

David Robert Hctor, CFP[®], AIF[®]

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Experience

Investment Broker, Morgan Stanley, 1995-2000

Five years creating and managing client relationships for a national brokerage house.

Training: Five months initial studying and training in Houston and New York.

Two years regional account executive training. Annual continuing education.

Licensing: Series 7, Series 31, Series 63, Series 65, Group One Life and Health

Awards: Two annual Intercapital reward conferences for top advisors

Independent Financial Advisor, 2000-Present

Investment research not limited to parent company offerings. More frequent contact with a reduced clientele. Quarterly, fee-only, commission free investment management. Comprehensive financial planning. Customized, dynamic asset allocation modeling.

Awards: America's Best Financial Planners, Consumer's Research Council - 2005, 2006, 2007, 2008

Education

Theoretical Economics Degree, Trinity University, San Antonio, 1994

Murchison Scholarship (Full Tuition), Minor in Asian Religions and Mathematics, Graduate coursework in Economics (12 credits), Community Service with Kappa Kappa Alpha

Certified Financial Planner[™] Coursework, Rice University, Houston, 2005

Estate Planning, Tax Planning, Retirement Planning and Corporate Benefits, Investments, Insurance, General Principles, Case Studies

Accredited Investment Fiduciary[®] Training – Rice University, Houston, 2008

Estate Planning Course – 1998

Fiduciary Responsibility Course – 1997

Continuing Education - Required by the Certified Financial Planner Board of Standards and fi360[®], The Center for Fiduciary Studies

Community Service

Museum of Fine Arts, Houston, 2004-2005
Interfaith Ministries, 2000-2001
DePelchin Children's Center, 1999-2001
Leukemia Society, 1997-1998
Peace Corps, 1994

Associations

Financial Planning Association
Fi360[®], Center for Fiduciary Studies
Paladin Registry – Five Star Advisor
United Nations Association
World Affairs Council