities
• Investments
• IRA
• Life
• Medical
• Dental
• Long Term Care



Please Call:

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