



Raymond I. Cal, MBA

Financial Representative
Financial Advisor
Principal Securities Registered Representative

Ready to focus on your financial goals? I can help.



Your goals — my focus. Let's put strategies to work for you. Whether your priority is personal finances, your business, or both, I'm committed to helping you succeed.

Let's connect to get started:

Cell: 715-321-0329

Office: 715-342-3689

cal.raymond@principal.com

3004 Post Road – Stevens Point, WI 54481-6419

SERVICES:

Retirement Planning and Investment Strategies

Retirement Plans & Executive Benefits

Group Benefits/Health Insurance

Life, Disability and Long Term Care Protection

EDUCATION & CREDENTIALS:

Harvard, BA 1978

Yale MBA 1982

COMMUNITY ACTIVITIES:

Former Coach and Board Member, Portage County Youth Soccer

Member and usher, Newman University Catholic Parish

CAREER HIGHLIGHTS:

As a financial representative since 2005, Ray has focused on helping individuals prepare for retirement including accumulation and investment strategies, rollover choices and income distribution and withdrawals. He helps individuals analyze their life insurance needs, education funding options and estate planning. Prior to entering the financial services and investments industry, Ray worked for fifteen years in radio broadcasting. He managed stations and sales departments in Orlando, Milwaukee and Greenville, (South Carolina). Ray launched and operated the Valpak direct mail franchise in Central Wisconsin. He acquired a radio license in Wautoma, built the station and sold it to local owners. Ray lives in Stevens Point. His older son, Joey, graduated from the United States Military Academy at West Point and serves as a 2nd Lieutenant in the US Army, stationed in Vilseck, Germany. His younger son, Nathan, attends the University of Minnesota Twin Cities.

Insurance products issued by Principal National Life Insurance Company (except in New York), Principal Life Insurance Company and the companies available through the Preferred Product Network, Inc. Securities offered through Principal Securities, Inc., 800/247-1737, [Member SIPC](#). Principal National, Principal Life, the Preferred Product Network, and Principal Securities are members of the Principal Financial Group®, Des Moines, IA 50392. Raymond Cal, Principal National and Principal Life Financial Representative, Principal Securities Registered Representative, Financial Advisor. t16092002k5