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Better Business Bureau®
Start With Trust®
 Southeast Florida and the Caribbean

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BBB Reliability Report for
FBL Associates

BBB Rating **F** [Ratings Explanation](#)

BBB issues Reliability Reports on all businesses, whether or not they are BBB accredited. If a business is a BBB Accredited Business, it is stated in this **report**.


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Find out more about this business:

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BBB Accreditation

This business is [not a BBB Accredited Business](#).

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BBB Rating

Based on BBB files, this business has a BBB Rating of **F** on a **scale** from A+ to F.

Reasons for this rating include:

- BBB concerns with the industry in which this business operates.
- Length of time business has been operating.
- 202 complaints filed against business
- Failure to respond to 87 complaints filed against business.
- 4 complaints filed against business that were not resolved.
- Overall complaint history with BBB.

[Click here for an explanation of BBB Ratings](#)

Our complaint history for this company shows that the company responded to and gave proper consideration to most complaints. However, more than one complaint is **unresolved** meaning the company failed to properly address the complaint allegations or their response was inadequate.

Our complaint history for this company shows the company gave proper consideration to one complaint presented by the Bureau. Although in some cases the company failed to respond to complaints.

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Business Contact and Profile

Name: FBL Associates

Phone: (877) 346-2797

Fax: (954) 318-2444

Address: 201 S. Andrews Ave.

Fort Lauderdale, FL 33301

Website: <http://www.safetrustfinancial.com>

Considered
for Accreditation

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<http://www.lifeguardfinancial.net>

<http://www.lgf101.com>

<http://www.1stpf.com/aboutus.html>

Original
Business Start Date: December 2005

Customer Contact: Mr. Matthew L. Razzano - mrazzano@msn.com

Email Address: mrazzano@msn.com

Type of Business: Mortgage Services, Credit Counseling and Management Services, Debt Consolidation Services, Debt Settlement Companies (Prorator)

BBB Accreditation: This company is not a BBB Accredited business.

Additional DBANames: Safe Trust Financial, Inc.
1st Pyramid Financial, Inc.
Safetrust Financial
Lifeguard Financial

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Additional Locations and Phone Numbers

Additional Addresses

201 S. Andrews Avenue
Ft. Lauderdale, FL 33301

1560 Sawgrass Corporate Parkway
Fort Lauderdale, FL 33323

4 W. Las Olas Blvd., #601
Fort Lauderdale, FL 33301

4 W. Las Olas Blvd., #701
Fort Lauderdale, FL 33301

4 W. Las Olas Blvd., #203
Fort Lauderdale, FL 33301

Additional Phone Numbers

- + 561 (2)
- + 877 (3)
- + 888 (1)
- + 954 (10)

Additional Fax Numbers

Fax: (954) 762-7386
Fax: (954) 919-9228
Fax: (954) 763-2801
Fax: (954) 919-9368

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Licensing

This company is in an industry that may require licensing, bonding or registration in order to lawfully do business. BBB encourages you to check with the appropriate agency to be certain any requirements are currently being met.

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Customer Complaint History

When considering complaint information, please take into account the company's size and volume of transactions, and understand that the nature of complaints and a firm's responses to them are often more important than the number of complaints.

BBB processed a total of 202 complaints about this company in the last 36 months, our standard reporting period. Of the total of 202 complaints closed in 36 months, 154 were closed in the last year.

These complaints concerned :

- + 33 regarding **Advertising Issues**
- + 20 regarding **Billing or Collection Issues**
- + 21 regarding **Contract Issues**
- + 1 regarding **Customer Service Issues**
- + 2 regarding **Delivery Issues**
- + 1 regarding **Product Issues**
- + 11 regarding **Refund or Exchange Issues**
- + 1 regarding **Repair Issues**
- + 105 regarding **Sales Practice Issues**

+ 7 regarding **Service Issues**

These complaints were closed as:

+ 71 **Resolved**

+ 4 **Unresolved**

+ 40 **Administratively Closed**

+ 87 **No Response**

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Government Actions

BBB has no information regarding government actions at this time.

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Advertising Review

BBB has no information regarding advertising review at this time.

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Industry Tips

[Bankruptcy Scam Operators Can Lock You Out of Your Home](#)

[Beware of Predatory Practices in Home Mortgage Lending](#)

[Credit Repair Fraud Proliferates](#)

[DONT LET YOUR FINANCIAL SITUATION DETERIORATE](#)

[Home Buyers: Protect Yourself from Predatory Lenders](#)

[How to Choose a Credit Counseling Agency](#)

[Investors Warned Not to Risk Homes to Buy Securities](#)

[Looking for Debt Relief? BBBTips Offer Consumers Advice on](#)

[Choosing a Credit Counseling Agency](#)

[Mortgage Choices](#)

[Tips on Choosing a Credit Counselling Agency](#)

[To Rent or Buy - Which is Right for You](#)

[What are Fair Debt Collection Practices?](#)

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BBB Copyright and Reporting Policy

As a matter of policy, BBB does not endorse any product, service or

business.

BBB Reliability Reports are provided solely to assist you in exercising your own best judgment. Information in this BBB Reliability **Report** is believed reliable, but not guaranteed as to accuracy.

BBB Reliability Reports generally cover a three-year reporting period. BBB Reliability Reports are subject to change at any time.

If you choose to do business with this business, please let the business know that you contacted BBB for a BBB Reliability **Report**.

ID: 16000703

Report as of September 2, 2010 09:20

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Feedback

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