



## Steve Howard

Registered Representative

Steve Howard is from Waterville, Ohio. He started his career as an intern, and became a Savage agent in January 2001. Steve specializes helping individuals and families implement financial strategies. He also works with local businesses throughout Northwest Ohio and Michigan with their employee benefit packages.

### Education

Steve graduated from Bowling Green State University in 2001. He has been a member and repeat qualifier for the Million Dollar Round Table\*\* since his first year in the business. MDRT is an internationally recognized group of elite producers in the financial services industry. Steve has obtained his series 7 and series 63 securities registrations and holds an Ohio Life and Health insurance license.

### Personal

Steve has three children, Jady, Kedran and Rylan. He enjoys attending his children's school functions and sporting events such as gymnastics, soccer and baseball. He stays active in the community coaching sports as well as helping out with local charities.

### Registrations:

Securities Registered in CA, FL, MI, MT, OH  
Registration Series 6, 7 and 63

### License:

Ohio Life and Health

### Contact:

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#### \*\*MDRT DISCLOSURE

Qualifying membership in the MDRT is based on minimum commission and gross business generated within a year. One becomes a Qualifying and Life (QL) member when approved for the 10th year of membership. The year or years during which Provisional Applicant status was held are counted. Qualifying and Life status is maintained in future years by submitting an application each year attesting to having met current minimum production levels and by paying the required dues.