

## **Charles W. Bowden, CLU, ChFC**

568 E. Revere Way  
Smithville, New Jersey 08205-3229  
Telephone: (609) 404-0257

### **EXPERIENCE:**

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. Qualified Continuing Education instructor in Pennsylvania and New Jersey.

#### **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 to 1995**

Recruiting independent agents to sell annuities and life insurance.

#### **PRESIDENT - Tailored Time Shops, Inc. - 1986 to 1990**

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

#### **PRODUCT SPECIALIST - Word Systems, Inc. -1983 to 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) - Conferred - June 19, 1992.

Certificate - Personal Financial Planning - October, 1990

P.A.C.E - Charter Member - Emeritus Status

HEALTH INSURANCE ASSOCIATION of AMERICA (HIAA) - 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.  
FINRA 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 - Former Member

Supreme Court of New Jersey District Fee Arbitration Committee - District I - Member

Radio Guest Commentator on Financial & Insurance issues