QUARTZ FINANCIAL

David Rust

David Rust is Co-Founder and Managing Partner of Quartz Financial and is energized by the firm's mission. "'Changing the Status Quo of Financial Advice' isn't just a slogan to us. With 40+ years of experience and a hands-on approach, we guide families through some of the most important decisions they will ever make," said Mr. Rust. As a wealth management firm specializing in sudden wealth, Quartz Financial is uniquely positioned to act as a strategist for sudden wealth recipients. For these clients, Quartz functions not only as a specialist in the areas of financial planning, investment management, and insurance strategies, but coordinates the specialists in the other areas that clients may need help with. Mr. Rust and Quartz Financial Co-Founder, Shane Moore, feel so strongly about the importance of sudden wealth strategies that they wrote the book *Sudden Wealth… It Happens*. The book depicts the stories of seven families and the challenges they face with financial windfalls and includes a section that acts as a teaching device both for the sudden wealth recipient and any financial advisor who might be working with them.

Since 1989, Mr. Rust has held key roles in handling some of the largest client relationships of the firms merged through Texas Commerce Bank, Chase, Bank One and JPMorgan. His background includes experience as a Product Director for New York Life Insurance, where he was responsible for training insurance agents and speaking to audiences across a five state area. His extensive background in institutional fixed income strategies, particularly in municipal bonds, has proven very beneficial, as Quartz manages customized bond portfolios for its clients. "The large institutional firms I worked for instilled a great knowledge base for me, but I think it is a struggle for advisors at large firms to stay on the same side of the table as their clients because corporate agendas can often create conflicts, which was a motivating factor for co-founding Quartz Financial," said Mr. Rust.

The importance of staying on top of an ever-changing industry is demonstrated by Mr. Rust's commitment to knowledge through advanced designations and continuing education. A Chartered Financial Consultant, ChFC, he also holds series 7, 63, and 66 securities registrations with LPL Financial, along with Group 1 Life and Variable Contract Insurance License. He is an Accredited Asset Management Specialist, AAMS, and a Chartered Retirement Plans Specialist, CRPS. He is a member of the Financial Planning Association and The Financial Therapy Association. He has been selected as a Central Texas Five Star Wealth Manager for the past three years by Five Star Professional, a professional research firm*.

A long time Austinite and a graduate of the University of Texas, this former baseball player continues to compete with friends and family on the golf course. He bleeds orange at Longhorn Baseball, Football, and Basketball games. Mr. Rust is an Advisory Board Member for Any Baby Can and co-founder of the G3 Good Guys Group, a group of professionals who are dedicated to "paying it forward." He and his wife Cyndee are members of St. Thomas More Catholic Church. Their daughter, Kayleigh, is a Water Resources Planner for an environmental consulting firm in Austin.

**The 5 Star Wealth Manager is an award based on client satisfaction. Respondents evaluate criteria such as customer service, expertise, value for fee charged and overall satisfaction. The overall evaluation score is based on an average of all respondents and may not be representative of any one client's evaluation.*