What are your business hours?

Monday-Friday 8:30am - 6:00pm

Do you work weekends?

No.

How long have you been in business?

Since the year 2008.

How do I get in contact with you?

Office: (408) 642-1322

Fax: (408) 320-2221

What is your website address?

WWW.JRFIS.COM

Are you on social media?

Yes! We are currently on Facebook, LinkedIn, and Twitter! Follow us for free tips, tricks and updates from us!

J.R. FINANCIAL
& INSURANCE SERVICES

2005 De la Cruz Blvd.
Suite # 120
Santa Clara, CA 95050
Phone: (408) 642-1322
Fax: (408) 320-2221
WWW.JRFIS.COM

CLU® CHARTERED LIFE UNDERWRITER®

ChFC® CHARTERED FINANCIAL CONSULTANT®

CFP® CERTIFIED FINANCIAL PLANNER™

BBB® ACCREDITED BUSINESS A+ Rating

"People Love Us On Yelp" 2017 AWARD Recipient

PEOPLE LOVE US ON yelp

Frequently Asked Questions

J.R. FINANCIAL
& INSURANCE SERVICES

What makes you more knowledgeable than others?

Experience, education and talent. James has been in this industry since 2000 and continues his education every year. He personally trains his agents and is considered an expert in the industry.

I'm not ready to retire, and I'm not old enough for social security, should I still meet with you?

Absolutely! It's best to plan in advance in order to be ready and have the knowledge to implement a plan. Meeting after you've made your decisions, or directly before, is risky!

Do I have to meet with you in person?

We prefer to meet with you in person for your first appointment. Future meetings can be held in person or virtually.

Is my personal information kept secure?

Incredibly secure! We keep all documentation on an offline private server.

How long do appointments usually take?

First appointments usually take 1 hour. Following appointments can last anywhere between 15 minutes to an hour, depending on how much work needs to be done.

If I meet with you, am I obligated to buy anything?

You're never obligated at any time.

What do I need to bring to the first meeting?

- Retirement Account Statements (401K, IRA, ROTH IRA)
- Investment / Brokerage Account Statements
- Annuity / Life Insurance Statements
- Bank Account Values (Statements not needed)
- Mortgage / Debt Information (Amounts owed, APR, Minimum payments, ECT.)

Can I refer my friends and family?

Yes! Most of our clients are the result of referrals. If you know anyone who could benefit from our services, please refer them to us!

What company do you represent?

James is an independent agent and represents a lot of companies in the U.S., including banks, financial institutions and insurance companies.

How do you make your money?

The majority of the money that we make is a result of earnings given by the companies that we represent. These are not directly paid by you.

What services do you provide?

- Retirement Planning
- Real Estate
- Estate Planning
- Life Insurance
- Charitable Work
- Retirement Saving
- Debt Management
- Financial Analysis
- Investments
- Social Security
- Advanced Trusts
- Notary Services
- Tax Preparation
- And More!