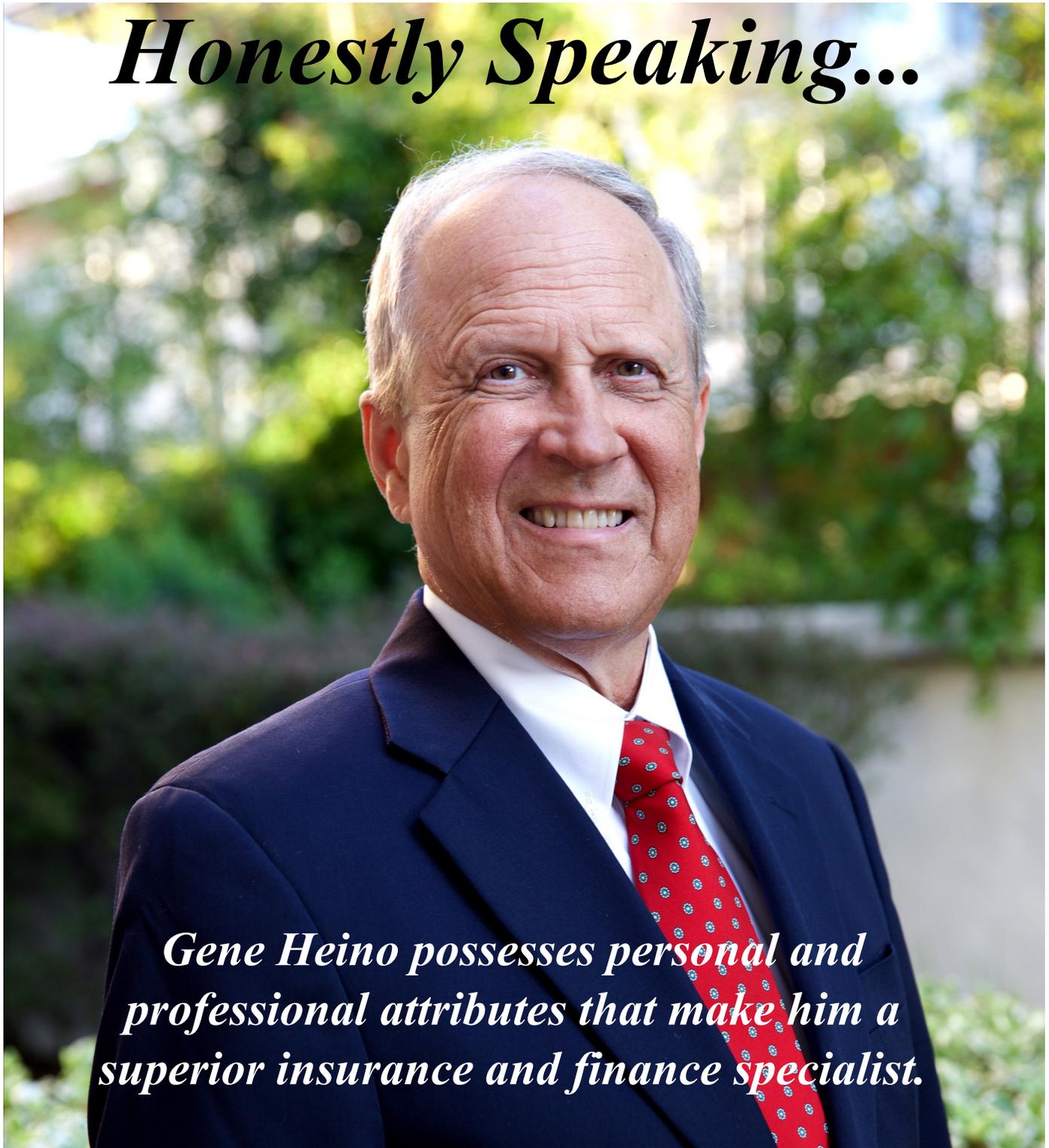# Honestly Speaking...

Gene Heino possesses personal and professional attributes that make him a superior insurance and finance specialist.

Some financial advisors and consultants are masters at picking stocks or mutual funds. Gene Heino is a master at finding money his clients are losing unknowingly and unnecessarily and reinvesting that money back into their portfolio.

"I've always preferred to help clients avoid

financial losses rather than by picking stock winners," he says.

For more than 30 years now, Heino, a well-respected Chartered Financial Consultant and insurance specialist in Orange County, California, has helped clients identify where they are losing money unnecessarily through five majors areas: their mortgage payment, taxes,

retirement accounts, children's education and how they pay for major capital purchases such as their cars.

"It's quite remarkable what you find when you go through someone's finances specifically trying to locate funds that can be better utilized and generate a return for the future," Heino says. "We have a truly unique system that very few advisors utilize."

Numerous times, Heino discovered that clients had the wrong type of mortgage. They were paying nearly $250-$500 more monthly. Heino helped them refinance and then reinvested all or a portion of the funds into a retirement program earning six percent.

To say the least, his clients were overjoyed.

Another client had too much auto insurance in selected areas of their coverage. No problem. Heino uncovered that and they promptly reinvested the funds into a retirement program that reaped more than five percent.

The attributes Heino possesses that make him such a superior financial and insurance specialist are numerous – experience, knowledge, passion. Yet what makes him exceptional to others in his field is his honesty and personality – as well as his grasp of law and legislation changes in all matters relating to finance and insurance.

"I just can't say enough about Gene," says Robyn Rubinstein, owner of Fredco, a restaurant equipment company in Mission Viejo, Calif. "Just the mention of his name makes me smile. He is just a wonderful and honest man who we could never do without. We love him. We consider him a member of our family."

Rubinstein and her husband Ron have been working with Heino for 25 years. He handles their financial portfolio as well as their health insurance – for the company and themselves – including employee benefits, proving he is equally and adeptly experienced in insurance

as he is in finance.

"He is so mindful, caring and straightforward," Rubinstein says.

Most of all, he is just so honest. Some people are blessed with an aura of honesty. You see it in their eyes. You hear it in their voice. You feel it with every word they utter.

"Gene is so honest that he if he was a used-car salesman, he would change the entire negative perception of that disreputable industry," Rubinstein says with a laugh.

Heino's calming, thoughtful and deliberate persona comes in part from his upbringing in Wisconsin. Studies have been conducted that show people from Wisconsin are among the most honest in the world.

Take Wisconsinite Bradley Malpert, who accidentally shot a rare trumpeter swan cygnet while hunting – a crime that can cost an offender thousands of dollars and his hunting privileges. He promptly called conservation wardens and turned himself in.

"Gene is just so down to earth, so quiet and unassuming – he is just the type of person you want handling two of your most important needs – health insurance and finance," Rubinstein says. "His honesty and integrity comes out whenever he talks. That's just who he is. It is so refreshing. I guess that is the best thing to say about someone. We know he has our best interest at heart." — *By Rick Weinberg*

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