Lincoln Financial Advisors®

A member of Lincoln Financial Group

Dave Downing

Dave received his Bachelor's Degree in Finance with a specialization in financial planning from Bowling Green State University in May of 2002.

Dave has been with Lincoln Financial Advisors/Sagemark Consulting since May of 2000, where he started as an intern for the financial planning department. As an intern, he was responsible for creating detailed financial plans for affluent business owners, as well as managing office operations for a satellite planning group. In June of 2002, he began his own financial planning practice with Lincoln. Dave qualified for Sagemark's prestigious Career Club based on sales production in 2003.

In 2004, Dave was asked to take on the responsibility of Investment Specialist for all of Northern Ohio. It was Dave's daily task to analyze investment portfolios for current and prospective clients of Lincoln representatives and make specific recommendations. Further he was in charge of keeping current with all investment trends and current market/economic conditions.

Dave received a promotion to Director of Planning in 2008. His responsibility is to be the primary planning contact for all registered representatives in the Portland, Oregon and Salt Lake City, Utah offices.

Although his area of expertise is investment planning, he also has a breadth of knowledge in life, disability income, health, and long-term care insurance, as well as annuities as they are applied to retirement, financial and estate planning.

David currently owns a home in Bedford, Ohio, which he shares with his wife and high-school sweetheart, Kara, and cat, Miss Bear. Kara is an assistant portfolio manager for Spero-Smith Investment Advisors in Beachwood, Ohio.

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COMPREHENSIVE FINANCIAL PLANNING

Planning for your financial success may seem complicated in today's world. A broad knowledge of everything, from complex investment products to evolving tax laws, is required.

As the scope of financial services grows, so does the need for professionals to provide these services. That's why we approach your financial planning needs with a team of specialists. It's the key to our success, and yours. Professionals in a variety of financial planning disciplines combine their knowledge and experience, using sophisticated support systems, to determine the appropriate financial strategy for your individual needs.

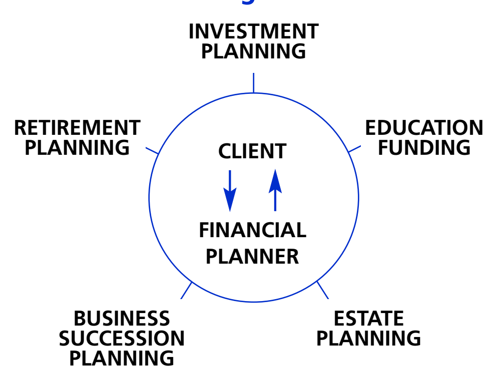
We are dedicated to helping you:

- Identify your goals.
- Develop a financial plan based on sound advice and knowledge.
- Implement your plan.
- Update your plan on a regular basis.

In addition, we can provide you with the products and services necessary to develop and implement your financial plan.

Throughout this process, we never lose sight of one essential element – personal service. At Lincoln Financial Advisors, you'll find the best of both worlds: the resources of a large company and the personal attention you need to help you establish a plan for financial success.

Planning Services



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