



**SHARKEY, HOWES & JAVER**  
PERSONAL FINANCIAL MANAGEMENT  
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**Harold W. Kirschner, CFP®**

Harold Kirschner, CFP® joined Sharkey, Howes & Javer in 2003 and became a shareholder on September 1, 2011. He chairs the firm's Investment Committee and has been providing personal financial planning and investment management services to clients since 1998.

Harold is committed to increasing awareness of the value of financial planning and constantly looks for ways to educate the public about financial planning and investing for the future.

He was selected as a Five Star: Best in Client Satisfaction Wealth Manager (SM) in a survey of high net worth Denver area residents conducted by 5280 and ColoradoBiz magazines in 2011, 2010 and in 2009. Harold has been quoted in Morningstar Advisor and Registered Rep magazines and he is a member of the Financial Planning Association of Colorado.

Harold received his Bachelor of Science in Aerospace Engineering degree from Parks College of St. Louis University and his Masters in Business Administration from the University of Houston. Harold worked in the aerospace field for over 10 years. His work encompassed structural design work on commercial aircraft, designing launch trajectories for the Space Shuttle, as well as designing systems and testing software for the International Space Station. Harold earned his CFP®, CERTIFIED FINANCIAL PLANNER™ certification in 1999 and now he helps design secure financial futures for clients.

Away from the office, Harold enjoys road trips, hiking, camping, snow shoeing, and fishing with his family. He believes the journey is in many ways even more important than the destination.

Sharkey, Howes & Javer is a nationally recognized financial planning and investment services firm providing objective advice to clients in Colorado and around the world. To learn more or to request a complimentary consultation, contact Sharkey, Howes & Javer, located at 720 S. Colorado Blvd., Denver, CO 80246. Telephone: 303-639-5100 or toll-free: 800-557-9380.