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PRB Financial Group has 50-Year Tradition of Comprehensive, Customized Insurance & Financial Solutions

Small businesses and entrepreneurs are driving Los Angeles's resilient economy. PRB Financial Group has a passion for small businesses and those who run them. For a half century, the national financial services provider has helped small businesses and entrepreneurs remain vital with competitive benefits packages, pension plans and services to corporate leaders.

For most of its history, PRB has been a single source of life and disability insurance, pension plans and investment products. "The proliferation of new products and strategies makes the right choice a moving target for employers. And having to deal with separate vendors is unnecessarily confusing. We do the legwork for our clients, helping identify the most appropriate products and designing a plan tailored to each employer's unique needs," says Tom Michel, CEO, a 22-year veteran of the industry and President of the Los Angeles Chapter of NAIFA.

It is unusual for one company to bring such a wide range of products and services under one roof. Rarer still is PRB's approach. "We never visit a potential client with a preconceived notion of what we will sell," explains Michel. "We are consultants who find creative strategies. Only after we understand the clients' needs can we offer recommendations that are in their best interest."

The consultative approach is the key to PRB's long-standing relationships with employers and individuals in Los Angeles. It is not unusual for a client who was referred to PRB by their CPA, attorney or business consultant for employee benefit programs, to call on the company again to construct and administer the retirement plan, design tax reduction strategies for key executives and then devise a succession plan.

Innovative, Creative Solutions

Founded by Arnold Price in 1962, and joined subsequently by Stuart Raffel and Peter Browne, PRB Financial has long been

revered as a leader in the industry with such respected producers as Leo Thomas, Michael Lampert and Tom Michel.

Cutting-edge thinking is a PRB trademark. It was one of the first in the country to offer its clients the advantage of premium financed life insurance and remains one of the nation's leading providers. "Most people did not recognize the tremendous advantage of the premium financed life insurance concept when we first began offering it," says Michel. "We are leaders in this market and other markets because we invest heavily in personnel and our design staff is one of the most respected and experienced around."

Premium financed life insurance can be an attractive component of an estate plan or an executive bonus plan. It can provide the insurance coverage adequate to achieve financial objectives without affecting investment portfolios.

Integrity Without Compromise

The financial services industry, especially in the area of pensions and retirement plans, is under intense scrutiny. That's a trend PRB welcomes. "The stakes are especially high right now as baby boomers continue to accumulate wealth and prepare for retirement. Poorly managed pension and individual plans and inadequate strategies to avoid large estate taxes can jeopardize their future and their family's future," says Michel. "We are honored to be trusted by so many individuals to help them not only build their dreams but also to protect those dreams. You don't stay an industry leader for almost 50 years by going with the flow or being ordinary. This business is, after all, a people business and people do business with people, not companies."

PRB represents many outstanding insurance companies and is lead agency for several. PRB has affiliate offices on the East Coast and West Coast.

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