



## David Payne

*Partner*

*Retirement Planning Associates, Inc.*

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David Payne started his financial services career in 1978. He began focusing on the 403(b) market in 1982 when he made the decision to work with educators in central Florida. For more than 20 years, Mr. Payne continued working as a sole practitioner building his book of business, which represented well over 1,000 clients.

In 2004, he entered into an alliance with Joe Avallone and Michael Borgailo, forming Retirement Planning Associates (RPA) and BENCOR Retirement Consultants. These companies, and their associated Advisors, have become the leading independent providers of investment and retirement planning services to school district employees throughout Florida. RPA joined U.S. Retirement Partners in 2009.

Mr. Payne graduated from the University of Central Florida and resides in Winter Park, Florida. He holds Series 7, 63 and 65 FINRA registrations along with his Florida insurance licenses.