

David Robert Hctor, CFP®, AIF®

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EXPERIENCE

Investment Broker, Morgan Stanley, 1995 - 2000

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

Training: Five months initial 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.

EDUCATION

Theoretical Economics Degree, Trinity University, San Antonio, 1994

Murchison Scholarship (Full Tuition), Minor in Asian Religions and Mathematics

Graduate coursework in Economics, Philosophy, Art History and Cultural Anthropology

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 and Fiduciary Responsibility Course, 1997

Continuing Education, 2005 - Present

As required by the Certified Financial Planner Board of Standards, as well as The Center for Fiduciary Studies, fi360®

AWARDS

Paladin Five Star Wealth Manager

America's Top Financial Planners

Wealth and Finance International Wealth and Money Management

COMMUNITY SERVICE

Two decades of community service work in Houston with organizations including the DePelchin Children's Center, Christian Community Service Center, Interfaith Ministries, Museum of Fine Arts, Leukemia Society, Volunteer Interfaith Caregivers, The Beacon, Literacy Advance and Bridges to Life. In 2015, I founded Urban Angels, a 501(c)(3) non-profit corporation. We provide homeless outreach in Houston, and support the education of children in mountain villages in the Peruvian Andes.