



## **FORM ADV Part 2A**

### **September 1, 2011**

This Brochure provides information about the qualifications and business practices of Timothy Financial Counsel, Inc. [TIMOTHY]. If you have any questions about the contents of this Brochure, please contact us at 630-681-0700 or [info@timothyfinancial.com](mailto:info@timothyfinancial.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority but has been sent to the IL Securities Department.

TIMOTHY FINANCIAL COUNSEL, INC. is a registered investment advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information which you may use to determine whether to hire or retain an Advisor.

1749 S Naperville Rd., Wheaton, IL 60189  
630-681-0700  
[www.timothyfinancial.com](http://www.timothyfinancial.com)

## Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that all advisors provide to clients as required by SEC Rules. This Brochure is prepared according to the SEC’s new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure. We will further provide clients with a new Brochure as necessary based on changes or new information, at any time, without charge. Currently, our Brochure may be requested by contacting us at 630-681-0700 or downloaded from our web site [www.timothyfinancial.com](http://www.timothyfinancial.com).

September 1, 2011: Price change put into effect.

## Item 3 – Table of Contents

Item 1 – Cover Page.....	i
Item 2 – Material Changes.....	ii
Item 3 – Table of Contents.....	iii
Item 4 – Advisory Business.....	1
Item 5 – Fees and Compensation.....	3
Item 6 – Performance-Based Fees and Side-By-Side Management.....	5
Item 7 – Types of Clients.....	5
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....	5
Item 9 – Disciplinary Information.....	4
Item 10 – Other Financial Industry Activities and Affiliations.....	6
Item 11 – Code of Ethics.....	7
Item 12 – Brokerage Practices.....	6
Item 13 – Review of Accounts.....	6
Item 14 – Client Referrals and Other Compensation.....	6
Item 15 – Custody.....	6
Item 16 – Investment Discretion.....	7
Item 17 – Voting Client Securities.....	7
Item 18 – Financial Information.....	7
Item 19 – Requirements for State-Registered Advisors.....	7

## Item 4 – Advisory Business

TIMOTHY Financial Counsel, Inc. [TIMOTHY] is a fee-only, hourly-only financial advisory firm. It was incorporated in 2000 and the principal owner is Mark T. Berg.

TIMOTHY focuses on providing financial planning services primarily through individual consultations. Advisory services may involve advice on income, cash flow management, retirement, financial independence, college funding, estate planning, investments, tax saving strategies, and risk management. Investment advisory consultations can be general in nature or focus on particular areas of interest, depending on the client's needs. Advice and/or recommendations will be based upon information provided by the client, which the advisor will deem to be reliable. Advice and/or services may be limited in scope. These services are offered on an hourly or fixed fee project basis. Our advice, particularly on investments, is not ongoing and therefore terminates upon delivery of the plan/advice. The advice given may include the recommendation of annual reviews/updates and it would be the Client's responsibility to initiate additional services as may be needed.

TIMOTHY does not have any assets under management. We do not custody any assets nor have trading authority over any funds of our clients. We do not require a minimum net worth or a minimum income level to be a client.

The individual advisory services provided are at the request of the client and vary with each client we have. The number of hours required to provide each service depends completely on the complexity of each client's situation. Generally our clients fall into one of 7 categories and the fees will vary depending on the actual services requested and the level of complexity involved. Below are examples of the 7 categories. The description includes the advisory services TIMOTHY typically offers, the level of complexity the client might have, and the corresponding fee range.

I. **Start-the-Clock Hourly Advice** at rate of \$240 per hour

This option is an open-ended meeting where clients have the opportunity to bring documents and start asking questions. We provide general advice based on their situation without detailed analysis. No written presentation or report is provided. This is most appropriate for clients who are looking to have a specific question answered such as "What employer benefits should I take advantage of?" The final cost is based on actual time involved.

II. **Fundamental Financial Review** (flat fee of \$1,200)

This is a general review of a client's financial situation. It involves identification of client goals, data gather, financial planning analysis and presentation of recommendations. It will provide fundamental financial planning strategies in a detailed report to help clients towards their goals. It may provide an overview of clients financial situation but will not include a detailed cash flow projection. It may provide a basic asset allocation, but no other investment advisory services. This is most appropriate for younger clients who do not need a comprehensive financial plan, have basic financial and investment needs, and/or need guidance on making initial financial decisions. Thirty minutes meeting time is included with additional time billed at \$240 rate.

III. **Level 1 Financial Plan** (\$1,920-\$2,880)

This would be a financial plan focused on the areas requested by the client and involves a modest level of complexity. The time for this level can range from 8-12 hours, depending on the actual services requested and the complexity of the situation.

- It typically includes basic tax planning strategies, introduction of college savings, basic retirement contribution decisions, exploration of retirement timing, basic insurance sufficiency review and introduction of estate design.
- Clients receive a detailed cash flow projection and comprehensive report with recommendations for financial goals, investment analysis and possibly basic insurance or estate needs.
- This level typically will include clients who only have one or two retirement accounts, are only a few years into their career, are just beginning to consider education needs and may not yet have existing insurance policies or estate documents.

IV. **Level 2 Financial Plan** (\$2,400-\$3,360)

This would be a financial plan focused on the areas requested by the client and involves a moderate level of complexity. The time for this level can range from 10-14 hours, depending on the actual services requested and the complexity of the situation.

- It typically includes tax planning strategies, college savings, multiple retirement contribution options, assessing an expected retirement date, investment analysis, review of insurance sufficiency and estate design.
- Clients receive a detailed cash flow projection and comprehensive report with recommendations for financial goals, investment analysis, insurance and estate needs.
- This level typically will include clients who have more than two retirement accounts, are established in their careers or approaching retirement, having existing insurance policies or basic estate documents and have already started their college planning.

V. **Level 3 Financial Plan** (\$3,360-\$4,560)

This would be a financial plan focused on the areas requested by the client and involves a medium level of complexity. The time for this level can range from 14-19 hours, depending on the actual services requested and the complexity of the situation.

- It typically includes more advanced tax planning strategies, advanced employee benefit options, projecting an expected retirement date, small business consulting, annuity discussions, investment analysis, review of multiple insurance policies or simple estate documents.
- Clients receive a detailed cash flow projection and comprehensive report with recommendations for advanced financial goals, investment analysis, insurance advice and/or estate development.
- This level typically will include clients who have multiple investment accounts, own annuities or have multiple employer benefits such as stocks grants, options, RSU or deferred compensation plans. Clients who are self-employed, own their own business, or are considering a significant job/career change will also fall into this level.

VI. **Level 4 Financial Plan** (\$4,800-\$7,200)

This would be a financial plan focused on the areas requested by the client and involves a moderately high level of complexity. The time for this level can range from 20-30 hours, depending on the actual services requested and the complexity of the situation.

- It typically includes advanced tax planning strategies, advanced employee benefit options, pre-retirement decisions, small business consulting, annuity decisions, investment analysis, review of multiple insurance policies or moderately complex estate documents.
- Clients receive several detailed cash flow projections and a comprehensive report with recommendations for financial goals, investment analysis, insurance advice and/or estate development.
- This level typically will includes clients who have multiple levels of compensation, have an appreciable percentage of net worth in employer grants/options/RSUs, have multiple deferred compensation elections, or own a business with employees. Clients who have several term and permanent life insurance polices or complex estate documents would fall into this level as well.

VII. **Level 5 Financial Plan** (\$9,600 or more)

This would be a financial plan focused on the areas requested by the client and involves an extremely high level of complexity. The time for this level can range from 30-100 hours, depending on the actual services requested and the complexity of the situation.

- It typically includes advanced tax planning and estate planning strategies, executive level employee benefits, early financial independence decisions, small business consulting, annuity decisions, investment analysis, review of highly complex insurance policies or highly complex estate documents. It could also include legacy planning or complex gifting strategies.
- There are multiple client meetings to review several areas of services. Significant time is spent discussing financial goals, data gathering and analyzing the client's complex financial situation. Clients receive written, detailed recommendations on each area of service.
- This level typically will includes clients who are particularly complex because they either have substantial wealth (\$5+ million), large or complicated estates, or unique assets like partnerships and shares in private businesses.

In addition to hourly financial planning services, TIMOTHY employees may periodically provide educational seminars requested by third parties such as a business, fraternal association, or non-profit group. These seminars can provide education on basic financial planning concepts or a specific financial topic as requested. The firm may be paid a flat fee for the employee's time by the sponsoring party. TIMOTHY is not paid by attendees for the seminar, although attendees may independently contact TIMOTHY afterwards to engage our hourly financial planning services.

## **Item 5 – Fees and Compensation**

The specific manner in which fees are charged by TIMOTHY is established in a client's written agreement with TIMOTHY. For new clients, TIMOTHY will generally bill its fees after the plan and/or recommendations have been delivered. For clients who engage our services regularly, TIMOTHY generates bills on a weekly basis to clients who have had work completed in the previous weeks. Projects spanning over a longer period of time will generally be billed monthly. These clients are charged by actual time worked, billed at the appropriate hourly rate. A few clients are billed a set fee on a quarterly basis. All charges are billed to the client via an invoice; TIMOTHY does not deduct fees from client accounts.

Our regular hourly rate is currently \$240 per hour. This is billed for all new and existing clients with Kristopher Johnson as their primary advisor; these clients typically have a low to moderately high complexity level. This rate is also billed to grandfathered existing clients of Mark T. Berg (prior to 2011).

In 2011, Mark T. Berg began limiting the number of new clients for whom he serves as the primary advisor. These clients typically have a very high complexity level. These new clients of Mark T. Berg will be charged at \$320 per hour. In addition, any clients in our prepaid program will be charged at their prepaid discounted rate and some relatives receive a discounted rate.

Rate Types	Current	Criteria
Rate Type 1	\$240/hour	<ul style="list-style-type: none"> <li>• New or existing clients with Kristopher Johnson as primary advisor</li> <li>• Low to moderately high level of complexity</li> <li>• Grandfathered clients with Mark T Berg as primary advisor</li> </ul>
Rate Type 2	\$320/hour	<ul style="list-style-type: none"> <li>• Very high level of complexity</li> <li>• New clients with Mark T Berg as primary advisor</li> </ul>

The hourly fee is billed in one-minute increments. Project fees are based upon the time and complexity of the desired services. TIMOTHY requires a \$1,000 non-refundable deposit with the remainder due upon delivery of the service. An estimate is provided to clients prior to the commencement of the project. All fees and methods of payments are agreed-upon at the time of engagement. Consultation services may be immediately terminated upon written notice by either party within five days of signature on the client agreements and no fee will be due. Thereafter, the Client will only be invoiced for time incurred by TIMOTHY up until the date of termination and the decision to invoice is at the discretion of the Advisor. Upon termination of any account, any earned, unpaid fees will be due and payable. Fees are subject to the Advisor's discretion. Any increase to fees would be based on additional time required to provide services as requested by the client. Fees for work are negotiable in the sense that work scope can be removed or complexity can be reduced. Once services and scope of work have been agreed upon, fees are not negotiable. The firm does reserve the right to do pro bono work.

All fees paid to TIMOTHY for advisory services are separate from fees of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to TIMOTHY's fee. TIMOTHY receives no portion of these other commissions, fees, and costs.

TIMOTHY receives no compensation based on product sale or implementation of recommendations. Clients have the option to purchase investment products that we may recommend through any provider of their choice. TIMOTHY offers no broker services.

Item 12 further describes the factors that TIMOTHY considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (e.g., commissions).

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

The advisory fees invoiced by TIMOTHY represent hourly charges for advisory services only. The firm does not charge performance-related fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). TIMOTHY does not and will not have custody of clients' funds for securities.

## **Item 7 – Types of Clients**

TIMOTHY may provide advisory services to individuals, families, businesses, trusts, estates, charitable institutions, pension and profit sharing plans, and other organizations. There are no minimum asset or income requirements to be a TIMOTHY client.

The advisory representatives of TIMOTHY may from time to time conduct educational workshops which may include presentations on financial planning, various investment and risk management strategies, college funding, estate and retirement planning and tax-saving strategies. TIMOTHY may charge a fee for providing these workshops and this would be outlined in the invitation if it is to be paid by the attendee rather than the workshop sponsor. Attendees are under no obligation to do so, but are welcome to explore individualized services with TIMOTHY. TIMOTHY also provides workshops for other investment professionals which focus on financial planning, business startups and practice management. Lastly, TIMOTHY may provide advisory services to other financial advisory firms on a sub-contractual basis or on an as needed basis.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

TIMOTHY measures investors goals, risk tolerance and time horizon through an interview process and two different questionnaires in an effort to determine investment strategies or a financial plan that, according to the Advisors' judgment, are best suited to fit the Client's needs. In providing its financial planning services, TIMOTHY looks to the long-term. After TIMOTHY evaluates the Client's financial needs, the Advisor will design investment and risk management strategies to help the Client achieve his or her financial goals. Casualty insurance (i.e. homeowners, auto, liability, etc) is reviewed only by Client request, and would be provided by an outside casualty firm.

If the Advisor provides specific investment strategies, this information may be based upon a number of concepts and determined by the type of investor. TIMOTHY investment recommendations reflect certain principles and considerations. We consider your investment accounts as a single integrated portfolio. We make recommendations to diversify the portfolio across several asset classes. Tax efficiency is important but is not the sole consideration in developing a strategy. Finally, we pay close attention to investment expenses and numerous other factors related to individual investment selection.

Investment strategies may include long-term and short-term purchases depending upon the individual needs of the client. The concept of asset allocation, or spreading investments among a number of asset classes (domestic stocks vs. foreign stocks; large cap stocks vs. small cap stocks; corporate bonds vs. government securities), is in the forefront of our strategies. Asset allocation seeks to achieve the most efficient diversification of assets, to lessen risk while not sacrificing the effectiveness of the portfolio to yield the

client's objectives. Since TIMOTHY believes that risk reduction is a key element to long-term investment success, asset allocation principles are a key part of the firm's overall approach in preparing advice for Clients.

TIMOTHY generally does not recommend specific individual equity securities or specific sectors within most asset classes. In general, we do not recommend individual company stocks or bonds. TIMOTHY's recommendations provide exposure to market sectors through funds that invest in a broad asset class.

The major asset classes TIMOTHY commonly recommends are U.S. Large Capitalization Stocks, U.S. Mid Capitalization Stocks, US Small Capitalization Stocks, Foreign Stocks, Alternative Asset Classes and Strategies, Short and Intermediate Fixed Income Securities, Cash and Cash Equivalents. Excluding retirement plan investment options, we generally recommend no-load mutual funds or Exchange-Traded Funds (ETF's) that represent either an index or managed portfolio of individual securities diversified within the target asset class. When recommending a specific fund, here are some of our criteria: pure no-load, expense ratio, performance, style, tenure, market capitalization, turnover ratio, and inception. Recommendations for or purchases of investments will be based on publicly available reports and analysis. In the case of mutual funds, recommendations will be based on reports and analysis of performance and managers, and certain computerized and other models for asset allocation. TIMOTHY also utilizes many sources of information including financial news and research materials.

Investing in securities involves risk of loss that clients should be prepared to bear. TIMOTHY in no way guarantees performance or results.

Although clients may re-engage our services at any time, TIMOTHY encourages the strategy of regular portfolio rebalancing. Periodic rebalancing is a disciplined way to, over time, sell (relatively) high and buy (relatively) low and maintain the portfolio risk profile. TIMOTHY may encourage the review and evaluations of client portfolios at least once a year. Depending on the client's individual circumstances, we may encourage more frequent review and rebalancing. Additionally, in environments with high volatility, we may encourage more frequent rebalancing for clients.

## **Item 9 – Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of TIMOTHY or the integrity of TIMOTHY's management. TIMOTHY has no history of any disciplinary action.

## **Item 10 – Other Financial Industry Activities and Affiliations**

TIMOTHY is engaged in fee-only hourly financial planning, as described more fully in Item 1. TIMOTHY may conduct seminars on financial planning or budgeting. TIMOTHY may provide advisory services to other financial advisory firms on a sub-contractual basis or on an as needed basis for their clients. TIMOTHY does not refer clients to other Investment Advisory Firms in return for a fee. Referrals may be provided only as a service to clients and as requested by clients, but we receive no compensation from the Advisory Firm.

TIMOTHY does have professional relationships with other third parties but receives no hard dollar compensation from any third party. TIMOTHY may receive small gifts from third parties as to do otherwise would appear ungrateful (see Item 14 for clarification). For the benefit of clients, TIMOTHY has made arrangements for clients to receive discounted services from some of these third parties. For example, TIMOTHY does not manage or custody any money, so we have made an arrangement with Fidelity Retail Services to assist clients with custodial services if they wish. This was developed solely for the benefit of the client and TIMOTHY receives no compensation. It is completely at the client's discretion whether to utilize this arrangement with Fidelity, maintain their current custodian or choose another custodial firm. It is not a requirement of being a TIMOTHY client to use any particular custodian. Examples of other third parties would include broker-dealers, investment companies, mutual funds, banking institutions, insurance agencies, accounting firms, law firms, real estate brokers, pension consultants, and other investment advisors. Some of our clients may also work for one of these third parties.

TIMOTHY has no affiliation with any third party.

## **Item 11 – Code of Ethics**

All information provided by clients to TFC and information and advice furnished by TIMOTHY to clients, shall be treated as confidential and not disclosed to non affiliated third parties, except as permitted by clients or as required by a role, regulation or Law of any regulatory or self-regulatory organization to which TFC or its associated persons may be subject. Former clients receive the same privacy protection as current clients. Clients are welcome to contact TFC with any questions or concerns relating to privacy.

### **TFC abides by NAPFA Code of Ethics (below):**

Objectivity: NAPFA members strive to be as unbiased as possible in providing advice to clients and NAPFA members practice on a fee-only basis.

Confidentiality: NAPFA members shall keep all client data private unless authorization is received from the client to share it. NAPFA members shall treat all documents with care and take care when disposing of them. Relations with clients shall be kept private.

Competence: NAPFA members shall strive to maintain a high level of knowledge and ability. Members shall attain continuing education at least at the minimum level required by NAPFA. Members shall not provide advice in areas where they are not capable.

Fairness & Suitability: Dealings and recommendation with clients will always be in the client's best interests. NAPFA members put their clients first.

Integrity & Honesty: NAPFA members will endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. NAPFA members will be diligent to keep actions and reactions so far above board that a thinking client, or other professional, would not doubt intentions. In all actions, NAPFA members should be mindful that in addition to serving our clients, we are about the business of building a profession and our actions should reflect this.

Regulatory Compliance: NAPFA members will strive to maintain conformity with legal regulations.

Full Disclosure: NAPFA members shall fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

Professionalism: NAPFA members shall conduct themselves in a way that would be a credit to NAPFA at all times. NAPFA membership involves integrity, honest treatment of clients, and treating people with respect.

At times the interests of the Advisor or related person's accounts may coincide with the interests of client's accounts; however at no time will the advisor or any related person receive an added benefit or advantage over clients with respect to these transactions. In any case, the advisor will generally be "last in" and "last out" for the trading day. The investment advisor will maintain a record of required personal securities transactions. All applicable rules of the investment advisors act of 1940 [the act] will be strictly enforced. The investment advisor will not permit insider trading.

TIMOTHY anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause TIMOTHY to recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which TIMOTHY, its affiliates and/or clients, directly or indirectly, have a position of interest. TIMOTHY's employees and persons associated with TIMOTHY are required to follow TIMOTHY's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of TIMOTHY and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for TIMOTHY's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of TIMOTHY will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of TIMOTHY's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is regularly monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between TIMOTHY and its clients. TIMOTHY's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting us at 630-681-0700.

## **Item 12 – Brokerage Practices**

TIMOTHY recommends or has recommended firms such as Scottrade, Fidelity, TD Ameritrade, Vanguard or similar broker/dealer firms. Recommendations are based upon the quality and cost of services provided along with specific client needs. Ultimately, it is the client who makes the decision as to where to execute their transactions, not TIMOTHY. TIMOTHY does not receive any commission, soft dollars, client referrals or any other benefits from recommending a particular broker-dealer.

TIMOTHY permits clients to choose the direct brokerage of their choice. Clients understand that it is their decision which broker-dealer to use and that they may be charged more money by not being in an aggregated account that allows for purchase of institutional shares.

## **Item 13 – Review of Accounts**

TIMOTHY focuses on providing financial planning services which may involve advice on income, cash flow management, retirement, financial independence, college funding, estate planning, investment portfolio issues, tax saving strategies, and risk management. These services are offered on an hourly or fixed fee project basis and terminate upon delivery of the plan/advice. The advice given may include the recommendation of annual reviews/updates and it would be the Client's responsibility to initiate additional services as needed.

TIMOTHY also provides consultation services on an hourly or flat fee basis, depending on the complexity of services, and when done, no reviews of the account are performed, unless provided for under the terms of the Engagement letter with the client. It is the client's responsibility to initiate additional services of TIMOTHY. TIMOTHY will not perform review of client accounts or financial plans unless the Client requests a review.

Clients receive standard account statements from investment sponsors and brokerage firms quarterly, monthly and as transactions occur, not from TIMOTHY. Clients engaging TIMOTHY for financial planning will only receive reports at the time of the plan presentation or a snapshot if engaged for follow-up services.

## **Item 14 – Client Referrals and Other Compensation**

TIMOTHY receives no compensation for client referrals. As a thank you, TIMOTHY gives a \$5 gift card to anyone who refers someone to us whether they become clients or not.

TIMOTHY employees attend conferences at which exhibitors have booths. Employees may accept trinkets at conference exhibit booths as long as the trinkets are less than \$50 in value. Employees may also receive gift baskets or similar items from other professionals, as long as they are less than \$50 in value. To do otherwise would appear ungrateful.

## **Item 15 – Custody**

TIMOTHY does not have custody of any client funds. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. TIMOTHY recommends clients carefully review such statements.

## **Item 16 – Investment Discretion**

TIMOTHY does not accept or have any discretionary authority to manage securities accounts on behalf of clients.

## **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, TIMOTHY does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. TIMOTHY may provide advice to clients regarding the clients' voting of proxies.

## **Item 18 – Financial Information**

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about TIMOTHY's financial condition. TIMOTHY has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding. TIMOTHY does not have any discretionary authority or custody of client funds or securities. We do not require or solicit prepayment of more than \$500 in fees per client six months in advance. If they wish, ongoing clients may purchase blocks of time in advance at a discounted rate to be maintained as a credit balance. This program is similar to buying a gift card for our services but any un-used balance is fully refundable at any time.

## **Item 19 – Requirements for State-Registered Advisors**

State registered investment advisors are required in this Item to identify the principal executive officer(s) and their background. As the President and Founder of Timothy Financial Counsel, Inc., Mark T. Berg oversees the financial planning process and management of the firm. He spends the majority of his time serving existing clients, but also focuses his efforts towards serving new clients in a secondary role supporting the TFC team.

Prior to starting TIMOTHY, Mark served as a Client Manager at a high-end, fee-only financial planning firm, Ronald Blue & Co and has provided fee-only counsel since 1995. He holds a B.A. degree in Economics from Wheaton College and is a CERTIFIED FINANCIAL PLANNER™ practitioner and NAPFA Registered Financial Advisor where he served on the National Board of Directors for NAPFA (2008-2011).

[End of ADV Part 2A: Firm Brochure]

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