

Professional Involvement F. David Bixler, CFP

Capital Strategies president, David Bixler, brings two decades of financial consulting experience to bear in helping his clients. As an active member of the industry, he participates in various academic research projects, contributes regularly to the press, and frequently addresses national conferences.

Bixler brings his financial expertise to bear in helping individuals in the community. He helped organize the Indy Saves program to encourage Indianapolis residents of all income levels to build wealth through saving and through reduction of debt. Bixler also has been active in the Jump\$tart Coalition for Personal Financial Literacy, which seeks to improve personal financial understanding among young adults.

Research

The Wisconsin Project, the Impact of Providing Investment Advice to Participants in Self-Directed Defined Contribution Plans, The Virginia Polytechnic Institute National Institute for Personal Finance Employee Education, January-October 1999

An involved member of the profession, Bixler authors white papers, contributes to books and is a trusted source of information for the news media. He is regularly quoted in the Indianapolis media - who often cite him as an expert in his field - and in the national press and trade magazines as well. Bixler has provided valuable background information to some of the country's leading publications.

He has multiple articles to his credit in the Indianapolis media. (Please contact the office via phone 317-262-1700, or email info@cap-strat.com to request a copy of the publication.)

Author

- **Climbing the Steps from Financial Dependence to Independence**, Purdue University, 2001 (Contributor, with author Flora Williams, Ph.D.)
www.colfinancialsuccess.com/the_book/contributors.htm
- **Strict Standards Applied to Conduct Under ERISA**, *Indiana Lawyer*, April 2001
- **Employee Retirement Income Security Act (ERISA), An Evaluation After 25 Years. An Educational White Paper**, Certified Financial Planner Board of Standards, November 1999. This white paper was distributed to the U.S. Congress on October 15, 1999. (Co-author) www.cfp-board.org/papers.html#b
- **More to Your 401(k) Plan Than You Know**, *The Indiana Lawyer*, September 1999. "When it comes to your 401(k), you know your stuff. You know how much you're contributing and the amount of the matching contribution being made by your employer. You know which investment options are available, which ones you've chosen, and the rate of return you've been getting...But do you know how much you're being charged in fees? More than you might think..."
- **Choosing A Trustee**, *The Indiana Lawyer*, January 1999. This article includes items to consider when selecting a trustee.
- **Trustee Shoulders Myriad Duties and Liabilities**, *The Indiana Lawyer*, November 1998. This article discussed the different responsibilities and liabilities of a trustee.

Quoted Articles - Professional Programs

- **Financial Planners Advise Clients: Stay the Course**, *Indiana Lawyer*, October 2002
- **Focus, Industry Forum: Banking/Finance/Insurance**, *Indianapolis Business Journal*, March 2001
- **Finding a Niche on the Road Less Traveled**, *Indianapolis Business Journal*, August 2000. (Anthony Schoettle). This small business profile on Capital Strategies focuses on the company's target for the middle-income investors and small businesses, the group that is commonly overlooked by others in the industry.
- **Mainstreaming Financial Education As an Employee Benefit**, *Journal of Financial Planning*, May 2000. (Jacqueline M. Quinn). Employers are now realizing there is a need

- for financial education at the workplace. This article quotes David Bixler and others attesting to the benefits of financial education provided to employees.
- **Retirement Planning a Mystery to Many**, *Indianapolis Business Journal*, May 2000. (Scott Olson). Employers often provide literature to explain their retirement plan to employees. This article reports that the literature is filled with financial jargon unintelligible to the average person. Financial education for employees is suggested as a solution to the problem.
 - **In a 401(k) Fog? Planners Blame Your Employer**, *Washington Post*, November 1999. (Michelle Singletary). Employees find reading information and making decisions on their company provided 401(k) plan is a very difficult task. Planners are encouraging employers to provide education for their employees about their retirement plan.
 - **A Novel Way to Lower Liability For Pension Advice: Hire Advisors**, *Investment News*, November 1999. (Sara Hansard). "Some experts in pension law advise that employers may actually reduce liability by hiring financial advisors to give financial advice."
 - **Taking the Guesswork Out of 401(k) Investments**, *FOCUS - Finance & Investment, Indiana Lawyer*, September 1999. (Kelly Lucas). This article quotes David Bixler and other experts on the benefits of employee financial education. Bixler also discusses the role of the Internet in providing investment advice.

Quoted Articles - Community Programs

- **New Indy Saves Coordinator Has Passion for Job**, *The Indianapolis Star*, October 2002 (Chris O'Malley).
- **Indy Saves Kicks Off with Deals, Coaching**, *The Indianapolis Star*, April 2002. (Chris O'Malley). David Bixler, who helped launch the Indy Saves Program, comments on the value of removing barriers, such as maintenance fees, to make saving more attractive especially to those who have little to save each month.

Interviewed by

- Chris O'Malley, *The Indianapolis Star*
- Anthony Schoettle, *Indianapolis Business Journal*
- Scott Olson, *Indianapolis Business Journal*
- Kelly Lucas, *Indiana Lawyer*
- Laurence H. Gross, *Dallas Morning News*
- Peter Keating, *Money Magazine*
- Margie Mannix, *U.S. News & World Report*
- Michelle Singletary, *Washington Post*
- Sara Hansard, *Investment News*
- Jacqueline M. Quinn, The Q&A Files, *Journal of Financial Planning*

In addition, Bixler is frequently called upon to address national conferences and to participate in panel discussions.

Presentations

- **Essentials in Retirement Planning**, National Business Institute, September 2000
- **Simply Money. Taking the Mystery Out of Saving and Investing**, Gateway Community Church, St. Louis, Missouri, February 2000
- **Providing Investment Advice to Participants in Self-Directed Defined Contribution Plans**, Profit Sharing Council of America's 52nd Annual National Conference, San Diego, California, September 1999
- **The Impact of Fees and Expenses on 401(k) Plan Design and Implementation**, Central Indiana Chapter, International Society of Certified Employee Benefit Specialists, Indianapolis, Indiana, March 1999
- **How to Reach the Hard-To-Reach Workers**, The 3rd National Conference on Personal Finance Employee Education: Best Practices and Collaborations, Roanoke, Virginia, November 1998

Panel Discussions

- **Fostering Financial Literacy for All Americans**, representing Indy Saves and the Indiana Jump\$tart Coalition, sponsored by U.S. Representative Julia Carson, Democrat of Indiana, Congressional Black Caucus 33rd Annual Legislative Conference, Washington, D.C., September 2003
- **Indy Saves**, National Federation of Community Development Credit Unions 28th Annual Meeting, Indianapolis, Indiana, June 2002
- **Measuring the Impact of Workplace Financial Education and Advice: A Pre-Post Design**, The 5th National Conference on Personal Finance Employee: Best Practices and Collaborations, Roanoke, Virginia, November 1999
- **Research Council Panel**, The Virginia Polytechnic Institute National Institute for Personal Finance Employee Education, Blackford, Virginia, November 1999
- **Asset Managers**, National Regulatory Services, Inc., Advisor FOCUS Conference, Scottsdale, Arizona, September 1998