



Steven Cho

Senior Vice President/Financial Advisor

Iselin, NJ

732 590-0512

scho@hjsims.com



“There is no cookie-cutter plan when it comes to financial planning; all individuals are uniquely different and should be treated as such.”

Steve began his professional career as an intern in the financial services industry in the 1990s for Smith Barney in Bethesda, MD. In this role, Steve conducted cold-calls, pitched blue-chip stocks and assisted clients during the account-opening process. Steve views this as his first taste of the investment world. He continued in the industry serving as a consultant and income specialist.

Taking a temporary departure from financial services, Steve spent 15 years in telecommunication network design, helping to customize technology for his clients. Steve returned to the investing world, enjoying the client-centric service and developing relationships that play a big part in the work he does.

Steve strives to make a positive impact on the lives of those around him. He considers listening as his super power. He has mastered the skill of not only hearing, but also understanding his clients, helping him to obtain an accurate and full picture of their needs and goals. Steve strongly believes that listening goes hand-in-hand with creating a customized financial plan that fits each client and their respective life phases. In this way, Steve acts as a financial therapist—encouraging his clients to discuss their aspirations, while making them feel comfortable along the way. In fact, Steve’s passion is helping his clients make those dreams come true.

Steve holds his Series 7, 63 and life insurance licenses. He attended University of Maryland, Baltimore County UMBC.

Steve enjoys theatre, reading and staying physically fit. Steve and his wife, Grace, enjoy living in New Jersey with their family and mini Golden Doodle, Bella.