

# Michael Tepperman, CFP®

## Senior Managing Director & Managing Partner



### Contact Michael Tepperman

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Michael Tepperman is a Senior Managing Director and Managing Partner of CRT Private Wealth Management, and affiliate of Oxford Harriman & Company in the Fairfield, New Jersey office.

In 2009, Michael and his partner Michael Ciano founded CRT Private Wealth Management. Michael started his career with Ryan, Beck and Company in Livingston, NJ, as a fixed income specialist. He has also served as President of the Northern New Jersey Estate Planning Council.

Also in 2009, Michael earned the CERTIFIED FINANCIAL PLANNER™ designation. The CFP® certification is the standard of excellence in financial planning. CFP® professionals meet rigorous education, training, and ethical standards, and are committed to serving their clients' best interests.

As a Financial Advisor and CFP® professional, Michael works with individuals to help them meet their short- and long-term financial goals. His advanced training focuses on investments and retirement planning, estate and tax planning strategies, and insurance planning.

Michael takes a comprehensive approach to investment planning and examines every element of a client's financial life, including debt management, cash reserves, insurance, estate investment planning and tax implications.

Michael graduated from Fairleigh Dickinson University with a degree in financial planning and lives in Randolph, NJ, with his wife, Ilyssa, and their three children, Sofie, Matthew, and Joshua.

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