

## **David F. Bello, CFP**

### **Professional Experience**

Shortly before graduating from the University of Wisconsin (May 1972), David became licensed to sell/broker insurance products. During 1973 he obtained a securities license and started his Financial Planning practice. Dave began his Investment Advisory firm in 1991. In response to his clients desire to compensate him on a fee basis, for his investment and securities advice, he terminated his registered representative status during 1997. Dave has represented 4 national broker dealers between 1973 and 1997 and has supervised as many as 10 registered representatives at a time. He has represented over 100 insurance companies, both Property/Casualty and Life/Health, as an Agent, General Agent and Principal. He has managed insurance agencies as an employee as well as a stockholder and has supervised as many as 12 staff members. During 1988 he terminated his Property/Casualty insurance company appointments to act as a fee based Risk Management and Insurance Consultant, in lieu of a commission based insurance agent. Dave has testified as an expert witness regarding insurance matters (and claims handling) as well as financial planning matters in the State of Hawaii and has provided litigation support, including the calculations of damages, for both plaintiff and defendant counsel. Dave has also performed as a Trustee, Attorney-in-fact and as a court appointed Guardian, on behalf of protected persons. He has served as an Arbitrator for FINRA, the Financial Industry Regulatory Authority, the New York Stock Exchange (NYSE), the National Association of Securities Dealers (NASD) and the American Arbitration Association (AAA) on matters involving securities and the Better Business Bureau (BBB) for commercial disputes.

### **Education and Professional Designations**

University of Wisconsin - BBA, Finance

American College - CLU, Chartered Life Underwriter

American College - ChFC, Chartered Financial Consultant

American Institute for Property and Liability Underwriters - CPCU,

Chartered Property and Casualty Underwriter

Institute of Certified Financial Planners - CFP, Certified Financial Planner

License/Registrations -

Registered Investment Adviser, Securities and Exchange Commission, Number 801-67523

Central Registration Depository (CRD) System no. 17659, Firm Number 116985

NASD exams passed: Series 1 (26 Dec 73), 63 (12 Jul 82), 65 (22 Feb 90)

### **Professional Activities**

#### **◆ Member/Director**

Chartered Property and Casualty Underwriters Society

Financial Planning Association

Hawaii Estate Planning Council

Innovative Technical Solutions, Inc. (d/b/a NovaSol, Inc.)

◆ Arbitrator

Financial Industry Regulatory Authority (FINRA)  
New York Stock Exchange  
National Association of Securities Dealers  
American Arbitration Association  
Better Business Bureau of Hawaii

◆ Educator

University of Hawaii – 2002 Richardson School of Law, Insurance  
University of Wisconsin - 1985,1986 and 1987 - CPCU program  
Medical College of Wisconsin - 1988 - Personal Finance for residents  
National Association of Life Underwriters - 1982, present - multiple courses  
International Association for Financial planning - 1988, present - multiple courses

◆ Lecture

Chamber of Commerce of Hawaii - “40 Ways to Cut Business Insurance Costs”  
General Contractors Association of Hawaii - “44 Ways for a Firm in the Construction Industry to Cut Insurance costs”  
Hawaii Community Foundation - Endowment Building Clinic “Additional Insurance”  
Ernst & Young, LLP - “Qualified Retirement Plans”  
Gypsum Dry Wall Contractors of Hawaii - “Estate Planning”  
NALU, GAMA, NAHU, IAFF, ICFP, (industry groups) - various topics

◆ Author/Producer

Video - “32 Ways to Reduce Your Business Insurance Costs”

## Community Involvement

Catholic Charities Family Services - President  
Ducks Unlimited – Chairman, State of Hawaii  
Arthritis Foundation - Planned Giving Committee  
Kaneohe Yacht Club - Chairman, Nominations and Insurance Committees

## Personal

Cathy and Dave have been married to each other since July 1972 and enjoy their daughter (First granddaughter 2004, Second 2007) and son. Besides his family, Dave enjoys tennis, sailing, fishing and is an avid skier.