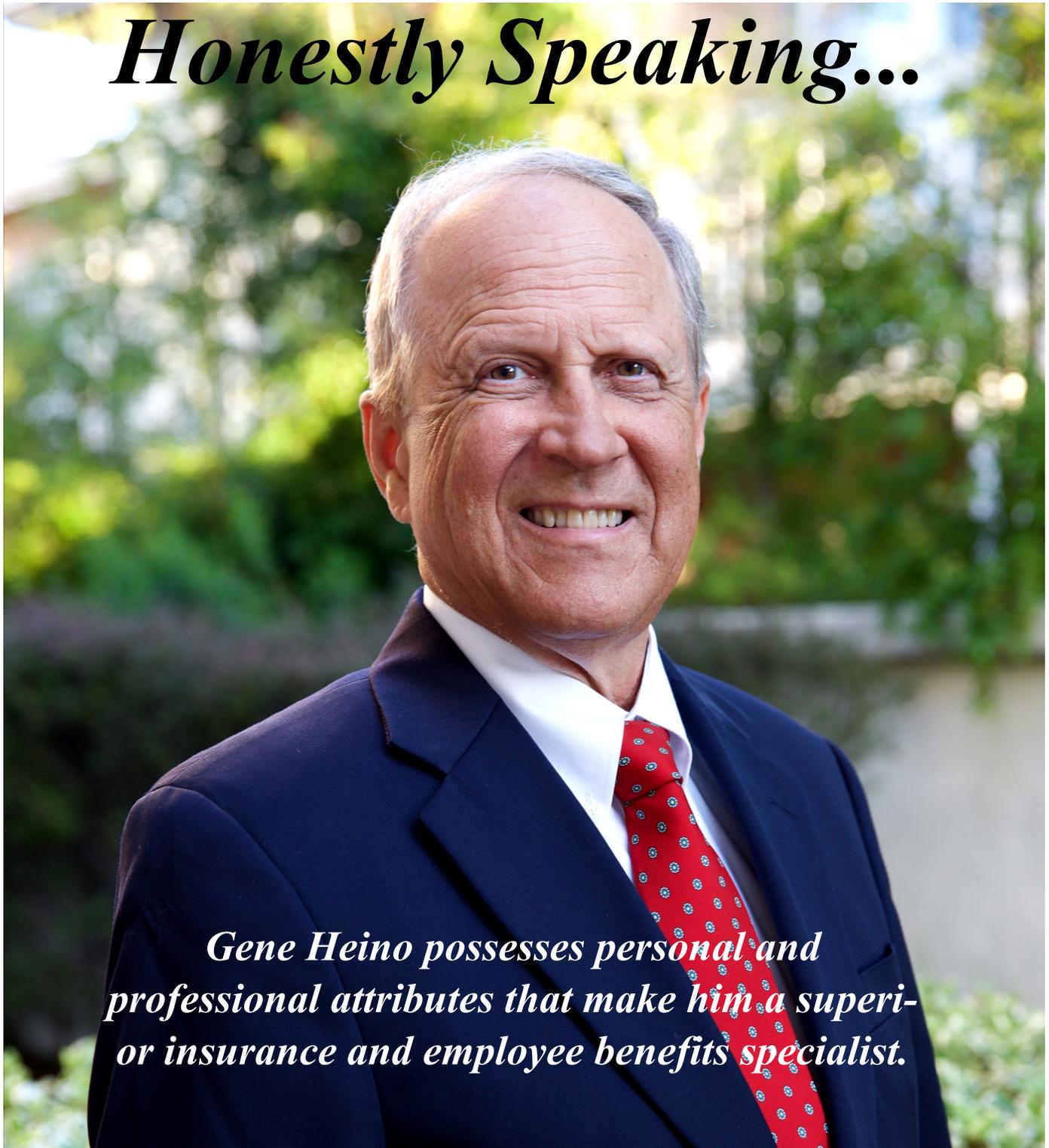


Honestly Speaking...



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

When Gene Heino was in high school in the small Wisconsin town of Manitowoc on picturesque Lake Michigan, he experienced the heartache of seeing one of his close female friend's father pass away.

"Her life changed completely," Heino says. "She was never the same. The family struggled badly,

both emotionally and monetarily."

The father did not have life insurance.

"That's when I learned about life insurance," Heino says. "I had a few discussions about it with my father and mother and I learned the value of it."

Soon thereafter, another friend's father passed

away. “My friend had to quit high school and go to work at a restaurant to support his brothers and sisters,” Heino recalls.

His father did not have life insurance either.

“That’s when it really hit me about how important life insurance is,” Heino says. “I knew I could personally never live without it.”

Those incidents paved the way for Heino’s career in all forms of insurance and finance, including group health and employee benefits for small businesses.

He has always been a warm, friendly and caring individual who was always helping family, friends and acquaintances. He was genuinely concerned about others, a trait not every individual possesses.

It was natural for Heino to go into this field – not for the money, mind you, but to educate people on the critical magnitude of small businesses having insurance and health coverage and the consequences of not having it.

For 30 years now, Heino has excelled in his profession, earning multiple designations and helping families and business owners with their insurance needs – from life and disability to health insurance and employee benefits. He is at the cutting edge of current legislation as a Certified Healthcare Reform Specialist, an earned designation that most insurance agents do not have.

“Gene has a unique combination of experience and up to date knowledge that truly benefit his clients,” says long-time client Robyn Rubinstein, owner of Fredco, a restaurant equipment company in Mission Viejo, Calif.

The attributes Heino possesses that make him such a superior 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 insurance.

“I just can’t say enough about Gene,” Rubinstein says. “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 work-

ing with Heino for 25 years. All their health insurance – for the company and themselves – came through Heino, including employee benefits. He also handles the Rubinstein’s financial portfolio as he is equally and adeptly experienced in finance as he is in insurance.

“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.”

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Gene Heino Inc. Insurance Services

2552 Walnut Avenue, Suite 140

Tustin, Calif. 92780

Office 714-734-8899 / Cell 714-403-4004

Email: gene@kfico.com

www.geneheino.com