Curriculum Vitae

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David Smith, CDFA®, CQS™, ChFC®, CASL®, D.M.D, Ret LtCol, USAF
Sand Oak Divorce Solutions, LLC
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Education and Professional Designations:

Troy State University, Bachelor's Degree (B.S. Cum Laude, Major - Biology and Minor - Chemistry), 1978

University of Alabama in Birmingham (UAB) School of Dentistry, Air Force Health Professions Scholarship Program (HPSP) - one of four persons in US so awarded in 1976 - Doctor of Dental Medicine (D.M.D.), 1982

College for Financial Planning, Certified Financial Planner (CFP®) Professional Education Program, 1998

CFP® Board of Standards, Passed CFP® Certification Exam (no designation awarded due to military service commitment), 1998

State of Florida 40-hour Pre-Licensing Course for Life, Health, & Variable Annuity License (2-15), 2006

Florida Dept of Financial Services Life, Health, & Variable Annuity License (2-15) Holder, 2006 - present

New York Stock Exchange / National Association of Securities Dealers Certification, General Securities Representative Examination (Series 7), 2006 - present

North American Securities Administrators Association, Uniformed Combined State Law Examination (Series 66), 2006 - present

Designation: The American College, Chartered Financial Consultant® (ChFC®), 2008 - present

Designation: Corporation for Long Term Care Certification, Inc., Certified Long-Term Care (CLTC), 2008 to 2019 (designation voluntarily not renewed)

Designation: The American College, Chartered Advisor for Senior Living® (CASL®), 2011 - present

Designation: Institute for Divorce Financial Analysts®, Certified Divorce Financial Analyst® (CDFA®), April 2015 - present

Florida Supreme Court Certified Family Mediator (#36444 F), July 2018 - present

Designation: National Association of Certified Valuators and Analysts®, Master Analyst in Financial Forensics® (MAFF®), November 2019 - November 2022. Voluntarily elected not to renew designation.

American Association of Certified QDRO Professionals (AACQP), Certified QDRO Specialist™ (CQS™) Designation, March 2020 - present

Employment and Business Ownership:

Sand Oak Divorce Solutions, LLC (Sole Owner), Panama City, Florida *April 2015 - Present*
Certified Divorce Financial Analyst® / Divorce Financial Planning and QDRO Consulting Services

Sand Oak Financial Partners, LLC (Sole Owner), Panama City, Florida *November 2012 - Present*
Financial Organizer and Coordinator

Cambridge Investment Research Advisors Inc, Fairfield, Iowa *November 2012 - Present*
Investment Advisor Representative and Registered Representative
(regulated by the SEC and FINRA)

MetLife Securities Inc, Panama City, Florida *March 2006 - November 2012*
Investment Advisor Representative and Registered Representative
(regulated by the SEC and FINRA)

Metropolitan Life Insurance Co., Panama City, Florida *March 2006 - November 2012*
Financial Sales Representative and Financial Advisor (state regulated)

Florida Department of Corrections *September 2002 - February 2006*
Holmes Correctional Institution, Bonifay, Florida
Senior Dentist

United States Air Force (USAF) *July 1982 - July 2002*
General Dental Officer

Business Experience:

17+ years of diverse experience in financial services to include financial planning, insurance, taxes, estate planning, retirement and college planning, and debt reduction

Additional training and credentialed to provide specialized financial analysis and advice to divorcing individuals and couples, their attorneys and / or mediators to structure equitable divorce settlements

Assisted individual clients and families in creating comprehensive planning, protection, investment, liquidity, and income strategies

Provided in-house advice and guidance, financial planning services, and workplace education to Bay Medical Center hospital employees for two and a half years

Self-employed owner of an independent financial services practice providing comprehensive financial planning services to individuals and families

Continuing Education (CE):

Florida Dept of Financial Services, completed CE hours requirement every 2 years for Life, Health, & Variable Annuity License (2-15), since 2006

MetLife Insurance Company
Advanced Markets Tax Institute, 2007

The American College, completed 30 hours CE requirement every 2 years for ChFC® designation, 2008 to 2017, have achieved Emeritus Status

Corporation for Long Term Care Certification, Inc., met CE requirement every two years for CLTC designation from 2008 to 2019 (designation voluntarily not renewed in 2019)

The American College, completed 15 hours CE requirement every 2 years for CASL® designation, 2011 through 2017, have achieved Emeritus Status

Institute for Divorce Financial Analysts™, completed 15 hours of CE every two years requirement for the CDFA® designation since 2015. In 2021, CE requirement was raised to 30 hours every two years

Six-week CDFA® Initial Mentorship Program (10 hours), June 2015

Family Law Software webinars (various), 2015 to present

Introductory Interdisciplinary Collaborative Divorce Training (14 hours), Florida Collaborative Trainers, LLC, July 2016

Association for Divorce Financial Planners (ADFP) National Conference (15 hours), October 2016

Florida Academy of Collaborative Professionals (FACP) Annual Conference (19 hours), June 2017

Divorce Financial Planning / CDFA® Update with Nancy Hetrick, CDFA® (16 hours), June 2017

Divorce Financial Planning / CDFA® Update with Nancy Hetrick, CDFA® (16 hours), September 2017

Interdisciplinary Collaborative Divorce Training - Refresher Training (17 hours), Tampa Bay Collaborative Trainers, November 2017

Advanced Collaborative Divorce Training (9 hours), Tampa Bay Collaborative Trainers, November 2017

Florida Family Mediation Certification Classroom Training (40 hours), February 2018

Divorce Financial Planning / CDFA® Update with Nancy Hetrick, CDFA™ (16 hours), April 2018

National Association of Divorce Professionals (NADP) National Conference (13.5 hours), March 2019

Institute for Divorce Financial Analysts™ (IDFA™) National Conference (20 hours), May 2019

Matrimonial Litigation Fundamentals / Forensic Accounting in Matrimonial Cases / Organizing Work and Reporting Findings / Valuation Issues in Matrimonial Engagements / Tax Considerations in Divorce (15 hrs total), Consultants Training Institute (CTI) / NACVA® (National Association of Certified Valuators and Analysts®), August 2019

Florida Dispute Resolution Center, 27th Annual ADR Conference (12.85 hours), August 2019

Foundations of Financial Forensics Live Workshop, Consultants Training Institute (CTI) / NACVA (National Association of Certified Valuators and Analysts®), 40 hours, October 2019

Florida Dispute Resolution Center, Ethics for Family Mediators, 4.2 hours, December 2019

Marital and Family Law Review Course, The Family Law Section of The Florida Bar & The American Academy of Matrimonial Lawyers Florida Chapter, (15 hours), January 2020

Institute for Divorce Financial Analysts™ (IDFA™) National Conference (20 hours), October 2020

International Association of Collaborative Professionals (IACP) Virtual Conference, October 2020

Florida Academy of Collaborative Professionals (FACP) Annual Conference (10 hours), June 2021

Institute for Divorce Financial Analysts™ (IDFA™) National Conference (Virtual), September 2021

International Association of Collaborative Professionals (IACP) In Person Conference, October 2021

Florida Academy of Collaborative Professionals (FACP) In Person Annual Conference, June 2022. Co-Presenter on "The Essentials of a Collaborative Military Divorce"

Institute for Divorce Financial Analysts™ (IDFA™) National Conference (Virtual), September 2021

International Association of Collaborative Professionals (IACP) In Person Conference, October 2022

Professional Memberships / Other:

Member - Institute for Divorce Financial Analysts (IDFA)	*April 2015 - present*
Member - Bay County Chamber of Commerce	*Nov 2017 - Nov 2022*
Member - Bay County Chamber of Commerce Military Affairs Committee (MAC)	*Nov 2017 - Nov 2022*
Affiliate Member - Family Law Section of The Florida Bar	*January 2019 - present*
Member - National Association of Certified Valuator's and Analysts® (NACVA®)	*Nov 2019 - Nov 2022*
Member - American Association of Certified QDRO Professionals (AACQP)	*March 2020 - present*
Board Member - Institute for Divorce Financial Analysts™ (IDFA™), *serving a 3-year term*	*January 2021 - present*