

Business Profile

Since 2012, our mission is creating long-lasting relationships and building our clients looking to accomplish goals for:

- Retirement income planning (Accumulation to distribution)
- Build legacy (Trust & estate planning)
- Tax saving & asset protection planning
- Minimize tax liability (Advance pension & retirement planning)
- Charity planning (Advocate charitable contributions with tax benefits)

Profectus Financial & Insurance Services - Business owners rely on Profectus for tax and planning strategies to minimize liabilities and investment options for earnings profitability. Profectus offers critical oversight in challenging areas like risk management, business succession, personal asset protection, retirement planning and employee benefits.

Profectus Wealth Management - Profectus Wealth Management is our Registered Investment Advisory (RIA) division. Listening to high net income/high net worth clients, we determine short and long-term financial goals and offer solid advice on pre-tax and post-tax financial investments for higher yield and lower risk. We strive to maintain a diversified asset portfolio while keeping keen oversight to retirement, tax and estate planning services – all crucial to wealth and financial success. Our investment strategies combine asset allocation and diversification encompassing a mix of insurance-based products, traditional and alternative investment options.

Areas of Expertise

- Risk management, asset protection, alternative investments for
 - o Advanced pension planning
 - o Retirement planning
 - o Charitable planning
 - o Captive insurance planning
 - o Alternative investments using self-directed IRAs
 - o Insurance planning

Quick Facts

- 2012 – Profectus Financial & Insurance Services
- 2013 – Profectus Wealth Management
- Headquarters: Los Angeles, CA
- Employees: 8
- Clients throughout SoCal, Nevada, Arizona, Georgia, and Alabama
- Multi-lingual firm (Fluent in Korean, Chinese, Russian)

Management Team



Kelly Woo - Co-Founder & Principal

- CFP®, MDRT, Licensed in Investments and Insurance, Frequent Speaker at conferences/radio shows/webinars



Aleksander Dyo - Co-Founder & Principal

- MDRT, Licensed in Investments and Insurance, Frequent Speaker at conferences/radio shows/webinars