



Vangie Panal, CLU, ChFC, LUTCF

Registered Representative

Vangie is a Registered Representative for Lighthouse Financial Network, LLC and has been affiliated with John Hancock Financial Network for over 30 years.

Vangie is a designated Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and Life Underwriter Training Council Fellow (LUTCF). She has been a multiple qualifier of the prestigious John Hancock President's Conference Club and a qualifying member of the industry's Million Dollar Round Table. She has been a member of the National Association of Insurance and Financial Advisors since 1985.

Vangie graduated from the University of Mindanao in Davao City, Philippines with a degree of Bachelor of Science in Education, Bachelor of Science in Commerce major in Accounting and is a Certified Public Accountant in the Philippines. She worked as a secondary school teacher for 7 years and as a Loan Examiner at the Central Bank of the Philippines for 8 years.

Vangie started and built her practice with focus on meeting the insurance, investments and retirement needs of the Filipinos migrating to the US especially those in the medical market. She is constantly reaching out to her clients and assist them in establishing and maintaining their protection, investments and retirement goals.

Her areas of focus include: Survivor Needs Analysis, Life Insurance, Financial Needs Analysis, Disability Income Insurance, Retirement Funding Strategies, Long Term Care Planning and College Funding Strategies.

With her breadth of knowledge and insights, she is always able to serve her clients with transparency, simplicity and professionalism.

- Wealth Management
- Insurance Protection
- Compensation Design
- Estate Planning Strategy
- Retirement Planning
- Business Planning
- Business Succession Strategies

*"Lighting the Way
to a Secure
Financial Future"*