

## BIOGRAPHY



**Timothy L. Voth**

Bend, OR

1342 NW Remarkable Drive  
Bend, OR 97701

1.541.389.6662 direct  
1.541.389.6663 fax

tim.voth  
@clark-consulting.com

Timothy L. Voth joined Clark Consulting in 1985, after working for seven years as a financial planning consultant. Mr. Voth offers his client's expertise cultivated from more than 20 years of experience in benefit planning and related financing strategies.

Mr. Voth specializes in the design and implementation of compensation and nonqualified benefit plans for officers and directors of financial institutions. He works with banks to develop an understanding of current and long-term needs; provides an analysis of existing compensation and benefit practices; and then prepares recommendations that address impact on cash flows, earnings, shareholder value, and other bank objectives to facilitate board approval. Mr. Voth also works with bank accountants, attorneys and consultants to provide a coordinated financial strategy utilizing bank-owned life insurance (BOLI) to minimize the impact of plan costs on earnings.

Mr. Voth has been a frequent guest speaker on benefit planning for a number of bankers' conferences, including the Oregon Bankers Conference, Montana Bankers Conference and the Oregon / Montana / Washington / Idaho Savings League Conference. He received a bachelor's degree from Oregon State University, and a master's degree at Lewis & Clark College in Portland, Oregon. In addition, Mr. Voth has completed numerous financial and retirement planning courses, has passed his Series 7 and 63 qualifying exams with the Financial Industry Regulatory Authority (FINRA) and is a licensed insurance representative.