



Steven M. Ruttgeizer CFP®, ChFC, CLU, RHU *Financial Advisor*

Steven M. Ruttgeizer, CFP®, ChFC, CLU, RHU has been a Financial Advisor with Lighthouse Financial Network, LLC or its predecessor organizations since 1985.

Steven focuses on working with physicians and other successful professionals and business owners to help them protect their families, ensure business continuity, and conserve their wealth. Steven works with his clients to identify the future they would like to create and then partners with their team of advisors to provide comprehensive plans and financial products to help advance their objectives.

For over 30 years Steven has succeeded in bringing clarity, organization and simplicity to his clients financial, tax, insurance and legacy planning. Steven is here to help his clients think about the future of their families, businesses, and estates, to identify problems or gaps in their financial strategies and evaluate different options in order to help achieve their goals and implement strategies to meet objectives.

Steven has obtained numerous professional designations over the years. Steven obtained his Chartered Financial Consultant (ChFC) designation and Chartered Life Underwriter (CLU) designation from the American College in 1994. He also qualified for the prestigious Certified Financial Planner (CFP®) designation from The Certified Financial Planner Board of Standards, Inc. in 1996. This designation requires extensive study and practice in the areas of Financial Planning, Education Planning, Risk Management and Insurance Planning, Investment Planning, Tax Planning, Retirement Planning and Estate Planning. Additionally, in 2001 Steven earned the Registered Health Underwriter designation from the American College.

Steven is a member of a various professional organizations including The Estate Planning Council of Nassau County, National Association of Insurance and Financial Advisors, (NAIFA) and has qualified for membership in the Million Dollar Round Table (MDRT) multiple times.

Steven resides in Roslyn, NY with his wife Denise who is a physician specializing in Pulmonary and Critical Care Medicine, and their three daughters. Additionally, Steven serves on the Board of Directors of The Musella Foundation for Brian Tumor Research as Treasurer.

- ◇ WEALTH MANAGEMENT
- ◇ INSURANCE PROTECTION
- ◇ COMPENSATION DESIGN
- ◇ ESTATE PLANNING STRATEGY
- ◇ RETIREMENT PLANNING
- ◇ BUSINESS PLANNING
- ◇ BUSINESS SUCCESSION STRATEGIES

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