

OCEANFRONT NAVIGATOR

Our seasonal lifestyle newsletter focuses on finding fulfilment in our daily lives and optimizing our **Return On Life**.

Bruce Lindsay

Living The Values Behind OceanFront

ISSUE XXIV | FALL 2026
oceanfrontwealth.com



Strive to be your authentic self.

In this **Fall 2026** edition of the OceanFront Navigator, we're doing something a little different. Rather than featuring a client, we're turning the lens on one of our own: Bruce Lindsay, one of OceanFront's founding partners. After nearly forty years in the industry, Bruce stepped away this year for a one-year sabbatical: not a search for a different life, but a chance to lean further into the one he's already been living.



Roots in Montreal

Bruce was born and raised in Montreal, one of four kids: an older brother, Colin, and two younger siblings, Evan and Jane. His household was “pretty traditional” for the era: his father worked his entire career at Sandvik, a Swedish specialty tools company, moving from sales into management and eventually running the Montreal plant.

His mother managed a home with four children under five before later going back to work with a small catering company that served offices and schools, and the Lindsay kids all pitched in over their summers.

Bruce has since come to see his mother as the more entrepreneurial of his parents, something she never got the chance to pursue.

Like most kids on his street, Bruce grew up in hockey and soccer, playing organized teams both right through to age eighteen.

He stayed close to home for university, attending McGill from 1985 to 1987 and majoring in marketing with a minor in what was then called MIS (management information systems). He got involved in student government and in his last year was President of the Management Undergraduate Society. He held part-time jobs during the school year and worked summers to pay his way through school.



St Andrews, Scotland.

Finding His Path

Bruce graduated in September of 1987, one month before the stock market crash. He sent out roughly fifty job applications and heard back from exactly one: Maple Leaf Foods, in a sales role covering the province of Quebec.

He spent six months as a floater, filling in for vacationing reps and getting to know grocery buyers across towns, including one memorable butcher who, two minutes into their first meeting, **cut half of Bruce's tie off with a pair of scissors and pinned it to a board** alongside dozens of others he'd collected the same way.

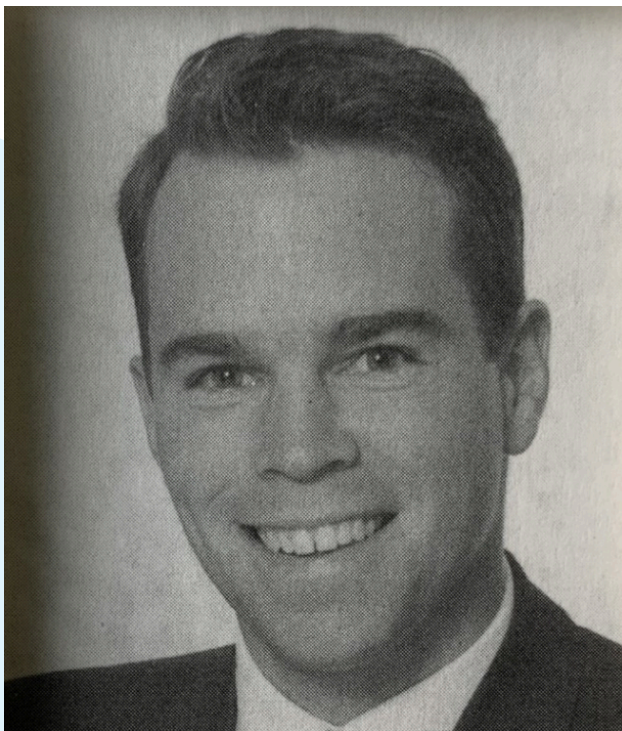
He landed a coveted marketing role at Maple Leaf Foods six months into his tenure, but something didn't sit right. He couldn't picture spending the next thirty years of his life working for somebody else. Early on, two things mattered to Bruce more than anything else: time freedom (the ability to work hard, but also to take real time off) and work freedom, the ability to shape his own path rather than follow someone else's.

"I didn't want my career to be the limiting factor."

A friend from McGill who'd moved into the insurance and financial industry reached out and arranged an interview for Bruce at London Life. What appealed to him most was exactly what he'd been looking for: senior people in the business who had real control over their time, and no one else limiting how far hard work could take him.

A Foundation Built on Trust

Bruce began his practice in 1988, working almost entirely within his own social network in Montreal. "I felt if I'm going to help people," he says, "I'd rather help people I know and care about than ones I don't know." Because most of his early clients were within five years of his own age, they were living through the same milestones together (buying first homes, getting married), which made trust easy to build. It's a thread of authenticity that has run through his whole career: he built relationships as himself, one client at a time.



In September of 1990, Bruce got married and decided it was time to leave Quebec for better weather and less toxic provincial politics. Toronto was the obvious next choice for most Montrealers, and the couple was nearly there, until a friend invited Bruce to visit Vancouver. He'd never been west of Ontario. He fell in love with the city on that trip, and the decision was made: Bruce moved in December 1990.

He carried the same relationship-first approach west. Rather than cold-calling, Bruce asked his closest Montreal clients if they knew anyone in Vancouver, and built his new practice from there, one referral at a time. He also credits early exposure to a coaching program called the Strategic Coach, through his manager Mark Neale, which instilled time management habits he's kept ever since. For example, deliberately booking time away from the business to allow him to reenergize and be fully present at work.

It was around this time that Bruce noticed something about Vancouver itself. "Toronto, and to a lesser extent Montreal, people basically lived to work," he says.

"Whereas in Vancouver, I found people work to live. That suited my lifestyle more."

Building Something of His Own

In 1996, Bruce incorporated his own firm, Lindsay Insurance and Financial Planning Inc., driven, he says, by a desire for autonomy and control: the ability to focus his resources on what mattered most to him and his clients. His children, Kasia and Jack, were born not long after, in October of 1999 and October of 2001.

As his clients began asking for more (help with investments, with tax and cash flow planning), Bruce's practice shifted from an insurance planning focus to a much more comprehensive wealth management model. This included partnering with an outside investment firm run by Scott Keast to make sure clients had access to best-in-class expertise, rather than trying to be everything himself. As it happened, Shane McMahon, a longtime colleague and friend, was also a client of Scott's investment management service.

Greater things were soon to follow.



Biking in Whistler with his kids.



St. Martin with Jenni.

Meeting Jenni

Bruce met Jenni in Vancouver, through the Vancouver Lawn Tennis and Badminton Club. "I knew early on she was special," he says, "but how special has continued to grow over the years we've been together."

What Bruce loves most about their life together is how easy it is. The two travel together whenever they can, and Bruce is quick to point out he's "very spoiled on the food front." Jenni is an accomplished cook, and the two love trying new things together. But mostly, he says, it comes down to something simpler: they genuinely love spending time with each other.



Founding OceanFront

About twelve years ago, conversations between Bruce, Shane, and Scott turned into something bigger: a firm built from the ground up on complementary skill sets and a shared philosophy.

"One plus one plus one equaled much more than three."

Bruce points to a copy of Philip Palaveev's book *The Ensemble Practice* (shared with him by Shane and Scott) as a turning point; he later called the author directly, and OceanFront became Palaveev's first Canadian client as the firm took shape. But the detail Bruce comes back to most is this: unlike many partnerships that focus purely on the external mechanics of the business, OceanFront was built around the personal authenticity of its three founding partners first. "I think that's why it worked well," he says, "because we had such good alignment in terms of values."

What Bruce says he loved most about building OceanFront wasn't the growth itself: it was no longer having to wear every hat a solo entrepreneur wears. Surrounding himself with smart people, good at what he wasn't, and united around a common vision, made the work more rewarding and the outcomes for clients better.

A Season for Sabbatical

Bruce began his sabbatical in May of this year, not a retirement, he's careful to note, but a deliberate pause after almost forty years in the industry. One of the reasons for taking the time is to be proactive about his health: both Bruce and his care team are confident he'll make a full recovery, and he wanted the space to focus on that.

Before stepping away, Bruce made a point of talking to people who'd already gone through something similar. One piece of advice stuck with him: stopping work after decades of full speed is like going from a hundred miles an hour to zero overnight. Giving himself a full year, he says, is really about giving himself permission to slow down, and permission to find inner harmony by no longer measuring success using only career objectives.

The sabbatical has already opened doors Bruce didn't have time for before: mentoring younger people in the industry and younger entrepreneurs. And while he's enjoying the slower pace, he's candid about what he misses most: the people. "We're so fortunate. We're in a business where we can choose who we want to work with," he says of both his OceanFront colleagues and his clients. "It makes it extra special to help them."

It's also given Bruce and Jenni more room to travel together. They marked the start of the sabbatical in May with a trip to St. Martin, spent a couple of weeks in Spain and the UK in July, and are looking forward to a full month in Palm Springs this November, something they've never done before.



Big Ben with Jenni.

What He's Most Proud Of

Looking back over almost forty years in the business, Bruce points first to the guidance and peace of mind OceanFront has been able to give clients, watching people he's worked with since their twenties and thirties reach retirement, achieve financial independence, and focus on what matters beyond the numbers. That, for Bruce, is where real happiness comes from. He's equally proud of the people OceanFront has brought together along the way. **"It makes me confident that the future is very bright,"** he says, **"for OceanFront, the people who work there, and our clients."**



Advice from Bruce

Spend time and money on making memories while you're able to enjoy them. Echoing the philosophy behind the book *Die With Zero*, Bruce encourages people approaching financial independence to think of their life in phases, and to spend accordingly in the years when they're healthiest, rather than holding everything back for their eighties and nineties. **"If you'd like to help your kids financially, help them now,"** he says. **"If you want to travel, do it now, even if you're not finished working."**

Be intentional with the people you love. "At the end of the day, as human beings, what means most to us is our experiences with the people we care about, the ones we love," Bruce reflects. It doesn't have to be extravagant: dinner, a movie, a walk. "It's just being conscious and deliberate about spending time with people you care most about, doing things you enjoy doing."



THANK YOU

Thank you, Bruce, for letting us share your story,
and for living, so visibly, the values you've spent a
career helping others plan around.

We look forward to connecting with you
in our next edition of the Navigator.

The testimonials displayed represent the personal experiences and opinions
of individual clients. These reviews may not reflect the experiences of all
clients. No compensation or incentive has been provided in exchange for
these reviews unless explicitly stated.