



**Bernard Waters**

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*"I'd never allow a client to invest in a bond that I wouldn't invest in myself."*

- Financial Professional holding Series 7, 52, 63 licenses
- Specializes in fixed income investments

You might say it was fate that led Bernie Waters to become a fixed income expert. When the accounting department at the Manhattan bank where he worked was suddenly transformed into the municipal bond group, Bernie found his niche. Turns out he has a real talent for helping clients find just the right type of high-yield, fixed-income investment to meet their goals and risk profile.

Though Bernie's been at HJ Sims for more than 16 years, most of his clients have been with him far longer. Prior to Sims, Bernie was head of the Investment Division at The Connecticut Bank and Trust Company and the president of Connecticut Capital Markets, Inc. Bernie's clients trust him because he's always gone the extra mile for them.