In a consumer study about dynamics between wealth managers and their clients, Five Star Professional polled wealth managers and consumers about communications. Both groups said that connecting three to four times a year is the right communications strategy, but expectations are not aligned in all areas:

- 29 percent of consumers want to be contacted by their wealth manager whenever events require an update; only 7 percent of wealth managers say they contact clients based on the impact of events.
- 63 percent of consumers say they receive the right amount of communication from their wealth manager.

From research conducted by Five Star Professional, April 2011.

Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies. Common examples of wealth managers are financial advisors, financial planners, investment advisors, tax advisors and estate planning attorneys.

How do you find a wealth manager with experience, who has a good base of clients with high retention rates, and who has undergone a regulatory and complaint review? And when you find them, are they accepting new clients?

HONOLULU Magazine, Hawaii Business and Five Star Professional partnered to find wealth managers who satisfy 10 objective eligibility and evaluation criteria that are associated with wealth managers who provide quality services to their clients. Among many distinguishing attributes, the average one-year client retention rate for this year’s award winners is more than 92 percent.

“Don’t listen to other people. Investi-gate for yourself. Be wary of advisers who say they never had a down year.”

— Five Star Wealth Manager

The 2012 Five Star Wealth Managers are a select group, representing less than 2 percent of the wealth managers in the state of Hawaii. 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. Hawaii award candidates were identified using internal and external research data, including a survey to more than 1,300 registered financial services professionals and all identified financial service companies in the area that are registered with FINRA or the SEC.
Determination of Award Winners

Award candidates who satisfied 10 objective eligibility and evaluation criteria that are associated with wealth managers who provide quality services were named 2012 Five Star Wealth Managers.

Eligibility Criteria – Required

1. Credentialed as an investment advisory representative (IAR), a FINRA-registered representative, a CPA or a licensed attorney.
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 (the average one-year client retention rate of this year’s award winners is more than 92 percent).
7. Five-year client retention rate.
8. Non-institutional discretionary and/or non-discretionary client assets administered (this year’s award winners administer an average of $61 million in client assets).
9. Number of client households served (on average, this year’s award winners serve 265 households).
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, HONOLULU Magazine or Hawaii 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/methodology, go to www.fivestarprofessional.com.
- 835 award candidates in the state of Hawaii were considered for the Five Star Wealth Manager award. 125 (approximately 15 percent of the award candidates) were named 2012 Five Star Wealth Managers. The 125 award winners represent less than 2 percent of the total wealth managers in the state.

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. More than 6,500 households in the state of Hawaii were contacted.

The Five Star Wealth Manager selection criteria was updated for the 2012 award year. 2005 - 2011 Five Star Wealth Managers scored highest in overall satisfaction based on feedback from clients, peers and industry experts. No more than 7 percent of wealth managers receive the award each year. The selection process for the 2005 - 2011 award winners can be found at www.fivestarprofessional.com/2011/wealth_managers_research_overview.php.

Insights from Five Star Wealth Managers

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

“Clients don’t care how much you know until they know how much you care.”

“Only invest in something that you understand.”

“What matters most is how you recover from setbacks.”

The Five Star award goes to less than 7 percent of wealth managers.
Five Star Wealth Managers. Award winners listed by primary services and listed alphabetically by last name.

**Estate Planning**
Rhonda Griswold - Cades Schutte
Kristie Lee - Attorney at Law
John Matsumoto - Rulon & Matsumoto
Joe Moss - Attorney
Dwight Muraoaka - Dwight K. Muraoaka, Attorney at Law
Michelle Ogata - Ogata Estate Planning Group

Stephen Reese - Law Office of Stephen H. Reese
Curtis Saiki - First Hawaiian Bank
James Starshak - Carlsmith Ball
Scott Suzuki - Scott C. Suzuki, Attorney at Law

Gregg Takara - Morgan Stanley Smith Barney
Karen Temple - Karen Temple, Attorney at Law
Curtis Yuen - Law Offices of Curtis B. K. Yuen

**Financial Planning**
Aric Ahlgren - Thrivent Financial
Kamimoto Allen - Kamimoto Financial Group
Joanna Amberger - 3 Financial Group
Marcia Anton - Anton Financial
John Araki - Ameriprise Financial Services, Inc.
Kevin Asano - Pacific Rim Legacy Group
Saxon Barrett - Barrett Wealth Management
Jimmy Bennett - Morgan Stanley Smith Barney
Lesley Brey - L.J. Brey
Douglas Brown - First Command Financial Planning
Jean Calles - Ameriprise Financial Services, Inc.
David Chang - WealthBridge
Brian Ching - Wedbush Securities
Jonathan Countess - Merrill Lynch

Heidi Cregor - Financial Architects of Hawaii
Jennifer Du-Yung - Ameriprise Financial Services, Inc.
Matthew Haley - McKeague & Haley
Gail Hamada - Ameriprise Financial Services, Inc.
Michael Hecker - Principal Financial Group
Mel Hertz - Derand Capital Mangement Group
Leslie Hidaka - Morgan Stanley Smith Barney
Eric Higashihara - Ameriprise Financial Services, Inc.

David Hirokane - Ameriprise Financial Services, Inc.
Christina Hom - Morgan Stanley Smith Barney
Arnold Honda - Arnold K. Honda JD & Associates
Charles Horsman - Ameriprise Financial Services, Inc.
Kenneth Ikeda - Morgan Stanley Smith Barney

Shirley Ikehara - Ameriprise Financial Services, Inc.
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Bradley Iragaki - AXA Advisors
Jerri Jessop - Ameriprise Financial Services, Inc.
Ronald Kam - First Allied Securities

Grant K.T. Kubota - Morgan Stanley Smith Barney
Gaylien Larita - Ameriprise Financial Services, Inc.
Roberta Lee-Driscoll - Roberta Lee-Driscoll

Chieh Fu Lu - First Hawaiian Bank
Elliott Luke - Commonwealth Financial Network

Richard May - First Hawaiian Bank
Kanani Miyahira - American Savings Bank
Bryce Miyamoto - Securities America
George Murakami - Ameriprise Financial Services, Inc.

Bryan Nakamoto - Spectrum Wealth Management
William Oliver - First Command Financial Planning
Shelia Pang - Ameriprise Financial Services, Inc.
Loretta Poe - Ameriprise Financial Services, Inc.
Daniel Robertson - Ameriprise Financial Services, Inc.

Joseph Rothstein - Ameriprise Financial Services, Inc.
Valerie Schmidt - Ameriprise Financial Services, Inc.
Joanne Shimada - LPL Financial

Ross Shimokawa - Ameriprise Financial Services, Inc.
Marvin Silva - Ameriprise Financial Services, Inc.
Kathryn Skillington - First Command Financial Services
Gabe Stepanic - Coda Financial Group
Bradford Tom - Securities America

Teresa Tyler - First Command Financial Planning

Vaughn Victorino - Ameriprise Financial Services, Inc.
Joanne Watanabe - Ameriprise Financial Services, Inc.

Jeff White - Retirement-Coach/Jeff White, CFP
Janet Williams-Reyes - WR Financial
Gordon Yee - YetCorp Financial
Susan Young - American Savings Bank

**Insurance**
Adela Chung - Spectrum Wealth Management
Gordon Hammond - Carlson Hammond
Jeffrey Ling - MassMutual

Deborah Ayala - Edward Jones

Peter Backus - Morgan Stanley Smith Barney
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George Buck - Raymond James Financial Services
Harlan Cadinha - Cadinha & Company
Kalealoa Cadinha-Puaa - Cadinha & Company
Ramona Ching - Wells Fargo Advisors, LLC

Dann Derrick - First Honolulu Securities
Jodie Duval - First Hawaiian Bank
Barbara Fukushima - Merrill Lynch
Len Fukushima - Merrill Lynch
Glenn Goya - Morgan Stanley Smith Barney
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Scott Hampton - Edward Jones
C. Ryan Holt - Edward Jones
Barry Hyman - FIM Group

Ronald Ikeda - Morgan Stanley Smith Barney
Mark Imada - First Hawaiian Bank
Daniel Kim - Merrill Lynch
Jensen Kono - Morgan Stanley Smith Barney
Rob Lansdell - Edward Jones

Cynthia Schnack Lee - Wells Fargo Advisors, LLC
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Miri Lee - New England Financial
Wang Kar Lee - Morgan Stanley Smith Barney
Preston Lentz - Cadinha & Company
Keith Marrack - Edward Jones
Cory Nakamura - Lee Financial Group
Lane Nakashima - Commonwealth Financial Network

Neil Rose - Cadinha & Company
Inga Seifert - Edward Jones
David Shimana - First Allied Securities
Shane Shimatsu - Edward Jones

David Shores - Morgan Stanley Smith Barney
Paul Soriano - Coda Financial Group
Mike Strada - Morgan Stanley Smith Barney
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Seitoku Takahashi - American Savings Bank
Sandra Tokouke - Merrill Lynch

Rodney Tong - CPS/HawaiiUSA Investment and Insurance Services
Bradley Tothower - Cadinha & Company

Michael Tottori - First Hawaiian Bank
Julie Ushio - Wells Fargo Advisors, LLC
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Dindo Vinca - Wells Fargo Advisors, LLC

Colin Watanabe - National Securities Corporation
Derek Wickes - Morgan Stanley Smith Barney
Page 7
Vernon Wong - First Hawaiian Bank

Douglas Yee - Morgan Stanley Smith Barney

Bernard Yip - First Hawaiian Bank

**Investments**

Peter Tsukazaki - Tsukazaki & Associates

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Arnold K. Honda, JD & Associates

Trust, Service and Sustainability

- Wealth management
- Estate preservation
- Retirement planning

Designation: JD
Wealth Creation and Preservation with Investments and Insurance

What differentiates our team is that we are deeply passionate in providing the best individualized service as possible. Arnold K. Honda, JD & Associates, works in partnership with Occidental Underwriters of Hawaii, which has serviced the people of Hawaii for more than 78 years.

Client Approach:
Service clients like family

Education:
BA (UCLA), JD Hastings College of the Law

Accomplishments:
MDRT Top of the Table, Circle of Honor Society

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Office: (808) 527-8809
Arnold@ArnoldHonda.com • www.ArnoldHonda.com
First Hawaiian Bank Wealth Advisors

Our Team Provides Tailored Solutions to Meet Your Needs

Left to right: 2012 winners Bernard Yip and Mark Imada; two-year winners Chieh Fu Lu, Curtis Saiki and Jodie Duvall; 2012 winner Michael Tottori, two-year winners Richard May and Vernon Wong

• Service: An integrated team of professionals serving as your trusted advisors
• Solutions: A full range of personal and business wealth management services
• Security: A 153-year history of serving the financial needs of Hawai‘i as the state’s oldest and largest bank

Our team of highly qualified and experienced personal wealth advisors includes: Investment, Tax and Insurance Professionals, Attorneys, and Trust officers

We offer a full range of individualized client services to support your specific financial needs and family values.

Our comprehensive suite of services include investment, insurance and estate planning, as well as trust administration. These services are tailored to meet your objectives for asset growth, protection, distribution and administration. To get started today, simply contact your banker or stop by any conveniently located branch.
Grant K.T. Kubota
Vice President – Wealth Management
CERTIFIED FINANCIAL PLANNER™

- Providing personalized services that reflect your individual goals and family values
- Designing solutions that help preserve wealth and minimize taxes
- Planning for the transfer of assets to loved ones

Areas of Focus: IRAs, Roth IRAs, IRA Rollovers, 401(k)s, Tax-Free Income, Lifetime Income

Grant Kubota provides comprehensive wealth management services to meet your individual financial goals and family values. His services include estate, philanthropic and retirement planning; investment analysis and portfolio management; and evaluation of life and long-term care insurance.

He is a CERTIFIED FINANCIAL PLANNER™ professional and Chartered Retirement Plans Specialist™. A former CPA, he has a diverse professional and educational background. Prior to joining Morgan Stanley Smith Barney, he practiced as a CPA with the global accounting firm KPMG. He holds an MBA degree and is a graduate of Punahou School.

In 2011, he was also recognized as being one of Hawaii’s Top Wealth Managers by Pacific Business News, in partnership with the National Association of Board Certified Advisory Practices.

To learn more about his wealth management services, please contact him at (808) 525-7921 or visit www.fa.smithbarney.com/kubota.

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The Strada/McRoberts Team at Morgan Stanley Smith Barney

Ranked No. 1 Financial Advisor in Hawaii in 2009, 2010 and 2011 by Barron’s Magazine

- Comprehensive wealth management and advanced financial strategies
- Customized portfolio management: fixed income, equity, commodity, currency, alternative investments
- Clients include: individuals, small businesses, retirement plans, trusts, foundations and estates

Areas of Focus: Comprehensive Wealth Management, Retirement Planning, Business Planning and Estate Planning

Designations: Senior Institutional Consultant, Certified Investment Management AnalystSM, Corporate Retirement Plan SpecialistSM

The single focus of the Strada/McRoberts Team at Morgan Stanley Smith Barney is providing our clients with advice that they can rely on, and investment solutions designed for their unique financial needs.

With extensive financial industry and investment experience, we provide our clients with sophisticated, tailored investment strategies that reflect their individual objectives, lifestyle expectations, cash-flow needs and legacy planning.

We want to thank our clients for their loyalty and commitment over the years, and we look forward to continuing to meet and exceed their expectations for many years to come. If you are interested in learning more about our services, feel free to contact us any time.

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Backus, Kubo & Cooke

Humble Thanks to Our Clients

- Graystone Institutional Consulting
- Family Wealth Director

Peter Backus, CFA® – Sr. Vice President, Wealth Advisor
Davin Kubo, CIMA® – Sr. Vice President, Wealth Advisor
Catherine Cooke – Vice President, Wealth Advisor

We wish to profoundly thank our clients who have been so gracious in their ratings of our services. Both our institutional and individual clients feel like extended family in our lives.

We continue to strive to provide extensive institutional consulting services for pensions, Taft-Hartley and foundations, as well as innovative income strategies for individuals.

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Gail M. Hamada

Lifetime Financial Planning Built on Loyalty and Support

- Customized and comprehensive approach
- Provide simple, but effective solutions
- More than 20 years of experience

Title: Financial Advisor
Designations: CFP®, CRPC®

As an Ameriprise Platinum Financial Services® practice advisor, I believe in putting the needs of clients first and foremost. I will get to know you and your dreams, and because our relationship is not just a one-time meeting but ongoing, I can help make all the difference in your plan, your life and your ability to plan to achieve your dreams. You may feel more confident knowing that you have a plan in place as your life changes.

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David Hirokane
Better Informed Financial Decisions

• Retirement strategies, wealth management and tax-planning strategies
• Estate planning strategies and risk-management
• Comprehensive financial planning approach

Designations: CFP®, CLU®, CRPC®

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We haven’t taken a bailout; neither have we. Retire on your terms. The first step in reaching your goals is reaching the person who can help you achieve them. I help generations achieve their dreams.

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Joseph Rothstein
An Ameriprise Platinum Financial Services® practice

• Dynamic retirement income strategies
• Customized investment management
• Comprehensive financial planning

Financial Advisor, CERTIFIED FINANCIAL PLANNER™
CFS®, Certified Fund Specialist®

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We believe that the true measure of financial security is peace of mind about your future, grounded in a solid financial blueprint. Our process of analyzing your unique situation and goals leads to specific plans for wealth management, retirement income, tax and estate planning strategies. We pride ourselves on exceptional service to help you reach the goals that are closest to your heart, through a relationship based on personalized, knowledgeable advice.

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Communication, clarity and trust are the foundations of my business. Over the past 25 years, I have worked with clients to clarify their financial goals and create investment strategies to fit their needs. Whether it is retirement plans for individuals or businesses, college savings, estate investment planning, life or long-term care insurance, my goal is to help my clients develop and monitor their investment plans.

Adviser 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. (1211-2712 12/11).
Financial Planning for the Future

- Disciplined approach to financial planning
- Personalized and ongoing client service
- Strategic and comprehensive solutions

Title: Financial Advisor
Designations: CFP®, CFS®

I believe success should be measured not just by your financial well-being, but by how confident you feel about your future. My mission is to help you reach your financial goals through a personal relationship based on knowledgeable advice tailored to your individual needs. My efforts are designed to support you achieving your goals and to help give you confidence regarding your financial future.

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Thank You to My Valued Clients

- Goal-driven estate planning
- Thoughtful and comprehensive legal service
- Serving clients with integrity and compassion

Principal, Attorney at Law
Juris Doctor

Michelle Ogata believes that each client is unique and deserves personalized service, customized planning and a professional relationship built on trust. Her vast knowledge of the law and her ability to connect with clients on a personal level has been the foundation of her success. As a proud mother and wife, Michelle brings compassion to her work with an understanding of family values and the importance of caring for loved ones.

Focus: Estate Planning, Trust and Estate Administration, Probate, Elder Law, Medicaid Planning and Special Needs Planning.

From research conducted by Five Star Professional, April 2011
Providing Financial Planning for a Lifetime

- Retirement strategies/tax planning strategies, wealth mgmt.
- Estate planning strategies and risk management

Dedicated to the service and support of clients
Financial Advisor, CFP®

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Building Futures.

- Retirement income planning
- Multi-generational planning
- Wealth preservation and legacy strategies

Financial Advisor
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Anas of Focus: Financial Planning, Investments, Taxation

Both a licensed Financial Advisor and an IRS Enrolled Agent, Heidi A. Cregor, EA, offers a unique, integrated approach combining personalized investment advisory and financial planning expertise with “side by side” tax planning and tax preparation service.

As an Ameriprise Platinum Financial Services® advisor, I believe in putting the needs of my clients first and foremost.

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“Don’t listen to other people. Investigate for yourself. Be wary of wealth managers who say they never had a down year.”

— Five Star award winner
Five Star award information: fivestarprofessional.com — FS 13

The first step in reaching your goals is reaching the person who can help you achieve them.

Investors should conduct their own evaluation of a financial professional as working with a financial advisor is not a guarantee of future financial success. Ameriprise Financial Services, Inc., Member FINRA and SIPC.

“Financial planning is a holistic approach to financial well-being.”
— Five Star award winner