

Charles W. Bowden, CLU, ChFC

c/o Ringwood Consulting Group, Inc.
PO Box 17, Pompton Lakes, NJ 07442-0017

PROFILE

Individual Life Sales and Recruiting; Specialties include Retirement and Pre-Retirement Planning through the sale of Individual Fixed and Variable Life and Annuities both as a producer and a recruiter. Have extensive experience in Whole Life, Universal Life and Variable Life in the Business Markets selling COLI, Business Continuity Planning. Group Term Life Insurance and Group Disability and all types of Group Health care coverage. Experience with Defined Benefit, 403(b), 401(k), 457, and IRA plans. Expert Witness and Qualified Continuing Education Instructor in Pennsylvania and New Jersey.

EXPERIENCE

PRINCIPAL ConPert. Inc. 1989 to Present

Design of Business Continuity using Employee Stock Ownership Plans and Insurance. Consulting in all forms of Life Disability and Long Term Care and Annuities, Legal consultation. Continuing Education course design and classroom presentation. Consulting and testifying expert witness.

ASSOCIATE PARTNER - Summit Insurance Advisors 1998 to 2001

Sales of business and personal life and disability insurance to bank clients.

ACCOUNT EXECUTIVE - Roster Financial, Inc. 1993 - 1995

Recruiting independent agents to sell annuities and life insurance.

PRESIDENT - Tailored Time Shops, Inc. 1986 - 1990

Involved in all aspects of retail sales operations of Women's Ready-to-Wear Stores.

PRODUCT SPECIALIST Word Systems, Inc. -1983 - 1985

Sale of Computer Word Processing and peripheral devices.

EDUCATION

LEHIGH UNIVERSITY, BA. History

THE AMERICAN COLLEGE

Chartered Life Underwriter (CLU) - Conferred - October 23, 1990.

Chartered Financial Consultant (ChFC) - Completed - June 19, 1992.

Certificate - Personal Financial Planning - October, 1990

P.A.C.E - Charter Member - Qualified through December 2007

HEALTH INSURANCE ASSOCIATION of AMERICA - Part II Course 2.

R & R NEWKIRK - Pension and Profit Sharing.

- Charitable Giving Through Life Insurance

Xerox Professional Selling Skills - Part I - Basic Selling

- Part II - Trainer Course

LICENSES Life Insurance, Accident & Health; Resident New Jersey; Non-Resident; Ohio, Pennsylvania.
N.A.S.D. Series 6, 26, 63 and Investment Advisor Representative

AFFILIATIONS

Society of Financial Service Professionals -South Jersey Chapter Member - Former Board Member
Estate and Financial Planning Council of South Jersey - Ocean-Monmouth Chapter - Past Member
National Association of Insurance and Financial Advisors - Atlantic County Chapter - Member
Gift Planning Council of New Jersey - Member
Supreme Court of New Jersey District Fee Arbitration Committee - District IIIA - Member
Radio Guest Commentator - Financial & Insurance issues