Steven Hammer, CLU

Owner, SAFE Wealth Planners Inc.

Steve was born and raised in Salmon Arm, he returned to the city he has always called home in 1984 and entered the life insurance industry with Manulife Financial. As the life insurance industry evolved Steve continued to learn and became more interested and got more involved in the areas of investment and comprehensive financial planning. In 1988 Steve and his 2 business partners created Hammer & Associates and Kootenay Valley Financial Services, then is 1998 H&A did a name change and salmon arm financial Ltd.

SAF was born, SAF was a full-service boutique financial planning and group benefits company. In 2018 SAF was divided into two parts with SAF maintaining the benefits division and Steve moving his personal Legacy, Wealth, Tax, & Protection planning services into his new company SAFE Wealth Planners Inc. -SWP is a full-service Family Office style firm that focuses on Protection & Legacy planning. SWP services the needs of their clients through Steve's personal abilities and education along with his many long-term relationships with other professionals and firms that he can draw upon to ensure the SWP clients are getting the best and most current advice.

Steve continues to stay up to date on the changing tax & estate planning through industry conferences, maintaining relationships with other professionals and firms, and his ongoing involvement and attendance at the annual CALU conference.

Steve continues to invest his time in keeping up to date on industry and the changes coming out of Ottawa as he heads up the Family Wealth planning division of SWP. Steve spends most of his time with his corporate clients in the areas of Wealth, Legacy, Tax, and Succession Planning. Along with his deep knowledge in financial and estate planning he also works with organizations and individuals in the area of Charitable Giving. He is a creative individual that will find the solution that best fits with his client's plans, desires, and wishes. With so many solutions available, Steve works with his client and their other professionals to find the solution that fits the client best to generate the tax savings and planning strategies for them to continue to accomplish their financial & estate wishes.

Steve's philosophy is to find out what is important to and wanted by the client and then recommend the solution that matches their wishes.