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Marcelo Castro Alves Announces that Focus Investment Advisors Can Now Offer Life Insurance Products

 ACCESSWIRE

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The Founder of Focus Investment Advisors Said His Partners and Associates Obtained the Proper Licenses to Offer International and Domestic Life Insurance

MIAMI, FL / ACCESSWIRE / May 13, 2016 / [Marcelo Castro Alves](#), founder of Focus Investment Advisors, is pleased to announce that his company is now allowed to sell international and domestic life insurance products. As he noted, his business partners and associates obtained the proper licenses and registration that allow them to sell these products privately to their clients.



As Marcelo Castro Alves noted, he was inspired to add the life insurance products as a way to better serve his company's clients.

"In the past we referred clients to an agent because Focus wasn't licensed to offer insurance products. But we always felt our clients were being overcharged and we weren't sure they were getting the right coverage," Marcelo Castro Alves said, adding that operating as an RIA with a separate insurance relationship or affiliate is definitely a legitimate option.

"We at Focus Investment Advisors have the depth of knowledge and experience and really want to help our clients with the insurance implementation. Life insurance enjoys a favorable tax treatment unlike any other financial instrument, and many life insurance policies are exceptionally flexible in terms of adjusting to the policyholder's needs."

Marcelo Castro Alves believes this blend of RIA-plus-insurance can be a particularly effective business model when working with younger clientele, who tend to need a unique combination of ongoing planning advice, plus insurance needs—for example, term life insurance as clients start a family, disability insurance, and even assistance getting health insurance.

As Marcelo Castro Alves noted, Focus Investment Advisors will offer advice with life and disability insurance but will not specifically recommend variable life policies.

"The answer to whether you need life insurance depends on your personal and financial circumstances," he said.

"At some point in your life, you'll probably be faced with the question of whether you need life insurance. Life insurance is a way to protect your loved ones financially after you die. We can now help our clients now to protect their family."

About Marcelo Castro Alves:

Marcelo Castro Alves founded Focus Investment Advisors in 2011. Prior to that, Marcelo was an independent advisor for three years with another group in Miami. Before that Marcelo Castro Alves was at Private Bank sector of major banks in Miami and since 1995 in Switzerland in the Global Private Client Division, primarily managing investment portfolios for high net worth individuals. For more information, please visit <http://www.focusinvest.net/>

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