



## **John Glowacz**

Partner/ Financial Advisor

John Glowacz is a Partner and an Independent Financial Advisor with CRIS Financial, LLC. He is recognized as one of the State's leading experts on Safe Investment Alternatives and was the voice of Safe Money Radio. He has been helping individuals and families with tax advantage investment alternatives for 30 years. John has created a service that caters to people who are frustrated with low interest rate CD's and are rightfully scared of the crazy and risky stock market, but still want market like gains with minimal or no risk. His service helps consumers find alternatives to CD's and the stock market that not only protects their nest egg, but also provides many tax advantages. The single biggest fear for Retirees and those approaching retirement age is the fear of Outliving Their Money. John has the uncanny ability of removing those fears with his unique concepts on wealth preservation using solid financial principals.

John's credentials include a bachelor's degree in Business from Lamar University, an NSSA designation as a Social Security Expert, Life and Annuity License, Property & Casualty General Lines License and a Long-Term Care Specialist. Our sister firm, CRIS Capital, is a Registered Investment Advisor (RIA) utilizing "Strict Suitability" and "Best Interest Fiduciary Standards".

As a licensed financial advisor, John brings exceptional market knowledge, passion and integrity. He also possesses great communication skills and loves helping others obtain their personal financial freedom. "We want our clients to spend their money with confidence and not live a "Just In Case Retirement".

Despite his demanding career in financial services, John is involved with professional associations as well as community organizations. He is a member of the Health and Life Underwriters Association, the Independent Insurance Agents Association and the Trusted Choice Agents Association. John has helped 100's of female athletes acquire College Scholarships. He was an ASA Junior Olympic Coach for 22 years and mentors At Risk kids at the Juvenile Boot Camp. John does 200+ speeches per year for Mothers Against Drunk Drivers, sharing his heartfelt personal story and his practical life experiences with hopes of helping others make better informed choices.

John was born in Corpus Christi, Texas. Family is the most important aspect of his life. He has been happily married for 37 years to his wife Beth, and together, they have three children and six grandchildren.