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COLDSMITH, RYDER AND ASSOCIATES HELPS CLIENTS REACH FINANCIAL GOALS

A track and cross country head coaching job at the University of South Alabama initially brought **Bruce Coldsmith** to the Mobile area. Later, when he and his wife started a family, he decided it was time to be home more regularly. He answered an ad seeking a financial planning professional, and his new career began.

“In many ways, I still feel like I teach and coach in this position,” says Coldsmith, who founded Coldsmith, Ryder & Associates in 1992.

The company is the Mobile Area Chamber’s Small Business of the Month.

For nearly 30 years, the financial advice team at Coldsmith, Ryder & Associates has helped its clients reach financial and investment goals. The firm is a private wealth advisory practice of Ameriprise Financial Services, an American diversified financial services company headquartered in Minneapolis.

Partner **Jennifer Ryder**, who joined the firm in 2008, says industry trends have changed over the past five to 10 years. “People want more than investment advice,” she says. “They want to know if they should refinance their house, contribute to a pretax or Roth 401k and how to make sure they have enough money to retire. That’s the value we provide. And it’s very rewarding.”



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Both Coldsmith and Ryder are certified financial planners who offer a comprehensive approach to helping clients reach their investment goals, says Coldsmith.

The firm's clients are primarily individuals, many of them small business owners. Planning options available include retirement, education and small business succession. "We focus on providing quality, client-specific and actionable advice, as well as excellent service," says Coldsmith.

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Each of the firm's seven employees is involved with an area charity, says Coldsmith, and everyone participates in the Dog River Clearwater Revival and Ronald McDonald House.

"The Chamber has helped us gain a broader and deeper understanding of the vibrant business community in Mobile," he says. "The Chamber also creates a great platform to meet and network with other businesses, government and community members."



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