



David A. Schwandt
J.D., CFP®



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David is an entrepreneur with a focus in financial services. He serves as an *advocate* for his clients as he helps them explore the many financial strategies and vehicles available to address *their* needs and concerns. His objective is to help *set clients free* from worry and confusion about financial matters. Put simply, he helps people *manage anxiety* and *fulfill dreams*.

"Legitimate financial planning is not a single event but a process. Investment and insurance products are vehicles for setting in motion the financial strategies developed in this process." David believes he serves his own interests best by serving his clients' best interests *first*.

David received his Bachelor of Arts degree *magna cum laude* from the University of Minnesota in 1973 and the degree of Juris Doctor from William Mitchell College of Law in 1980. During his junior year of college he studied English literature, philosophy and music at Oxford University in England. He obtained his CERTIFIED FINANCIAL PLANNER™ certification in 1988, earned the Chartered Life Underwriter (CLU®) designation in 1994, earned the Chartered Financial Consultant (ChFC®) designation in 1996, and completed the Master of Science in Financial Services (MSFS) degree program in 2006. His education, training and experience have enabled him to serve as a financial adviser to individuals, families, businesses, and charitable foundations.

Before entering the financial services industry in 1984, David held positions in government and business directly related to his legal training, particularly in the area of real estate law. It was during this time he became aware of his clients' need for objective, trustworthy financial advice. As a result of this—and his long-standing interest in financial matters—David obtained the necessary securities registrations along with his experience and knowledge to provide financial planning services and products to clients.

With his extensive training and experience plus an unswerving commitment to continuing education, David is uniquely qualified to assist clients in many perplexing areas related to financial planning.

David offers clients the following vital financial planning services:

- Financial planning strategies
- Cash-flow analysis
- Education funding strategies (e.g., §529 Savings Plans, Coverdell ESAs, etc.)
- Insurance strategies (e.g., individual and group life, disability income, health, long-term care, annuities, etc.)
- Investment strategies and asset management
- Retirement planning and plan distribution strategies
- Charitable giving strategies
- Estate planning strategies

David and his wife, Rachel, enjoy spending time with their three sons, Matthew, Michael, and Mark, participating in church-related activities and leadership opportunities, attending and participating in music and drama events, reading, and vacationing at their lake cabin in Door County, Wisconsin.

Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ which it awards to individuals who successfully complete initial and ongoing certification requirements.

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