DAVID and KELLY PANKIW –

Securing Futures and Fulfilling Dreams

Written by Debra Betterly

IN the realm of financial planning, few names stand out as much as David Pankiw. With over three decades of experience, David has become a staple of integrity and wisdom in the investment industry, focusing on retirement and tax planning. His career began in 1986 with a subsidiary of Integrated Resources, marking the beginning of his expertise in navigating complex markets and turbulent financial climates. The historic crash on Black Monday in 1987 became a pivotal moment in his career, grounding David's belief in client-centered planning over product-driven approaches—a principle he upholds today.

David's educational achievements speak to his depth of knowledge. He holds a bachelor's degree in business from Widener University and a Master of Science in Financial Services (MSFS), credentials that underscore his commitment to rigorous, quality financial planning. His expertise has not been confined to client interactions alone; he has shared his insights widely, having hosted a radio program Square Talk on the Market and contributed to respected publications like The Journal of Personal Finance and Marketwatch.com.

During the 2000s, David joined a large registered investment advisory firm that serviced the Mid-Atlantic region, where his efforts contributed to the management of over $1.5 billion in assets. By 2010, David had embraced his role as an independent fiduciary, free from the conflicts of interest that often plague traditional broker-dealer firms. David's approach is refreshingly straightforward—his clients pay a flat fee, allowing them to retain more of their returns rather than losing a percentage to management fees. This transparency is the hallmark of his practice, where client needs always come first.

David's approach to financial planning extends beyond wealth management; it's about providing stability and peace of mind through reduced tax burdens and carefully tailored planning. Clients receive a copy of The Bogle Effect, about innovator Vanguard founder Jack Bogle, reinforcing the importance of planning over speculation.

In 2018, David and his wife Kelly, an accomplished Realtor, relocated to Venice, FL, drawn by the Gulf Coast's charm and community spirit. Along with Kelly's expertise in real estate, the two offer complementary services, supporting clients in achieving their dreams of a comfortable retirement and a beautiful place to call home. Kelly is a top agent in her brokerage, consistently ranking in the top 3% of the Venice Area Board of Realtors, with a Certified Luxury Home Marketing Specialist (CLHMS™) designation and elite Diamond and Ruby statuses at Engel &Völkers. Together, they provide a seamless experience for clients ready to settle in the stunning Gulf Coast region.

Their community involvement extends beyond professional services. David, who celebrated 33 years in the Rotary Club this year, served as President of the Venice-Nokomis Rotary Club in 2022 and 2023, where he and Kelly led local initiatives, including hurricane relief efforts.

For David and Kelly, financial advising and real estate aren't just professions—they're passions. Through their commitment, they build meaningful client relationships, strengthen community bonds, and leave a positive legacy on the lives they touch.

55PLUS RETIREMENT PLANNING

Davids office is located at 871 Venetia Bay Blvd Suite 202. Contact David by calling 941-218-0830, or go to his website at www.55plusretirementplanning.com or email him at david.pankiw@cubicadvisors.com. You can contact Kelly Pankiw to schedule an appointment at 941.441.6207 or email her at kelly.pankiw@evrealestate.com