



Bruce D. Ward, CFP®, ChFC®, CLU®, RICP®

Financial Advisor

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- Golden Gate University, MBA in Financial Planning
- U. S. Coast Guard Academy, BS in Management
- Certified Financial Planner (CFP®) Professional
- Chartered Financial Consultant (ChFC®)
- Chartered life Underwriter (CLU®)
- Retirement Income Certified Professional (RICP®)
- Past President, St. Louis Chapter of the Society of FSP
- Past President, Diocesan Investment Trust
- Family Profile: Married with two adult children
- Interests: Hiking, sailing and recruiting for the U.S. Coast Guard Academy
- Helping clients grow, protect, and enjoy their wealth since 1991
- FINRA Series 7,24,65
- Domiciled in MO
CA Ins. License #0C33817

What do I do?

As a Coast Guard officer and trained navigator, I learned three guiding principles:

- Where are we?
- Where are we going?
- How do we get there?

I continue to apply these principles as a financial advisor. First, we begin with a comprehensive review so I can clearly understand your current situation. Next, we discuss where you envision your situation next year, in five years, and beyond to determine realistic financial objectives. Finally, we work together to create a customized strategic plan that we implement and “course correct” along the way to help you reach your financial objectives.

Creating a financial strategy that is unique to your goals is an exciting process that, when complete, provides comfort and satisfaction knowing you’re working toward a future for you, your family, and your business. I am here every step of this fulfilling, lifelong journey providing information, tools, support, clarification, and advice to help keep you on course and in command of your financial future.

My clients include:

- Business owners who want to maximize the value of their business and then successfully exit that business.
- People who need a comprehensive retirement-income strategy to help ensure retirement will work for them.
- Families wanting a tax-efficient investment portfolio to avoid paying taxes, under current tax law, on the growth of their money.

My clients value my flexibility, personalized approach, and the choices I provide to help them feel in charge of their money and less stressed about retirement.

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