

# BERNHARDT

## WEALTH MANAGEMENT

A Registered Investment Advisory Firm

### Timothy S. Koehl, AAMS<sup>®</sup>, CFP<sup>®</sup>

As director of financial planning at Bernhardt Wealth Management, Tim Koehl is focused on providing high-quality service and independent financial advice. He specializes in addressing the distinctive requirements of corporate executives, pre-retirees and retirees, as well as women in transition.

Tim excels at developing a uniquely customized approach for each client's planning needs, objectives and goals. With Tim, the entire process revolves around the client. Only after fully understanding an individual's situation does he begin charting a course to help ensure long-term financial security.

Having worked in the financial services industry for 16 years, Tim literally grew up immersed in the business. His father was a CERTIFIED FINANCIAL PLANNER (CFP<sup>®</sup>) professional and both of his brothers continue to work in financial services. Tim was inspired by the positive impact his father had on his clients' lives. From him, he learned that by putting the client first and focusing on their goals and aspirations, he too could help people achieve their dreams with a disciplined approach to investing and personal finances.

Tim has earned the professional designations of Accredited Asset Management Specialist<sup>SM</sup> and CERTIFIED FINANCIAL PLANNER<sup>TM</sup> professional. He holds an Executive Certificate in Financial Planning from Georgetown University, as well as the Series 66 securities license. Tim attended Miami University where he received a degree in geography.

When not in the office, Tim keeps busy with his family and a wide range of outdoor interests including camping, fishing, biking and kayaking.



#### Areas of Expertise

- Comprehensive Financial Planning
- Wealth Management
- Asset Allocation
- College Savings Plans

#### Education/Certification

- Accredited Asset Management Specialist<sup>SM</sup>
- CERTIFIED FINANCIAL PLANNER<sup>TM</sup> professional
- Executive Certificate in Financial Planning Georgetown University
- Series 66 Securities License
- B.A., Miami University

#### Affiliations/Memberships

- National Association of Personal Financial Advisors (NAPFA)
- Financial Planning Association (FPA)

#### Published articles

- *Political Geography The Inscription of Difference*