



MANUEL RAMOS

MSFS, AEP®, CHFC®, LUTCF, CFS, CES, CIS
Economist, Analyst, and Portfolio Manager

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Economist, Analyst, and Portfolio Manager. Manuel Ramos is considered a pioneer in the United States of America in media, radio, press and television broadcasting topics related to the economic and financial world. Since 1990, Mr. Ramos and the organization Proteja su Patrimonio have conducted more than 3,900 educational seminars, with the mission of forming financial literacy within the Spanish-speaking community.

Manuel currently writes for the magazine "Todo en Finanzas", a publication focused on political economy, finances, financial markets, and the most relevant trends of Hispanics in USA. He is a life member of the Million Dollar Round Table. His successful professional career has given him the privilege of being recognized and awarded by the most prestigious financial firms in the United States.

EDUCATION

Yale School of Management, New Haven, Connecticut, 2019.
Certified Investment Management Analyst

National Association of Estate Planners & Council, Cleveland, Ohio, 2019.
Accredited Asset Planner (AEP)

American College of Financial Services, King of Prussia, PA, 2018.
Character Financial Consultant (CHFC)

OMMA Business School, Madrid España, 2016-2018.
Master in Value Investing

Institute of Business & Finance, La Joya, CA, 2012-2016.
Master Sciences in Financial Services (MSFS)

OMMA Business School, Madrid España, Universidad Francisco Marroquín, Guatemala, 2014-2015.
Doble Certificación en Master in Austrian Economics & Trade Cycle

American College of Financial Services, King of Prussia, PA, 1991-1994.
Life Underwriter Training Council Fellow (LUTCF)

Comisión Nacional Bancaria y de Seguros México, 1986 - 1987.
Insurance & Investment Advisor.

PROFESSIONAL CERTIFICATIONS

National Association of Estate Planners & Councils, 2019.

Accredited Asset Planner

Institute of Business & Finance, La Joya, CA.

-Certified Tax Specialist 2015

-Certified Annuity Specialist 2014.

-Certified Income Specialist 2014.

-Certified Fund Specialist 2013.

-Certified Trust & Estate Specialist 2012.

American College of Financial Services.

-Personal Estate and Retirement Planning, 1994.

-Life Insurance Marketing 1992.

-Personal Insurance 1992.

-Business Insurance 1991.



INDUSTRY AWARDS

Member



MDRT®

Million Dollar Round Table (MDRT) is a global, independent association of the world's leading life insurance and financial services professionals from more than 500 companies in 70 nations and territories. MDRT members demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service.

Qualified Member since 1996.
Court of the Table since 1997.
Top of the Table since 2003.
Life Member since 2006.

Travelers Insurance Group

- *Top Financial Producer*
Cancún México, 1995.
- *Top Financial Services Producer*
San Francisco, CA, 1996.
- *Honor Guard Award*
Naples, Florida, 1997.
- *Honor Guard Award*
Naples, Florida, 1997.
- *National Leadership Producer*
Scottsdale, Arizona, 1999.

Tower Square Securities

- *Top Producer of Securities*
Naples, Florida, 1997.
Palm Desert, California, 2000.
Boca Raton, Florida 2001.

Athene Annuity Cos.

- *Top Annuity Producer*
Dublin, Ireland, 2015.
Aruba, 2016.
Prague, Czech Republic, 2017.

FG Annuities

- *Top Producer of Annuities*
Punta De Mita, México, 2019.
Península Papagayo, Costa Rica,
2020.

Allianz Life Insurance Company

- *Diamond and Master Forum Club*
2003 , 2004, 2005, 2006, 2007, 2009.
- *President Club 2005, 2006, 2007.*

Midland National Life Insurance Co.

- *Top Financial Advisor*
San Francisco, CA, 2003.
- *Diamond Club Producer*
Principality of Monaco, 2008.
- *Top Life Insurance Producer*
Cayman Island, 2009.
- *Diamond Club Producer*
Banff, Canada, 2010.
Lucerne, Switzerland, 2011.

Centaurus Financial Inc.

- *Most Valued Producer (MVP)*
Laguna Beach, CA, 2012.
- *Quantum Leap Award 2016, 2021.*
- *Quantum Leap Individual 2017, 2021*
- *Quantum Leap Branch 2020, 2021*
- *Club 16 Award Top Producer*
Big Island, Hawaii 2015.
Big Island, Hawaii, 2016.
Scottsdale, Arizona, 2017.
Kauai, Hawaii, 2019.
Carlsbad, California, 2020.
Kauai, Hawaii, 2021.
Scottsdale Arizona, 2022.
- *Top Producer of Securities*
2012 , 2013, 2014, 2015, 2016, 2017, 2018,
2019 , 2020, 2021, 2022.





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