



SHARKEY, HOWES & JAVER  
PERSONAL FINANCIAL MANAGEMENT  
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## Joel B. Javer CLU, CFP®

[Joel B. Javer, CLU, CFP®](#) is a principal of [Sharkey, Howes & Javer](#) where he is in charge of equity mutual fund research and creates custom Investment Portfolios for individuals and pension plans. Joel is also responsible for personnel and operations at the firm.

Joel was instrumental in developing software that allows client portfolio's to be managed and rebalanced according to client goals and objectives. The proprietary system that Joel developed, called e-Allocator, has been introduced to the financial advisor industry and is being used by other firms throughout the country.

He was selected as a 2009 Five Star: Best in Client Satisfaction Wealth Manager (SM) in a survey of 74,000 Denver area residents conducted by *5280* and *ColoradoBiz* magazines.

Colorado State University, in conjunction with the American Association of Retired Persons (AARP), has enjoyed Joel's presentations on investment planning at their semi-annual programs for many years. His informal, entertaining style makes even the most complex material easy to understand, and Joel has delighted radio audiences, as host of the radio talk show, **IT'S ONLY MONEY.**

Joel has been accepted as an expert witness in Jefferson and Denver counties in Colorado. He has provided litigation support in the areas of Investment suitability, securities, malpractice, qualified plan valuations and small business valuations.

He has taught the Estate Planning course for the Financial Planning Certificate Program at Metropolitan State College of Denver.

Joel has served on the Board of Practice Standards for the Certified Financial Planner Board of Standards and was President and Chairman of the International Association for Financial Planning, Rocky Mountain Chapter. He has served on the Charles Schwab Institutional Advisory Board, as well as the Examination Committee and Disciplinary Review Committees of the International Board of Standards and Practices, the former regulatory body for all CERTIFIED FINANCIAL PLANNER™ practitioners.

He received his Bachelor of Science in Industrial Engineering from the University of Oklahoma in 1972. He received his Chartered Life Underwriter designation in 1983 and his CFP®, CERTIFIED FINANCIAL PLANNER™ certification in 1985.

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.

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