Item 1 – Cover Page

Professional

Biography

Bruce D. Ward
Financial Advisor

Cutter & Company, Inc.
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This Brochure Supplement provides information about Bruce Ward, which supplements the Cutter & Company, Inc. Disclosure Brochure. Please contact Deborah Castiglioni, Chief Compliance Officer, if you have not received the Cutter & Company, Inc. Disclosure Brochure or if you have any questions about the contents of this supplement.

Item 2. Educational Background and Business Experience

Year of Birth: 1956

Education:

School	Year	Degree
Golden Gate University	1988	MBA/ Financial Planning
US Coast Guard Academy	1978	BS/Management

Business Background (for preceding five years):

Effective May 2021, Mr. Ward became an investment advisory representative of Cutter & Company, Inc.

Any additional business background (for preceding five years) is provided below.

Company	Position	Start Date	End Date
Synergy Wealth Solutions (MMLIS)	Financial Advisor	03/2017	04/2021
MetLife Securities Inc.	Registered Representative	01/2015	03/2017

Designations:

CFP

The Certified Financial Planner™ (CFP®) designation is conferred by the Certified Financial Planner Board of Standards, Inc. Candidates must have a bachelor's degree (or higher) from an accredited college or university, three years of full-time personal financial planning experience and complete a course of study in financial planning topics. Candidates may be exempt from the course of study requirement if he or she holdsone of the following: CPA, ChFC, CLU, CFA, Ph.Din business or economics, Doctor of Business Administration, or attorney's license. All candidates must successfully complete the CFP Certification Examination. CFPs aresubject to the CFP Board's ethical standards.

ChFC

The Chartered Financial Consultant (ChFC®) designation is offered by The American College. A candidate must successfully complete all courses in the program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required and must be within the five years preceding the date of the award. Current applicants are required to successfully pass nine courses, seven required courses and two electives.

CLU

The Chartered Life Underwriter® (CLU®) designation is offered by The American College. This is a professional designation for individuals who specialize in life insurance and estate planning. Current applicants must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100- question examinations to receive the designation. Candidates must also meet experience requirements and ethics standards and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required. The three-year period must be within the five years preceding the date of the award.

RICP

The Retirement Income Certified Professional® designation is offered by The American College. A Candidate must have three years of full-time business experience. An undergraduate or graduate degree from an accredited educational institute qualifies as one year of business experience. A Candidate must complete three required courses and meet experience requirements and ethics standards and agree to comply with The American College Code of Ethics and Procedures. A Candidate must also pass a two-hour final exam for each course, closed book and proctored. There is a Continuing Education requirement of fifteen hours every two years through The American College's PACE recertification program.

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

Mr. Ward also operates as an individually licensed registered representative and insurance agent with the broker-dealer/insurance divisions of Cutter & Company, Inc. In this capacity, Mr. Ward earns commissions or other compensation. Commissions derived from investments or insurance present a conflict of interest in that the representative has an incentive to recommend investment/insurance products based on the compensation received, rather than the client's needs.

Mr. Ward is also eligible to attend due diligence and educational meetings that are paid for by a product sponsor, if approved by the firm.

Item 5 – Additional Compensation

Mr. Ward does not receive any additional compensation or economic benefit (e.g. sales awards and other prizes) for providing advisory services.

Item 6 – Supervision

Mr. Ward is supervised by Cutter & Company's Chief Compliance Officer, Deborah Castiglioni. The Chief Compliance Officer performs periodic reviews of the accounts managed by Mr. Ward, based on account activity, investment strategy and other factors. You can reach Deborah Castiglioni at 636-537-8770.