



## Roberto H. Bruce

MS, CLU, ChFC, LUTCF

Graduating as second in his Class at the Philippine Military Academy (PMA), Roberto joined the Philippine Navy and retired as a Navy Captain to migrate to the United States with his family. Roberto has a Master's Degree in Computer Systems Management from the U.S. Naval Postgraduate School in Monterey, California. As an insurance agency builder since 1986, Roberto has also earned industry designations such as Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC), and Life Underwriter Training Council Fellow (LUTCF) from The American College. Roberto served in the Northern California local board of the National Association of Insurance and Financial Advisors (NAIFA) for seven years and became its President in 2004.

Roberto's motto is to ***"Always Excel"*** which is exemplified by his willingness and drive to provide the best service and assistance to those that he is working with. While in the Philippine Navy, Roberto received the prestigious Ship of the Year Award for 4 consecutive years. In the insurance industry, he has garnered several awards for agency building and sales. Since 1986, Roberto has been in the forefront of agency recruitment, training, and production.

With his expertise in Direct Fund Transfers, Pension Plans, Wealth Transfers, and IRA rollovers, Roberto can help connect you to the services that best fit your needs.

Roberto is ably assisted by his loving wife Lorna, who is also a licensed insurance agent since 1990.



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