C. THOMAS THAMES, CFP®, CLU, ChFC

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OVERVIEW: Tom specializes in retirement income planning, investment planning, tax planning, and estate preservation strategies. He is a CERTIFIED FINANCIAL PLANNER™ professional, a Chartered Life Underwriter (CLU), and a Chartered Financial Consultant (ChFC). Tom does business as Thames Tax & Retirement Services and as Thames Financial & Insurance services. He has over 30 years of experience in the investment advice and brokerage business and has passed the Series 7, 24, 63, and 65 securities examinations. Tom is an Investment Adviser Representative with Horter Investment Management, LLC. Horter Investment Management, LLC is a registered investment advisory firm.

EDUCATION, LICENSES, AND REGISTRATIONS: Tom holds a BA degree in economics from University of Notre Dame de Namur and a Master of Business Administration (MBA) degree from Santa Clara University. He completed CERTIFIED FINANCIAL PLANNER™ studies at College for Financial Planning and completed both the Chartered Life Underwriter and Chartered Financial Consultant professional designation programs with The American College. He holds California life and health insurance license number 0494276 and is a CTEC Registered Tax Preparer (CRTP) who focuses on tax reduction strategies. Tom does not prepare tax returns.

ASSOCIATIONS AND PERSONAL: Tom is a former President and Chairman of the Monterey Bay Chapter of the Financial Planning Association, and former President of the Monterey Bay Chapter of the Society of Financial Service Professionals. Tom is registered with the California Tax Education Council (CTEC). He and his wife are members of Valley Hi Country Club in Elk Grove, CA, and Tom is a Lifetime Member of the CHP 11-99 Foundation. Prior to entering the financial services industry Tom was an industrial engineering manager for a major corporation and spent over four years in the U.S. Army. He has also taught financial and estate planning courses for Golden Gate University Graduate School of Business and University of California.
