

Steven J. Ruffini, CLU[®], ChFC[®]

Vice President

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Steven J. Ruffini, CLU[®], ChFC[®], serves as Vice President for Highland Capital Brokerage–Southeast. With over 25 years of experience, Steve offers significant expertise in the areas of wealth transfer, business continuation, retirement, and family asset protection. He is well equipped to recommend and implement strategies to meet the complex needs of high net worth clients.

Throughout his career, Steve has represented several highly-rated insurance companies, such as AIG American General, John Hancock, and MetLife. He has a successful track record of working with insurance products in multiple capacities. As a captive agent for Federated, he became an expert in the use of insurance products for estate planning and business continuation planning for small businesses. Then, while at American Express Financial Services, he worked with high net worth clients providing comprehensive planning for their income needs, wealth accumulation, wealth transfer, eldercare, and estate protection. Before joining Highland Capital Brokerage, Steve was the point-of-sale person working with financial advisors in the institutional space for several years. During this time he gained a wealth of experience in profiling, marketing, and providing insurance solutions to help advisors maximize their business potential.

Steve holds the insurance designations of Chartered Life Underwriter[®] (CLU[®]) and Chartered Financial Consultant[®] (ChFC[®]) from the American College. He is a licensed registered representative, holding his Series 7 (General Securities Representative), Series 63 (Uniform Securities Agent State Law Examination), and Series 24 (General Securities Principal). He also holds a Life, A&H, and Variable Insurance License in the state of Georgia.

Steve and his wife reside in Roswell, Georgia. He has been married to his wife, Kay, for 32 years, and they have two children, Neil and Lauren. Steve is involved as a mentor with the Big Brothers & Big Sisters of Metro Atlanta.

ABOUT HIGHLAND CAPITAL BROKERAGE

Highland Capital Brokerage is committed to partnering with financial advisors and insurance professionals using our core competencies of life insurance, annuities, and long-term care. We distinguish ourselves by providing point-of-sale support, advanced marketing, and creative estate and business planning techniques. We provide these services in an efficient, client-focused environment that extends to carrier and product expertise, underwriting negotiation, and complete back office processing. For more information, visit www.highlandbrokerage.com.

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