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# David A. Wilhite, CFP®

CERTIFIED FINANCIAL PLANNER™

**ADVANCED FINANCIAL SOLUTIONS, INC.**

REGISTERED INVESTMENT ADVISORY FIRM

4700 N. CLOVERDALE ROAD, SUITE 205

BOISE, IDAHO 83713

WEBSITE: [www.AdvancedFinancialSolutionsInc.com](http://www.AdvancedFinancialSolutionsInc.com) **-or-** [www.AFS-Idaho.com](http://www.AFS-Idaho.com)

PHONE: (208) 376-0091

## **PROFESSIONAL EXPERIENCE:**

- **1993 - Present:** Owner of Advanced Financial Solutions, Inc., Registered Investment Advisory Firm. Specializing in Portfolio Investment Management and Comprehensive Financial Planning.
  - 2001 - Present Author and developer of the investment strategy, **Core-Plus™**. A proprietary strategy designed to achieve Absolute Returns for investment portfolios.
  - 07/2006-Present Owner of ActivePortfolioCoach.com, Inc., a service to Financial Professionals providing them with the Core-Plus™ Investment strategies for use with their respective clients.
  - 02/2009-Present In the capacity of Investment Manager for Advanced Financial Solutions, Inc., providing Money Management services involving **Core-Plus™** for SummitAlliance Capital Management, LLC a Registered Investment Advisory firm and their participating advisors.
  - 07/2009-Present Registered Principal and Investment Advisor with SummitAlliance Capital Management, LLC and Securities offered through SummitAlliance Securities, LLC, Member FINRA & SIPC.
  - 10/2002-07/2009 Registered Principal with Securities Service Network, Inc.
  - 03/1997-10/2002 Registered Principal with Securities America, Inc.
  - 1993-03/1997 Registered Representative with Chubb Securities.
- **1992 - 1993:** National Marketing Director, World Marketing Alliance. Recruiting and management of financial service representatives in Western United States. (CA, WA, OR, ID)
- **1982 - 1991:** National Sales Director, Primerica Financial Services. (formerly A.L. Williams) Recruiting and management of financial service representatives in Western United States. (CA, WA, OR, ID)
- **1976 - 1982:** City Coordinator for Lay Ministry of Campus Crusade for Christ.
- **1968 - 1976:** Computer Programmer/ Systems Analyst:
  - 1972 - 1976: Independent Computer Consulting firm.
  - 1970 - 1972: Manager of Data Processing, Caldwell Memorial
  - 1968 - 1971: Computer Programmer, Trus Joist Corporation.

## **PROFESSIONAL DESIGNATIONS:**

- **CFP®** **CERTIFIED FINANCIAL PLANNER™:** The CFP® certification identifies individuals who have met the education, examination, experience and ethics standards established by the Certified Financial Planner Board of Standards, Inc..
- **CFS** **Certified Fund Specialist:** The CFS certification identifies individuals who have completed the one year educational requirements and have passed a comprehensive exam that covers every aspect of investing as it applies to open-end mutual funds, closed-end funds, fixed and variable annuities, real estate investment trusts and unit investment trusts.
- **RFC** **Registered Financial Consultant:** Awarded by the International Association of Registered Financial Consultants, Inc. to those relatively few financial consultants who can meet the high standards of education, experience, and integrity required of all its members.
- **CHFC** **Chartered Financial Consultant:** Awarded by the American College, the CHFC program focuses on the comprehensive financial planning process as an organized way to collect and analyze information on a client's total financial situation; to identify and establish specific financial goals; and to formulate, implement, and monitor a comprehensive plan to achieve those goals.
- **CLU** **Certified Life Underwriter:** Awarded by the American College, the CLU is the professional credential for persons involved in the protection, accumulation, preservation, and distribution of the economic values of human life.
- **Securities Licenses:**
  - Series 6: NASD Investment Company and Variable Contract Products Representative
  - Series 7: NASD General Securities Representative
  - Series 22: NASD Direct Participation Program Representative
  - Series 24: NASD General Securities Principal
  - Series 26: NASD Investment Company and Variable Contract Products Principal
  - Series 63: NASAA Uniform Securities Agent State Law Examination
  - Series 65: NASAA Uniform Investment Advisor Law Examination
- **Insurance Licenses:**
  - Life, Health/Disability, & Variable Contracts

## **PROFESSIONAL AFFILIATIONS:**

- **NAAIM** **National Association of Active Investment Managers**  
Professional organization for Registered Investment Advisors who believe in active management of client assets.
- **FPA** **Financial Planners Association:** (Formerly IAFP- International Association for Financial Planners) Past-President of IAFP - Idaho Chapter Board, 1997-1998.
- **SFSP** **Society of Financial Service Professionals:** Professional membership organization that serves the CLU and ChFC licensee.

## **EDUCATIONAL BACKGROUND:**

- **Greenleaf Friends Academy:** High School. (Student Body President)
- **Boise State University:** Bachelor of Science degree in Mathematics. Minor in Psychology, graduated 1970.
- **Great Commission International School of Theology:** Completion of Associate degree in the Institute of Biblical Studies. (1981)
- **College of Financial Planning:** Denver, Colorado, CFP Professional Education Program graduated July 1994.

## **COMMUNITY INVOLVEMENT:**

- **Salvation Army:** Former Chairman of the Bequest, Endowment, Planned Giving Committee of the Advisory Board for Boise, Idaho.
- **Young Life of Idaho:** Board member from 1994 - 1997.
- **Jesus Video Project '95:** Leadership Committee for Boise Distribution Project.
- **Billy Graham Crusade:** Member of Boise Executive Committee. (1981)
- **"I FOUND IT" CAMPAIGN:** Treasure Valley Director. (1976)
- **Better Business Bureau of Southwest Idaho:** Member since 1994.

## **PERSONAL INFORMATION:**

- ***Born:*** September 10, 1948 - Boise, Idaho
- ***Reside:*** Eagle, Idaho
- ***Married:*** Linda (*Berry*) Wilhite on 6/1/69
- ***Children:*** Brandon Wilhite, Computer Programmer, Seattle, WA  
Kristin (*Swanson*) Wilhite, (*Daughter-in-law*), Coffee Shop Owner  
Ryan Wilhite, Middle School Vice Principal, Meridian, ID  
Julie (*Kluksdal*) Wilhite, (*Daughter-in-law*), Elementary Education
- ***Grand-Children:*** Kate, Luke, Jesse, & Max

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