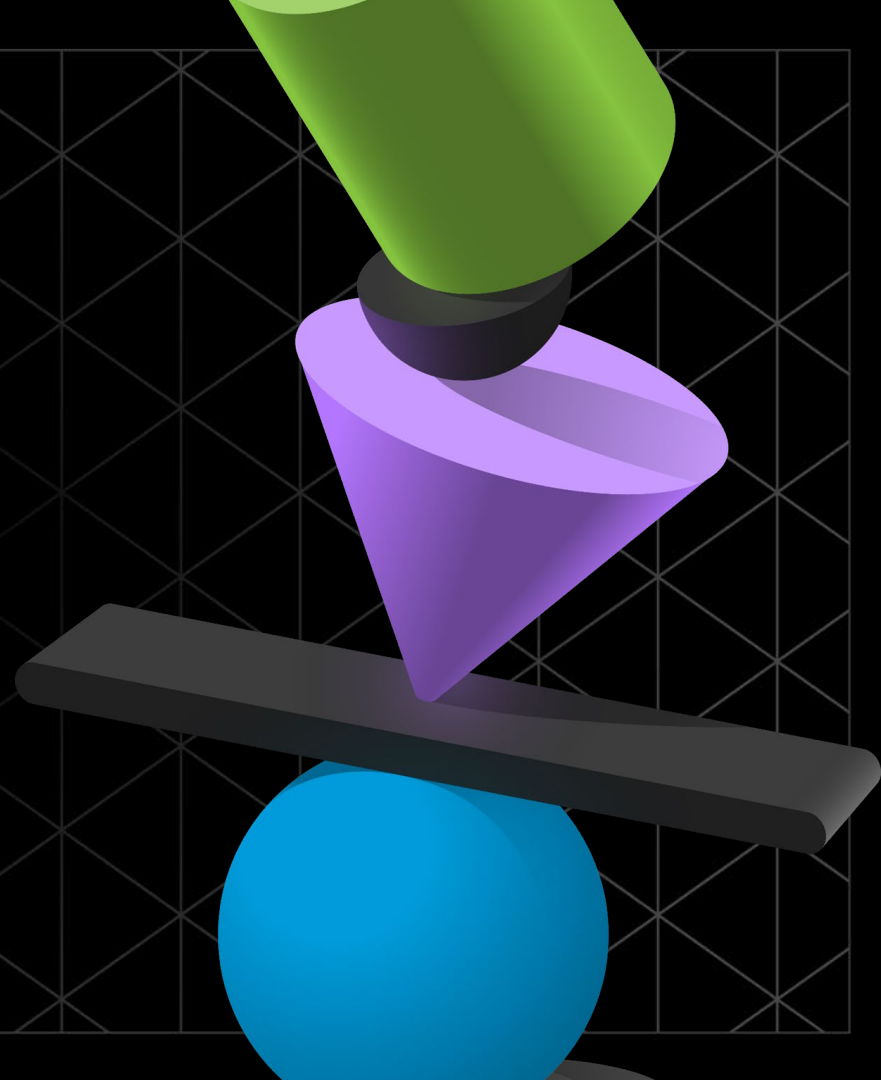




FULCRO





WHO WE ARE



FULCRO

40+ YEARS

BY YOUR SIDE

At Fulcro, we are fully committed to making risk understandable, secure, and honest. Our trustworthy team is motivated by a genuine care for people, and are here to provide you the support you need to level the playing field.

With over 40 years in the brokerage industry, we pride ourselves in our ability to adapt to the times, standing strong and innovative as ever. Above all, our values are not expressed by words, but through actions.

Throughout our history, the industry and the business community has recognized our capabilities and distinguished us as one of the leading, most technically skilled, and professionally focused insurance intermediaries.

Learn more at www.fulcroinsurance.com

- Fulcro is the largest locally owned all-lines insurance brokerage firm.
- Founded in Puerto Rico in 1981.
- Excellent Consultative and Diagnostic Capabilities.
- Risk Management (RM) and Human Resources (HR) Focus.
- Tested Insurance Placement. Claims & Insurance Dispute Capabilities.
- State of the art technology solutions to common RM/insurance problems.
- Certified Minority Owned Business.

44+ Years
In the industry

110+
Employees



DISASTER



CRIME



DAMAGE



LIFE



CYBER

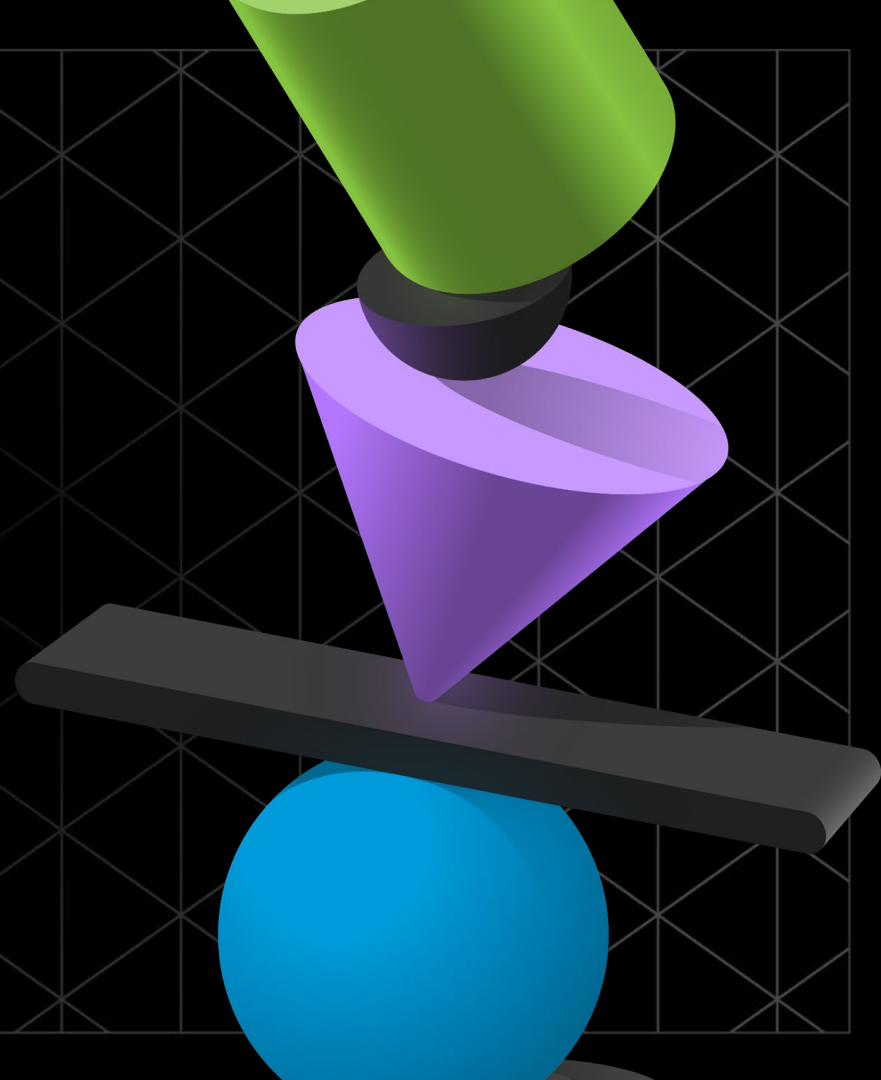


FINANCIAL





FULCRO



TIMELINE



- Initiated the US expansion strategic plan with the formation of Fulcro Insurance of Georgia, LLC.
- Currently licensed in 24 States including, all Southeastern US States, California, New York, and New Jersey.
- Became certified as a Minority Business Enterprise by the National Minority Supplier Development Council.

2009

Continued the US expansion with the opening of a Branch Office in Orlando, Florida.

2014

2012

Entered into partnership with Globex International Group. Globex is an international employee benefits, insurance and risk management consulting firm for brokers, agents and underwriters.

2018

Fulcro Georgia became a Gallagher Connect Partner. A network for Minority enterprises. Gallagher is the fourth largest Risk Management & Insurance Broker in the world, and was established in the 1920s.



TIMELINE CONT.



Our user-friendly, convenient online portal was created and made available to PR & US clients. Via this portal clients can see their policies, claims, documents and request services such as certificates of insurance, or changes.

2021



PRO ACCESS

2023

Fulcro People was launched, a more robust division to serve the human resources needs of our clients.



FULCRO
PEOPLE

2024

The Fiducial Adviser merged with Fulcro Insurance to expand financial planning and risk management services.



FULCRO
FIDUCIAL

LEADERSHIP TEAM



RAMON PEREZ

CEO

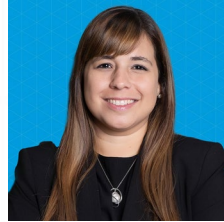
ESQ, CPCU, MBA in Risk Management



ENRIQUE PEREZ

PRESIDENT

CPCU, ARE MBA in Risk Management & Insurance
NASBP Surety Certification



JANYRA PEREZ

PRESIDENT FULCRO NA

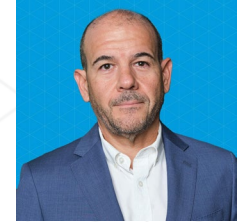
CPCU, CISR, MBA in Risk Management
NASBP Surety Certification



JULIO ORTIZ

**EMPLOYEE BENEFITS
PRACTICE LEADER**

MHP, HIA



JOSE LEE

**CHIEF PROPERTY &
CASUALTY OFFICER**

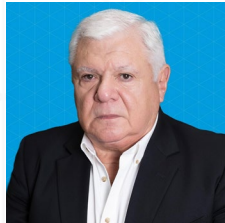
MBA in Risk Management Insurance



ARTURO ORTIZ

CLAIMS PRACTICE LEADER

ESQ, MBA in Risk Management



RUBEN JORDAN GARCIA

MANAGING DIRECTOR

MBA in Finance. NASBP Advance Surety School



RUBEN JORDAN BLANES

**CONSTRUCTION PRACTICE
LEADER**

NASBP Surety Certification



LUIS FERNANDO JUARBE

PARTNER

MBA in Risk Management

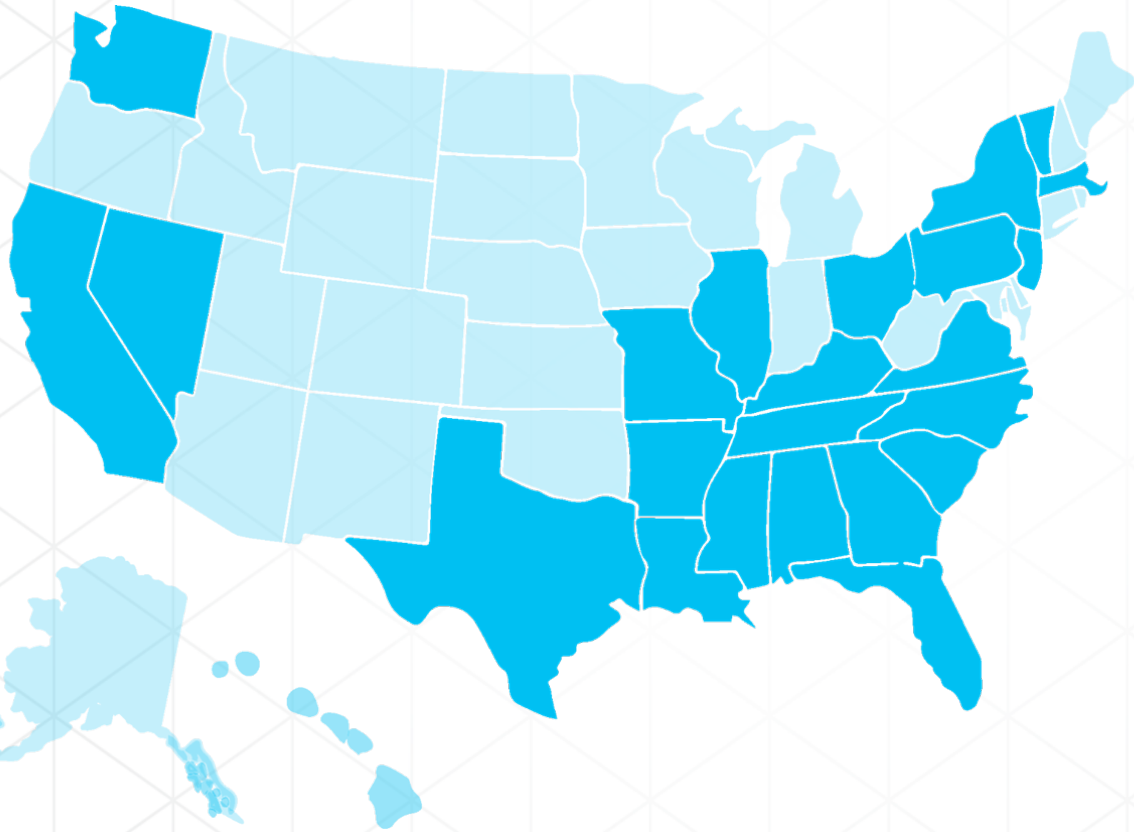


LUIS RICARDO JUARBE

COMMERCIAL RISKS DIRECTOR

MBA in Risk Management

GEOGRAPHIC REACH



- Alabama
- Arkansas
- California
- District of Columbia
- Florida
- Georgia
- Illinois
- Kentucky
- Louisiana
- Massachusetts
- Mississippi
- Missouri
- Nevada
- New Jersey
- New York
- North Carolina
- Ohio
- Pennsylvania
- South Carolina
- Tennessee
- Texas
- Vermont
- Virginia
- Washington
- Dominican Republic
- Puerto Rico
- US Virgin Islands



WHY FULCRO



FULCRO

VALUE PROPOSITION

When you work with Fulcro, you gain a single, multidisciplinary “nerd” team that brings 45 years of expertise in insurance brokerage, people consulting, and fiduciary advisory services directly to your doorstep.

Whenever crucial moments arise—such as claims, renewals, regulatory audits, or succession decisions—you have 24/7 advocates who translate complex rules into clear next steps and tangible financial benefits. The payoff for you: lower total risk costs, a more satisfied workforce, and the confidence of partnering with the firm trusted by top Puerto Rican businesses to keep the balance in your favor while you focus on growth.



E X P E R T I S E

M o T S E R V I C E

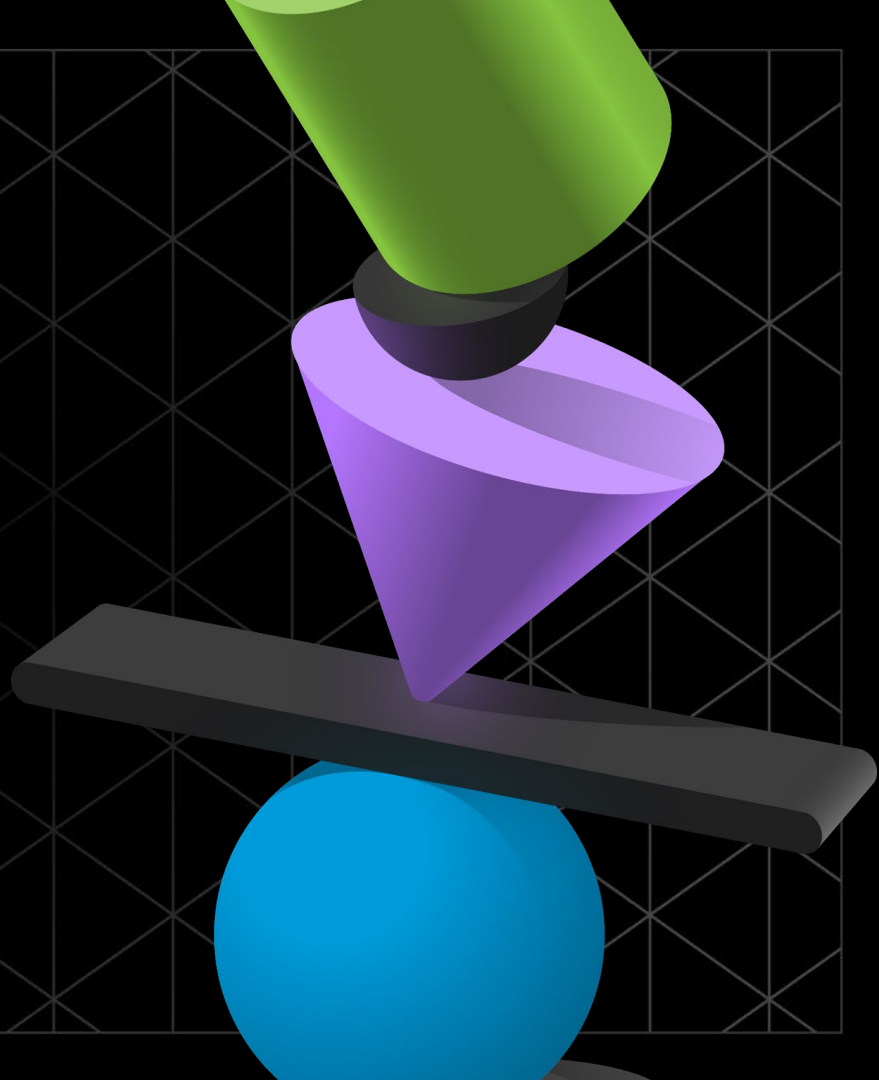
C O M P L I A N C E



FULCRO

TIPPING THE BALANCE

**IN YOUR FAVOR, YOUR
PEOPLE'S, AND TRUST.**





FULCRO
INSURANCE

TIPPING THE BALANCE IN YOUR FAVOR

We provide our clients the capabilities required to structure and apply cost-effective insurance, surety, and employee benefits programs, and deliver support thereafter. Our services are offered for a wide range of Risk Practices encompassing everything from loss prevention and claims management to individuals and group life and health insurance.

BENEFITS

- Benefit Program Design
- Alternative Funding Studies
- Health & Wellness
- Voluntary Programs
- Employee Communication
- Statutory Compliance

COMMERCIAL

- Manufacturing Plants
- Petrochemicals
- Utilities
- Transportation
- Retail
- Government
- Professionals

CLAIMS

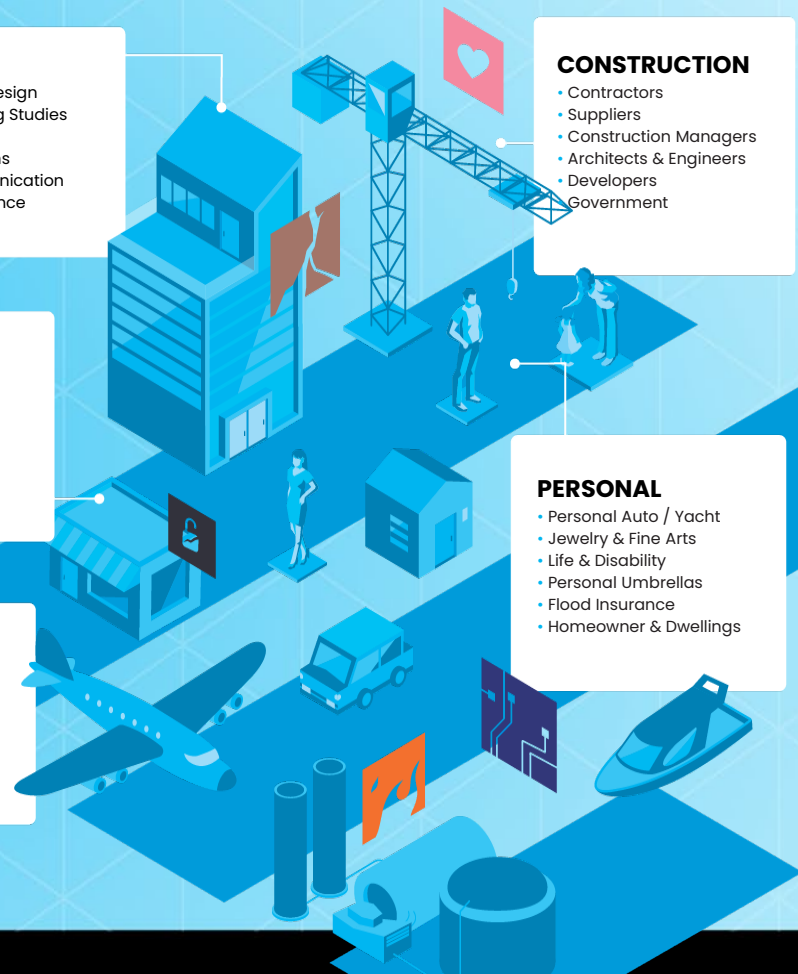
- Pre-Loss Activities
- Reporting
- Loss Coordination
- Negotiation
- Dispute Resolution

CONSTRUCTION

- Contractors
- Suppliers
- Construction Managers
- Architects & Engineers
- Developers
- Government

PERSONAL

- Personal Auto / Yacht
- Jewelry & Fine Arts
- Life & Disability
- Personal Umbrellas
- Flood Insurance
- Homeowner & Dwellings





TIPPING THE BALANCE WITH TRUST

We provide our clients courtesy offering of integrated financial analysis and risk management services to help you better preserve your business, property, and life. **Fulcro Fiducial** guides you to make better financial decisions and prevent future risk through a personalized, hands-on approach.



Daniel González-Maisonet,
CPA/PFS, MBA
Managing Partner, Financial Planner
& Wealth Management Advisor

(939) 450-5247 | gonzalezd@ceteranetworks.com | www.fulcrofiducial.com
420 Ave, Ponce De León, Suite 313, San Juan, PR 00918

ABOUT FULCRO FIDUCIAL

Fulcro Fiducial is a team of financial professionals committed to understanding clients' needs and goals. They use an integrated approach in recommending strategies and solutions that best fit your personal and commercial needs. They also educate about financial concepts and products, and take the mystery out of investing, insurance, estate conservation, and preserving wealth.

WHY FULCRO FIDUCIAL

Investment adviser representatives (IA-Rep) are regulated by the U.S. Securities & Exchange Commission and must adhere to a *"fiduciary standard in care"*, meaning they have legal duty to provide investment advice that is in the "Best interest" of their clients. It's a higher standard of professional diligence required of registered representatives.

SERVICES AVAILABLE



Financial Advisory & Consulting

- Investment Products & Asset Allocation
- Wealth Accumulation & Preservation Strategies
- Retirement Accumulation & Income Strategies



Financial Planning

- Personal Financial Planning
- Business Planning
- Estate Planning



Risk Management

- Insurance Needs Analysis & Family Security
- Business Insurance Planning
- Tax-Financial Management

*Securities & Advisory Services offered through Cetera Advisor Networks LLC, member FINRA/SIPC, a broker/dealer & Registered Investment Adviser. Cetera is under separate ownership from any other named entity. Cetera Advisor Networks LLC exclusively provides investment products and services through its representatives. Although Cetera does not provide tax or legal advice, or supervise tax, accounting or legal services, Cetera representatives may offer these services through their independent outside business. This information is not intended as tax or legal advice.



TIPPING THE BALANCE IN FAVOR OF YOUR PEOPLE

We provide our clients the capabilities required to structure and apply cost-effective insurance, surety, and employee benefits programs, and deliver support thereafter. Our services are offered for a wide range of Risk Practices encompassing everything from loss prevention and claims management to individuals and group life and health insurance.

BROKERAGE SERVICES

- Contract Evaluation
- Analysis & Cost Projections
- Program Design & Placement
- Annual Benefits Summary
- Actuarial Department
- Large Experience
- Worksite Benefits
- Actuarial Support
- Rated Customers
- Market Benchmarking
- Annual Governance Meetings
- Financial Manager
- Benefits Support Center

TALENT

- Recruitment
- HR Technology
- Workforce Management
- Employee's Manual

HIDDEN PAYCHECK

- Complimentary Total
- Compensation Statement

COMPLIANCE

- Welfare Compliance
- HR Training
- Full COBRA Administration Circle
- 5500 Form Filing & SAR
- Contract Review
- Policies & Procedures
- Enhanced Compliance Checklist

WELL-BEING

- Health Communications
- Online Fitness Initiatives
- Financial Wellness
- Employee Assistance Programs
- Health Fairs & Screenings
- Onsite Health Activities
- Animated Videos
- Pro-Wellness
- Pierde y Gana

WEALTH ADVISOR

- Financial Planning
- Investment Advisory
- Wealth Management



FULCRO

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San Juan, PR 00901

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Fax: 787-721-0988

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Physical & Postal Address:

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Center East, Suite 100
Atlanta, GA 30346

Telephone:

787-873-2536
1-888-425-5666 (Toll Free)
Fax: 404-875-2987

FLORIDA

Physical & Postal Address:

100 E Pine St., Suite 301
Orlando, FL 32801

Telephone:

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