

HEATHER LOCUS, CPA, CFP®, CDFA®

WEALTH MANAGER, CI – BDF WEALTH
MANAGEMENT



Heather is a Partner at CI – BDF Private Wealth, a firm that provides personalized investment management and financial planning. She is passionate about leading clients through the planning process, solving problems by balancing the emotional and behavioral components of financial decisions and helping clients to live a “full life”.

She founded the Women’s Service Team in 2006 to help female executives and business owners, widows, and women transitioning through divorce. After going through her own divorce in 2011, Heather created the Divorce Practice Group to support divorcing women and men with a practice dedicated to serving their unique needs. Heather uses her technical knowledge and first-hand experience to guide clients through a difficult time and to create a full life as they redefine it. She authored *The Next Chapter: A Practical Roadmap for Navigating Through, and Beyond, Divorce* and is a regular contributor to *Forbes*.

A *Forbes* “America’s Top Women Advisor,” Heather is also a six-time “Five Star Wealth Manager” according to *Chicago Magazine*, was named an “Influential Women in Business” by *The Business Ledger*, a “Top 200 Wealth Advisor Mom” by *Working Mother*, and an *Investment News* “Woman to Watch”. She has contributed to various publications such as *The Wall Street Journal*, *Crain’s Chicago Business*, *Family Lawyer Magazine* and *Divorce Magazine*.

After earning a bachelor’s in accounting from the University of Northern Iowa, Heather obtained her CPA designation in 1993, Certified Financial Planner™ certification in 1996 and Certified Divorce Financial Analyst® designation in 2013. She completed an executive coaching program in 2002 and Northwestern University’s Divorce Mediation coursework in 2015. Heather started her professional career in public accounting with Arthur Andersen LLP and then a local CPA firm. Her entrepreneurial spirit kicked in at age 24 when she started her own financial planning practice in 1995 before joining CI - BDF in 1998.

When not helping clients, Heather enjoys learning something new every day from her son and daughter, traveling, being outdoors and giving back to the community. She is involved with A Night Out, The Lilac Tree, and Make-A-Wish Foundation.