



2014 Cleveland Five Star Wealth Managers

A Select AWARD

Finding a wealth manager who suits your needs can be a daunting task. In fact, many consumers have a hard time figuring out where to even begin.

Sometimes, a few simple questions can set one off on the right

path. Asking a wealth manager what makes working with him or her a unique experience can help you understand how they work and if their style meshes with your own. Further, asking a financial advisor to talk about any specialties they might have can help uncover skills you might find useful.

Ultimately, how do you find an experienced wealth manager who you feel comfortable working with? One who has high retention rates? One who has undergone a thorough complaint and regulatory review? One who has tenure in the industry?

Cleveland Magazine, *Inside Business* and Five Star Professional partnered to find wealth managers who satisfy 10 objective eligibility and evaluation criteria. Among many distinguishing attributes, the average one-year client retention rate for this year's award winners is more than 96 percent. Although this list is a useful tool for anyone looking for help in managing their financial world or implementing aspects of their financial strategies, it should not be considered exhaustive. Undoubtedly, there are many excellent wealth managers who, for one reason or another, are not on this year's list.

In order to consider a broad population of high-quality wealth managers, award candidates are identified by one of three sources: firm nomination, peer nomination or pre-qualification based on industry standing. Self-nominations are not accepted. Cleveland award candidates were identified using internal and external research data.

Determination OF AWARD WINNERS

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2014 Five Star Wealth Managers.

Eligibility Criteria - Required

1. Credentialed as an investment advisory representative or a registered investment advisor.
2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years.
3. Favorable regulatory and complaint history review.
4. Fulfilled their firm review based on internal firm standards.
5. Accepting new clients.

Evaluation Criteria - Considered

6. One-year client retention rate.
7. Five-year client retention rate.
8. Non-institutional discretionary and/or non-discretionary client assets administered.
9. Number of client households served.
10. Education and professional designations.

Research DISCLOSURES

- Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers.
- The Five Star award is not indicative of the wealth manager's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional, *Cleveland Magazine* or *Inside Business*.
- Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future.
- Five Star Professional is not an advisory firm, and the content of this article should not be considered financial advice. For more information on the Five Star award and the research/selection methodology, go to www.fivestarprofessional.com.
- 1,838 award candidates in the Cleveland area were considered for the Five Star Wealth Manager award. 151 (approximately 9 percent of the award candidates) were named 2014 Five Star Wealth Managers.

Regulatory Review

As defined by Five Star Professional, the wealth manager has not:

- Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine.
- Had more than a total of three customer complaints filed against them (settled or pending) with any regulatory authority or Five Star Professional's consumer complaint process.
- Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority.
- Filed for personal bankruptcy.
- Been convicted of a felony.

Five Star Professional conducts a regulatory review of each nominated wealth manager using the Investment Adviser Public Disclosure (IAPD) website. Five Star Professional also uses multiple supporting processes to help ensure that a favorable regulatory and complaint history exists. Data submitted through these processes was applied per the above criteria:

- Each wealth manager who passes the Five Star Professional regulatory review must attest that they meet the definition of favorable regulatory history, based upon the criteria listed above.
- Five Star Professional promotes via local advertising the opportunity for consumers to confidentially submit complaints regarding a wealth manager.
- Five Star Professional contacted approximately 1 in 12 households identified as having a high propensity to use the services of wealth managers in order to provide consumers the opportunity to submit complaints regarding a wealth manager.

For more information on the program, go to FiveStarProfessional.com/awards/cpa_epa_wm_program.php.

Award winners listed by primary services and listed alphabetically by last name.

Business Planning

Jonathan Robert Broadbent · Fintegra

Keven P. Prather · Business Private Client Group/Skylight Financial Group Page 10**Financial Planning**

Michael J. Baker · M.J. Baker Financial Advisors

Jeffrey R. Barone · Morgan Stanley

Lawrence Barrett · Sagemark Consulting/Lincoln Financial Advisors

John Timothy Becker · Ameriprise Financial Services, Inc.

Gregory Berlin · The Oasis Asset Management Group

Randall L. Bliss · Bliss Capital Advisors

Jeffrey Bogart · Bogart Cunix and Browning

Daniel L. Bonder · Beacon Financial Partners

Michael Bongers · Robert W. Baird & Company

Ernie Brass III · Money Concepts Wealth Management Page 12

Peter Butler · Ameriprise Financial Services, Inc.

Linda Cain · Morgan Stanley Page 9

Mark Anthony Ciulla · Capital Advisors

Thomas M. Compernelle · The Partners Group

Robert D. Coode · Skoda Minotti Page 9

Robert E. Coode · Skoda Minotti

Joseph Costanzo · Hantz Financial Services

Matthew Daugherty · Ameriprise Financial Services, Inc.

Jeremy DiTullio · Lincoln Financial Advisors

Jim Eismon · Valic

James Elios · Elios Financial Group Page 8

Laurie Facsina · LPL Financial

Frank Fantozzi · Planned Financial Services

Steven Carl Frederick · Ameriprise Financial Services, Inc.

Robert Fritts · Johnnycake Financial Services

Christopher T. Garvin · Brennan Financial Group Page 12

William J. Gordon · Redwood Financial Network Corporation

David Grano · Lincoln Financial Advisors

Timothy C. Hayes · RBC Wealth Management

Jim Henretta · ING Financial Advisers

Mark W. Hicks · Vantage Financial Group

Robert Hoffman · Thrivent Financial for Lutherans

Gerald J. Homola · MetLife Resources

Scott W. Huff · Cedar Brook Financial Partners

Kathleen Indiano · Indiano & Company CPAs Page 4

Todd Kalish · Morgan Stanley

Robert Karras · R. Karras Asset Management & Planning Page 10

Steven Kenski · MetLife Securities

Frank Kirchner · LPL Financial

Jeffrey Kitzberger · Olympus Wealth Partners

Joseph Kosek · Sagemark Consulting/Lincoln Financial Advisors Page 10

Daniel J. Lauletta · Cetera Advisor Networks

Michael A. Lewis · AXA Advisors

Amanda Lisachenko · Reed Financial Services

Rex Mack · Morgan Stanley

Dean Mandanici · U.S. Bancorp Investments

Scott John Marn · Benjamin F. Edwards & Company

Andrew J. Marusic · HW Financial Advisors

James McMillan · Skylight Financial Group

Kurt W. Mears · Advance Capital Management Page 8

Daniel Midgley · U.S. Bancorp Investments

Angela Monateri · Ameriprise Financial Services, Inc.

Gregory Morris · Capital Planners

Phillip Natale · AXA Advisors

Cheryl Norman · Plancorp

David Olson · Beacon Financial Partners

Janet Parkhurst · Raymond James Financial Services

Thomas Parkhurst · Johnnycake Financial Services

Douglas Atkinson Price · Capital Advisors

Patricia Quiñónez · Quiñónez & Associates/Ameriprise Financial Services, Inc. Page 6

Lynn Rasko · Morgan Stanley

James Reed · Reed Financial Services

Michael Roethler · Robert W. Baird & Company

Smita Samant · BDS Financial Network

Pamela Sandy · Confiance

James R. Schaffer, Jr. · Waypoint Partners/Lincoln Financial Advisors

Ashok Shendure · BDS Financial Network

Rajaneesh Shendure · BDS Financial Network

Robert F. Skrbis · Ameriprise Financial Services, Inc.

Jean Stefanov · LPL Financial

Leonard Gregoroy Stover · Ameriprise Financial Services, Inc.

Karen Lynn Suttman · Thrivent Financial for Lutherans

Eric Tolbert · Ameriprise Financial Services, Inc.

Laura Ann Tomco · Morgan Stanley Wealth Management Page 11

Raymond Matthew Tropp · Beacon Financial Partners

Nenad Tufekcic · ProInvest Financial

Donald Wagner · LPL Financial Page 11

Neil Ray Waxman · Capital Advisors

Dean Dirk Weemhoff · Beacon Financial Partners

Larry Werbel · Evolution Partners Wealth Management

William Witt · Vantage Financial Group

Delores Yezbak · Beacon Financial Partners

William Henry Zufall II · Raymond James Financial Services

Investments

Richard Lee Alt · Carnegie Investment Counsel

Robert A. Apple · Wunderlich Securities

Joseph S. Arnold · Foundation Wealth Advisors

Don Barrett · Barrett Financial Group

Steven Berman · Wells Fargo Advisors, LLC

Robert Bove · Stratos Wealth Partners Page 9

Dan Allan Bragg · Merrill Lynch

Justin Brock · U.S. Bancorp Investments

Rajdeep Chatterjee · Wells Fargo Advisors, LLC

Daniel J. Chavayda · LPL Financial

Bert Covell · LPL Financial

Wes Crowley · Merrill Lynch

Patrick De Nitto · Merrill Lynch

James Duralia · Wells Fargo Advisors, LLC

Steven Eppich · Eppich Asset Management

Gary Fishback · Wells Fargo Advisors, LLC

Michael Frayman · Raymond James

Thomas A. Gillen · Wells Fargo Advisors, LLC

David Alan Gomersall · Cornerstone Wealth Management

Joseph C. Granzier · Rehmann Financial

Thomas Haggerty · Morgan Stanley Wealth Management

Steven Hanousek · Wells Fargo Advisors, LLC

Brad Harte · Wells Fargo Advisors, LLC

Award winners listed by primary services and listed alphabetically by last name.

Patrick Edward Healy · Wells Fargo Advisors, LLC *Page 9*

William S. Hinton · Thrivent Financial for Lutherans
 Russell Howard · Redwood Financial Network Corporation
 Sunwook Jin · Redwood Financial Network Corporation
 Thomas Berry Johnson · Morgan Stanley
 Dennis Juvan · Infinex Investments
 John Klopp · Klopp Investment Management
 Gary J. Kovach · Tactical Investment Management
 Jacob Krecic · Wells Fargo Advisors, LLC
 Daniel Lane · Financial Management Strategies
 David Hoadley Lavelle · Edward Jones
 John Lee · Wells Fargo Advisors, LLC
 Jordan R. Lefko · Wells Fargo Advisors, LLC
 Dan Lescoezec · Hickory Asset Management
John C. Lipaj · True North Planning/ Raymond James *Page 5*
 Richard W. Lowrie, Jr. · Wells Fargo Advisors, LLC

Randal K. Mears · Mears Financial Service *Page 10*

Louis Anthony Mucci · Ameriprise Financial Services, Inc.
 Eric Nilson · Wells Fargo Advisors, LLC
 Adam Ours · Merrill Lynch
 Darrin Gene Plys · Ameriprise Financial Services, Inc.
 Michael Rabe · Rabe Stillman Investment Consulting Group
 Greg Randall · Beacon Financial Partners
 Stevan Raseta · Brennan Financial Group
 Stephen Reagh · Wells Fargo Advisors, LLC
 Melissa Reider · Cetera Advisor Networks
 William Ignatius Russo · Securus Financial Strategies
 Todd M. Schmidt · Advance Capital Management
 Seth Shalov · Mai Wealth Advisors
Scott Alan Simmerer · Raymond James Financial Services *Page 12*
 Henry Spain · Wells Fargo Advisors, LLC
 Tom G. Thacker II · Oppenheimer & Company

Dominic Tropiano · Key Investment Services *Page 12*

Eric Tyler · Wells Fargo Advisors, LLC
 Porter Vergon · Morgan Stanley Wealth Management
 Michael Vulku · Ameriprise Financial Services, Inc.
Warren S. Wernick · Wells Fargo Advisors, LLC *Page 7*
 Stephen Yarmesch · Riverview Research
 Steven M. Young · Financial Fitness Advisors/ Lincoln Financial Advisors
 Michael D. Zawatsky · The Oasis Asset Management Group
 Jeff Zemito · Skylight Financial Group
 John Zingales · Morgan Stanley
 William Zufall III · Zufall Financial Services

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Top five questions that wealth managers want clients to answer:

1. What are your goals and objectives with your finances?
2. What is your most pressing need right now?
3. Where do you see yourself in 5, 10, 15 years?
4. Where are all of your assets invested now?
5. What is important about money to you?

From research conducted by Five Star Professional, April 2011





Two-year winner Kathleen Indiano, Registered Representative, INVEST Financial Corporation, CPA, Financial Advisor

Kathleen Indiano

Multigenerational Legacy Consultants

- Wealth management for individuals and businesses
- Tax preparation — individuals, corporations, partnership, trusts and estates
- Comprehensive retirement planning

Areas of Focus: Legacy Planning/Transfer of Wealth, Wisdom, Knowledge, Values, Traditions and Faith From Generation to Generation

I'm honored to be selected for the Five Star Wealth Manager award.

Indiano & Company CPAs, Inc. is a multistate public accounting and financial planning firm. Kathleen works with clients and their families throughout the United States in the areas of wealth accumulation and portfolio management, cash flow, retirement income and legacy planning. Attorneys provide legal consultation to assist in the preservation and transfer of wealth and provide expertise in the effective transfer of

ownership for all types of business structures. Kathleen is passionate about the preservation of the family unit and desires to open the doors of communication in order to preserve and build upon the wisdom, knowledge, values, traditions and faith gained from each generation. Kathleen and her staff of qualified professionals are committed to the highest level of personal service and to meeting the needs, goals and objectives of our valued clients. Ongoing communication is a critical component of a true professional/client relationship and key to our success.



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The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 1,838 Cleveland wealth managers were considered for the award; 157 (9 percent of candidates) were named Five Star Wealth Managers.



2014 winner John C. Lipaj, Financial Advisor, AIF®

John C. Lipaj

Areas of Focus:

- Financial planning for individuals and families
- Retirement income strategies
- Investment consulting for retirement plans, endowments and foundations

It's an honor to be selected for this award in 2014.

I understand the sacrifices that my clients have had to make to build their life's savings. Knowing what they have gone through, I consider it a privilege to be the advisor that they have chosen to develop and guide their investment strategy.

Our firm's guiding principle is that "the best interests of our clients must always come first."

That's the reason that True North Financial & Investment Planning was founded: to provide our clients with a higher level of care and integrity in the handling of their family's financial legacy.



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Patricia “Patty” Quiñónez

Your Financial Well-Being, Your Values, Your Legacy — Our Mission



Two-year winner Patricia (Patty) Quiñónez, Financial Advisor, CRPC®, ADPA®



Areas of Focus: Financial and Retirement Planning, Estate and Tax Strategies

- Comprehensive and ongoing financial, investment and protection planning approach
- Simplifying the financial lives of busy, successful individuals and families
- Assisting with a confident transition to and through retirement

I have specialized in serving the needs of physicians and women for 17 years. What separates me from others is my one-on-one relationship with my clients and believing that financial planning is about peace of mind of having a plan in place. In offering personal attention we help you grow, manage and

protect your wealth by creating a living, breathing plan that can help you forge a clear path from today's realities to tomorrow's possibilities. We will help you stay on track toward your goals, while helping you implement strategies to protect and pass on your wealth. Your financial plan should be as unique as you are.



Quiñónez & Associates, a financial advisory practice of Ameriprise Financial Services, Inc.
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Investors should conduct their own evaluation of a financial professional as working with a financial advisor is not a guarantee of future financial success. Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc., Member FINRA and SIPC.

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Warren S. Wernick

Innovative Financial Strategies — Building a Powerful Partnership!



Left to right: Eric N. Kaleal, Melissa L. Zummo, two-year winner Warren S. Wernick, DeAnna M. Spear, Deidre A. Wise and Morris W. Beverage III

*Areas of Focus:
Investment Portfolio
Design and Management*

- 50-plus years of combined investment planning experience
- Dedicated to providing ongoing advice and exceptional service
- Personalized strategies for accumulating, preserving and transferring wealth

The Wernick Wealth Management Group of Wells Fargo Advisors is deeply committed to helping our clients achieve their financial goals and believe this is reflected in our passion for what we do and how we do it. We work closely with our clientele in the areas of lump-sum rollovers and in-service withdrawals from 401(k) plans. We strive to personally meet with our clients on a continual basis, so that we can be proactive based on the current financial environment. Our

affiliated offices in Mentor and Westlake, Ohio, are available for initial consultations and follow-up meetings.

Our dedication extends to the community where we work and live. The Wernick Wealth Management Group is proud to be a supporting sponsor of the American Red Cross Hero Awards for the third consecutive year.

The Wernick Wealth Management Group of Wells Fargo Advisors, LLC

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Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0114-03079 01/17/2014].

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Left to right: **Kim De Jesus**, Sales Assistant; **2014 winner Kurt Mears**, Vice President; **Todd Schmidt**, Senior Vice President

Advance Capital is committed to your ongoing financial success. We learn what is important to you and integrate your needs into a comprehensive financial strategy. Our team approach ensures that you receive the service, attention to detail and investment results you deserve. Advance Capital has a deep understanding of federal retirement benefits, AT&T and other lump-sum pension opportunities. We also provide 401(k) plan consultation, implementation and management.

Advance Capital Management

Strategy Behind Every Move™

- 27 years of providing sound financial advice
- Client-centered approach to planning
- Retirement plans: 401(k) and IRA solutions

Advance Capital Management

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Left to right: **Ann Escandon**; **2014 winner James Elios**, MBA, ChFC®, CLU®; **Rhonda Hill**

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Elios Financial Group

Envision | Enlighten | Enrich

- Comprehensive wealth management
- Retirement planning expertise
- Independent investment management



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Robert Bove

Wealth Advisor



Stratos Wealth Partners

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Scientifically Engineered, Globally Diversified

- Clients include business owners, individuals, families and businesses, including higher earner defined benefit plans and 401(k)s

Passive management versus active management: active management embraces the idea that a person can select individual stocks to achieve superior returns over market indexes. We believe that after investors pay trading cost, brokerage commissions, taxes and other related investment costs, actively managed investments are likely to fall below the market by the amount spent to exceed it.

Investment advice offered through Stratos Wealth Partners, a Registered Investment Advisor and separate entity from LPL Financial. Securities offered through LPL Financial, Member FINRA/SIPC.

Linda Cain

First Vice President,
Financial Advisor, CFP®



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Personalized and Caring Advice

- Understanding you and your expectations
- Developing a customized strategy
- Implementation, analysis and communication

Integrity is the foundation of everything we do at The Cain Group at Morgan Stanley. Personalized and customized service is what distinguishes us from our peers. We feel that communication is imperative to a successful relationship for sound investment planning.

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Robert D. Coode

Registered Representative



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Delivering on the Promise of Trust

- Comprehensive financial advice and planning
- Private wealth management solutions
- Insurance and risk management services

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Patrick E. Healy

Associate Vice President –
Investments, Financial Advisor



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Comprehensive Wealth Management

- Recognizing the uniqueness of every client
- Individually tailored investment strategies
- Long-standing client relationships and service

Patrick has worked closely with individuals, families, businesses and retirement plans for more than 30 years. Working together, they focus on identifying specific financial needs with the objective of creating a customized plan to best achieve those goals. Creating an investment portfolio, similar to building personal library or collection of fine books, requires attention to detail, knowledge of the marketplace and an ongoing search for quality.

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0114-02086].

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 1,838 Cleveland wealth managers were considered for the award; 157 (9 percent of candidates) were named Five Star Wealth Managers.



Robert Karras



President, Registered Investment Advisor, CFP®, CLU®, ChFC®

R. Karras, Asset Management & Planning, LLC

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www.rkarras.com

Objective, Independent Solutions

- Asset management/wealth creation
- Independent, objective advice
- Personal tailored financial planning

For the second consecutive year R. Karras of Asset Management & Planning is proud to be recognized as a Five Star Wealth Manager. Thanks to our loyal clients who have enjoyed another successful year. We will continue to focus on you and the mission to deliver the utmost attention so you can achieve your life's plan. Your success is our top priority. We are grateful for the opportunity to represent you and look forward to many years of future success.

Joseph S. Kosek



Financial Planner



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Creative Yet Practical Solutions

- Develop lasting client relationships
- Communicate complex concepts simply
- Possess integrity beyond reproach

I am honored to be recognized as a Five Star Wealth Manager. Since 1982, we have been advising wealthy individuals, professionals and business owners regarding effective wealth accumulation and management, income distribution, wealth transfer and life insurance analysis.

Joseph Kosek is a registered representative of Lincoln Financial Advisors Corp. Securities offered through Lincoln Financial Advisors Corp., a broker/dealer. Member SIPC. Investment advisory services offered through Sagemark Consulting, a division of Lincoln Financial Advisors, a registered investment advisor. CRN-799372-011614.

Randy Mears



Mears Financial Services, Inc.

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Randy@mearsfinancial.com

Your Trusted Financial Consultant

- Expert financial advice with ongoing oversight
- Tailored financial solutions
- Proactive expert analysis to keep you on track

As a Five Star Wealth Manager, my gratitude goes to all of my clients for their continuing trust and support.

Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser.

Keven P. Prather



CFBS, Mng. Partner, Business Private Client Group



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We specialize in creating unique comprehensive business transition plans for privately held and family owned companies in the small and lower end of the middle market.

Keven P. Prather is a registered representative of and offers securities, investment advisory, and financial planning services through MML Investors Services, LLC. Member SIPC. www.sipc.org. OJS:1660 W 2nd St., Suite 850, Cleveland, OH 44113 216-621-5680 CRN201601-179378.

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Laura Ann Tomco

Vice President/Financial Advisor



Morgan Stanley

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- Financial planning is a personal matter
- Communication begins with careful listening
- Experience with lifelong education

Laura Tomco, 2013 and 2014 Five Star Wealth Manager, has advice that is based on the individual client and is reviewed as that client's goals change. She works with the client's attorneys and accountants, so that a comprehensive plan is created. Laura has more than 25 years in the industry, and believes a good advisor never stops acquiring knowledge. She works on solutions for retirement, wealth accumulation, estate planning and risk control.

Morgan Stanley and its Financial Advisors do not provide tax or legal advice. Individuals should seek advice based on their particular circumstances from an independent tax advisor.
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Donald V. Wagner



Good Shepherd Financial

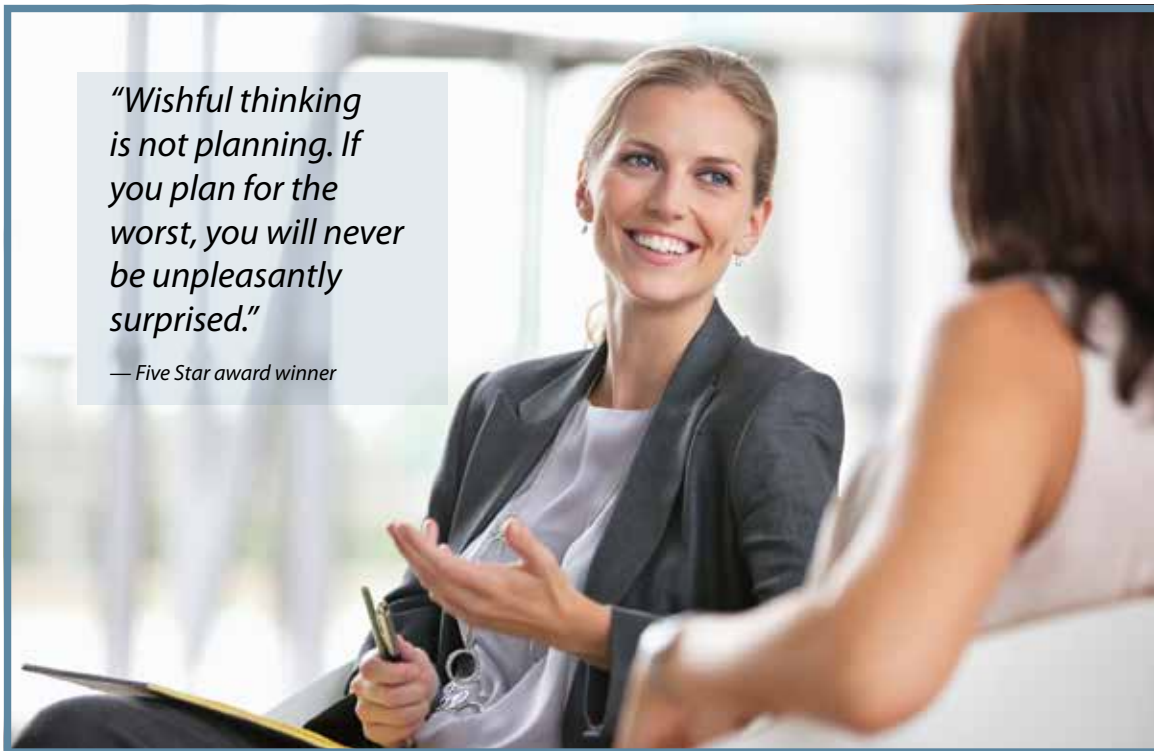
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"My clients are hardworking people who want to achieve a difference in their lives. We are real people with real lives. I want to help you secure and protect the things most important to you. My team focuses on relieving stresses and complications that arise when matching family goals with financial strategies. Together, we make these goals a reality everyday ... one client at a time."
— Don Wagner

Securities offered through LPL Financial, Member FINRA/SIPC.



"Wishful thinking is not planning. If you plan for the worst, you will never be unpleasantly surprised."

— Five Star award winner

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Ernie Brass
President, M.A.



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I have been a wealth coach with Money Concepts for 24 years. Our office focuses on providing planning for (1) cost-effective retirement plans for small businesses and nonprofit groups; (2) Individual 401(k) reviews with family income and asset preservation strategies.

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Scott A. Simmerer
Investment Advisor Representative, Financial Consultant



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As a 2013, 2014 Five Star Wealth Manager award winner, Scott A. Simmerer has more than 30 years of experience in the financial services industry. Scott advises clients on a broad range of wealth management strategies. He focuses on listening to each client. Everyone's needs and financial goals are unique.

Raymond James Financial Services, Inc. Member FINRA/SIPC. This award is bestowed by an independent third-party that is not affiliated with Raymond James.

“Find a financial planner who will take the time to educate you, eliminate the mystery and put you on the correct path.”

— Five Star award winner

Christopher Garvin
CFP®



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“You will never get rich by just saving money — you must invest in opportunities to build wealth.”

— Five Star award winner



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2014 Cleveland Five Star Accounting and Estate Planning Professionals

Determination of Award Winners

Award candidates who satisfied the following objective eligibility and evaluation criteria were named 2014 Five Star Certified Public Accountants or Estate Planning Attorneys.

Certified Public Accountants

Eligibility Criteria – Required

1. Credentialed Certified Public Accountant (CPA).
2. Actively employed as a credentialed professional in the accounting services industry for a minimum of five years.
3. Favorable regulatory and complaint history review.
4. Accepting new clients.
5. Spend more than 50 percent of their time on taxation or other accounting services.

Evaluation Criteria – Considered

6. One-year client retention rate.
7. Five-year client retention rate.
8. Number of clients served.
9. One-year billing realization rate.
10. Education and professional designations/certifications.

Estate Planning Attorneys

Eligibility Criteria – Required

1. Credentialed, licensed attorney.
2. Actively employed as a credentialed professional in the estate planning services industry for a minimum of five years.
3. Favorable regulatory and complaint history review.
4. A minimum of 50 percent of practice focus on estate planning services.
5. Accepting new clients.

Evaluation Criteria – Considered

6. Number of transactions in last 12 months.
7. Number of client households served.
8. Industry and board certifications.
9. Education and professional designations.
10. Pro bono activities.

Regulatory Review

As defined by Five Star Professional, the accounting or estate planning professional has not:

- Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine.
- Had more than a total of three customer complaints filed against them (settled or pending) with any regulatory authority or Five Star Professional's consumer complaint process.
- Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority.
- Filed for personal bankruptcy.
- Been convicted of a felony.

Five Star Professional conducts a regulatory review of each candidate. Five Star Professional also uses multiple supporting processes to help ensure that a favorable regulatory and complaint history exists.

- Each candidate who passes the Five Star Professional regulatory review must attest that they meet the definition of favorable regulatory history, based upon the criteria listed above.
- Five Star Professional promotes via local advertising the opportunity for consumers to confidentially submit complaints regarding a potential winner.
- Five Star Professional contacted approximately 1 in 12 households identified as having a high propensity to use taxation or estate planning services in order to provide consumers the opportunity to submit complaints regarding a potential winner.
- 300 award candidates in the Cleveland area were considered for the Five Star Certified Public Accountant award. 14 (approximately 5 percent of the award candidates) were named 2014 Five Star Certified Public Accountants.
- 487 award candidates in the Cleveland area were considered for the Five Star Estate Planning Attorney award. 4 (approximately 1 percent of the award candidates) were named 2014 Five Star Estate Planning Attorneys.
- The award methodology does not evaluate the quality of services provided.

Award winners listed by primary services and listed alphabetically by last name.

Accounting

Joyce Altrudi · Stabi Burnett & Company
 Brent Berkman · Berkman Jorgensen
 Masters & Stafman
 John Bonfiglio · BSB Partners
 Bernadette Capriato · Sustin Bartell
 Waldman & Fitzgerald
 Robert Casmer · Hobe & Lucas
 Pete Chudyk · Maloney & Novotny
 John Ciancibello · MAI Wealth Advisors
 Richard Conner · Conner & Associates
 Chris Costin · Costin & Company CPAs
 Frank Culkar III · Culkar Stachowicz &
 Company

Manohar Daga · Dingus and Daga

**Dominic D'Amore · D'Amore Tatman
 Group**

Scott Dann · Scott Dann, CPA

Joseph Degrandis · Degrandis & Degrandis
 CPAs

Estate Planning

Angela Carlin · Weston Hurd

Linda L. House · Linda L. House, Attorney
 at Law

Matthew Kadish · Kadish Hinkel & Weibel

Janet Lowder · Hickman & Lowder
 Company

Dominic M. D'Amore, Jr.
 CPA, CVA



D'AMORE TATMAN GROUP LLC
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 www.dtgroup.net

Many thanks to our clients for their trust and confidence over the years. Our success is the result of our highly skilled professionals working together as a team. Our firm's commitment to our clients has generated long-term, mutually rewarding relationships.