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?

Los Angeles magazine 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. Los Angeles award candidates were identified using internal and external research data.

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 or Los Angeles magazine.
- 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 investment advice. For more information on the Five Star award and the research/selection methodology, go to www.fivestarprofessional.com.
- 2,374 award candidates in the Los Angeles area were considered for the Five Star Wealth Manager award. 298 (approximately 13 percent of the award candidates) were named 2016 Five Star Wealth Managers.

Determination of Award Winners
Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2016 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.

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.

For more information on the program, go to www.fivestarprofessional.com/wm_program.

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.
Brad Creger is the best-selling co-author of both “UNcommon” with Brian Tracy and “The Soul of Success” with Jack Canfield. He’s also the President and CEO of Total Financial Resource Group, Inc. (TFRG). According to Brad, however, his most important responsibility is raising his two beautiful children, Alexandra and Nicholas, along with the help from his wife Sheri.

Brad believes family comes first, and he and his wife Sheri serve clients as if they were family. If that’s not what you’re looking for in a financial advisor, then Brad may not be your guy. On the other hand, if family is as important to you as it is to Brad and Sheri, then they would like to invite you to come in and get a second opinion on your wealth management planning.

The TFRG “second opinion” will provide you with a written evaluation of your living trust documents, most recent tax returns, insurance coverages and your investments. The money that TFRG could potentially save you in unnecessary taxes, lower insurance premiums and/or lower investment fees could be saved and invested; or spent, thereby increasing your standard of living.
No matter what your financial goals are... a second opinion can help make sure you and your family are on the right path.

Call TFRG today to schedule a time to sit down together with Brad and Sheri for a no-obligation second opinion. When you do, Brad will give you a free signed copy of one of his latest books.

TFRG serves families with $250,000 or more in investable assets.

One of the most common recommendations from financial advisors these days is mutual funds.

We went in a different direction ... Scan the QR code or visit www.tfrgroup.com/S5 to download our FREE Special Report and learn why we think most people shouldn't use mutual funds.
Jennifer Kim
Senior Partner, M.S., CFP®, CMFC®, ChFC®, CLU®

Jennifer is a registered representative of Signator Investors, Inc. and a licensed, independent insurance broker with Signature Comprehensive Insurance Services, LLC (SCIS). She has been in the investment management and insurance business since 1993. As a senior partner at Signature Estate & Investment Advisors (SEIA), Jennifer addresses her clients’ unique goals and objectives by creating an unbiased investment, estate or financial plan. She is committed to the development of meaningful client relationships and adhering to the firm’s core values of growing, preserving and protecting her client’s legacy through comprehensive and ongoing wealth management. She tailors each investment management portfolio to service individual needs, conducting business with integrity; maintaining her clients’ long-term goals is her absolute priority.

About SEIA
SEIA is a registered investment advisory that offers wealth management services tailored to the high-net-worth individual. The firm also achieved another significant milestone when it reached $5 billion AUM as of October 15, 2015.

Three-year winner Jennifer Kim

Jennifer is proud to offer:

- A private client service experience and individual attention for high-net-worth clients
- Portfolio customization that addresses each client’s unique financial needs
- The institutional strength of SEIA coupled with personalized wealth management strategies

Jennifer specializes in:
- Portfolio management
- Retirement planning
- Estate and legacy planning
- Philanthropic and family foundation management
- Corporate benefits

**America’s top 100 independent financial advisors, as identified by Barron’s. The ranking reflects the volume of assets overseen by the advisors and their firms, revenues generated for the firms and the quality of the advisors’ practices. Brian D. Holmes, President and CEO, as named in Barron’s. Registered Representative/Securities offered through Signator Investors, Inc. Member FINRA, SIPC, 2121 Avenue of the Stars, Suite 1600, Los Angeles, CA 90067, 310-712-2323. SEIA, LLC and its investment advisory services are offered independent of Signator Investors, Inc. and any subsidiaries or affiliates. JK CA Ins. 0B11807. **SEIA and affiliates.

**A Higher Level of Success Requires a Higher Level of Expertise**

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria — required: 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; feedback may not be representative of any one client’s experience; 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. 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. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. 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 client’s 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 or this publication. 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. For more information on the Five Star award and the research/selection methodology, go to fivestarprofessional.com. 2,374 Los Angeles wealth managers were considered for the award; 298 (13 percent of candidates) were named 2016 Five Star Wealth Managers.
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John Lindsey’s fundamental investment philosophies are consistent with conservative, long-range goals, helping clients accumulate wealth through sound diversification strategies. John founded Lindsey & Lindsey Wealth Management in 2012 to better serve his client base with an expanded universe of investment offerings. John’s daughter, Christina Lindsey Orta, joined his team in July 2014, bringing more than ten years of experience to Lindsey & Lindsey. Lindsey & Lindsey Wealth Management offers only independent, objective investment advice dedicated to helping clients build wealth and protect their hard-earned assets, recommending only those products and services that can be tailored to suit their clients’ unique needs.

The team at Taylor Wealth Management, a private wealth advisory practice of Ameriprise Financial Services, Inc., provides the knowledge and level of service necessary for the affluent client. With more than 80 years of combined financial services experience, we are committed to understanding and anticipating the expectations of high-net-worth individuals. We have convenient meeting locations in Glendale, Palmdale and Woodland Hills.

Left to right: San T. Pham, CFP®, Financial Advisor; Roxanne M. Annand, Associate Financial Advisor, Client Service Specialist; five-year winner Jeffrey A. Taylor, ChFC®, CLU®, Private Wealth Advisor; John Pulver, CFP®, Financial Advisor; Alan T. Loor, Client Service Specialist; Renee M. Molineno-Nelson, Administrative Assistant

Jeffrey A. Taylor
ChFC®, CLU®, Private Wealth Advisor

Taylor Wealth Management, a private wealth 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. Ameriprise Financial Services, Inc., Member FINRA and SIPC.

Customized, Personal Service

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Jean D. Koehler
CLTC, Financial Advisor

- Retirement, wealth preservation and estate planning strategies
- Investments and insurance
- Experience, integrity and dedication

When You Have the Right Financial Advisor, Life Can Be Brilliant

Arthur D. Kraus and Mitchell S. Kraus

- Because It’s Your Legacy™
- Multigenerational wealth management
- Philanthropic planning and socially responsible options

Working With You, Your Family and Your Values

Capital Intelligence Associates is a family-owned and -operated financial planning and wealth management firm with a focus on providing objective and comprehensive financial guidance from an independent perspective. Our team brings you more than 70 years of collective industry experience with associates who have attained the certifications of CERTIFIED FINANCIAL PLANNER™ practitioner (Mitchell Kraus), Chartered Financial Consultant®, Chartered Life Underwriter® and Chartered Advisor in Philanthropy®. Multigenerational guidance ... from our family to yours.

Arthur D. Kraus and Mitchell S. Kraus are registered representatives with and securities are offered through LPL Financial. Member FINRA/SIPC. CA Ins. 0196735.
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**Putting Our Clients’ Interests First**

**Bennett Cale**
President

Cale Financial Management, Inc. is an independent, fee-only registered investment advisor. We receive no security product commissions or corporate incentives. Our investment recommendations are influenced only by a desire to see you succeed. At CFM, our philosophy is simple: Your success is our success.

**Yuji Chao**
Vice President, Financial Advisor

Wealth can provide opportunities, but it can also create significant challenges. With our planning-based approach, we work closely with you to help:
- Customize an investment plan based on your unique financial goals
- Adjust your investment plan to accommodate life events and changes
- Simplify the process and help you understand your options

We’re fluent in English and Japanese, and look forward to helping you.

**Morgan Stanley**
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Terrence Gomes believes that when it comes to financial planning, it is not a one-size-fits-all plan. He has taken a custom approach to providing solutions for his clients to advise them on how to reach their financial goals. Give Terrence a call today.

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Tammy Trenta · EP Wealth Advisors

Financial Planning

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Kathleen Adams · SEIA
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Carlos Getino · Ameriprise Financial Services, Inc.
Laura Gilman · KCS Wealth Advisory
Jose Godinez · Ameriprise Financial Services, Inc.
Adam S. Goldstein · Ameriprise Financial Services, Inc.
Shawn McElderry · Trilogy Financial Services, Inc.

“...you will never make it. You have to genuinely want to make a difference in your clients’ lives.”

— Five Star award winner

Sayeed Hasmat · Morgan Stanley
Victor Hazard · HD Vest
Jeremy Heath · Morgan Stanley
Carolyn Hemann · Ameriprise Financial Services, Inc.
Andrew Horowitz · Morgan Stanley
Bruce Horowitz · Innovative Wealth Strategists
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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. Eligibility criteria — required: 1. Credential 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. Subject to any 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; C. Violated any regulatory authority’s consumer complaint process; D. Filed for personal bankruptcy; E. Been convicted of a felony; F. Fulfilled their firm review based on internal standards; G. Accepting new clients; H. Evaluated identify 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. Wealth managers do not pay to be considered or placed on the list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. 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 client's 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 or this publication. 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. For more information on the Five Star award and the research/selection methodology, go to fivestarprofessional.com; 2,734 Los Angeles wealth managers were considered for the award; 298 (13 percent of candidates) were named 2016 Five Star Wealth Managers.
Award winners listed by primary services and listed alphabetically by last name.

**Banking**

Dan Kutzkey - Maxwell Financial Group
Michael Ladge - Morgan Stanley
Christopher Laubach - Ameriprise Financial Services, Inc.
Jin Lee - Mainstream Capital Partners
Ryan Lijiegren - Ameriprise Financial Services, Inc.
James Loken - Thrivent Financial
Jennifer Han Malek - JHM Wealth Management
Kevin Marumoto - Ameriprise Financial Services, Inc.
**Shawn McElderry - Monarch Wealth & Retirement Strategies Page 10**

Alfred McIntosh - McIntosh Capital Advisors
Gregory Meyer - Pash & Benson International
Jennifer Mulder - Pathway Financial Services
Jon Neuhaus - Morgan Stanley
Nicholas Nino - Ameriprise Financial Services, Inc.
Rene Nourse - Urban Wealth Management
Chris Nowakowski - LPL Financial
Joe O’Boyle - Voya Financial Advisors
James O’Grady - Braemar Wealth Management
Paul Okawa - Planned Asset Management
Nikolas Okita - Ameriprise Financial Services, Inc.
James Olson - Olson Investment Management
Amit Patel - Ameriprise Financial Services, Inc.
Joseph Pates - Ameriprise Financial Services, Inc.
Elizabeth Pell - Morgan Stanley
Audrey Pierson - Householder Group Estate and Retirement Specialists
Erika Puzik - Ameriprise Financial Services, Inc.
Brian Raat - Wedbush Securities
Jorge Ragde - Morgan Stanley
Vicky Ranguesbin - Ameriprise Financial Services, Inc.

**Gail Reid - Ameriprise Financial Services, Inc.**
David Richardson - HD Vest

**Dennis Rose - Premier Financial Consultants Page 8**
Sharone Rotkopf - LPL Financial
Theodore Saade - Signature Estate & Investment Advisors
Charles Salfty - LPL Financial
Robert Saunders - Morgan Stanley
John Schlatter - Salient Consulting Group
James M. Schneiderman - Morgan Stanley
Robert Schwartz - Morgan Stanley
David Shidoosh - Morgan Stanley
Ayal Shmilovich - LPL Financial
Maria Shubskaya - Morgan Stanley
Robert Smootherman - Ameriprise Financial Services, Inc.
Elijah Souza - LPL Financial
Jeff Stark - Jeffrey K. Stark & Associates
Quentin Stella - The Stella & Stella Group/Morgan Stanley
Andrew J. Stout - Stout Wealth Management/Raymond James & Associates
Bernard Suissa - Morgan Stanley
Nick Takahashi - Morgan Stanley

**Jeffrey Taylor - Ameriprise Financial Services, Inc.**

Cameron Thornton - CTA Wealth Advisors
Bruce Thue - LPL Financial
Christian Tomasi - CS Tomasi Wealth Management
Gabriel Torres - Morgan Stanley
Erik Toya - Navigo
Roderick Uy - LPL Financial
Robert Vogelsang - Morgan Stanley
Lewis Wallensky - Wallensky Spatz & Associates
Paul Curtis Weiner - LPL Financial
Jeffrey Westheimer - Lido Advisors
Robert Wheatley - Trilogy Financial Services
Charlie Yang - Charles Schwab & Company
Michael Yauch - Morgan Stanley

**Alireza Zamani - Steel Peak Wealth Management**
Reza Zamani - Steel Peak Wealth Management

**Insurance**

Anthony Valazza - Thrivent Financial

**Investments**

Marc Ackerman - Wells Fargo Advisors, LLC
Vivian Afrjrie - Morgan Stanley
Michael Anton - Ameriprise Financial Services, Inc.
Sasha Azarmi - Wells Fargo Advisors, LLC
Robert Baraga - Charles Schwab & Company
Pamela Bennett - First Republic Investment Management
James Berliner - Westmount Asset Management
Mike Bernard - Bernard & Johnson
Jorey Bernstein - Morgan Stanley
Lindsay Bourkoff - Shier Wealth Management
Todd Butler - WESCAP Group

**Bennett Cale - Cale Financial Management Page 7**

John Campbell - LPL Financial
Ira Candid - California Financial Partners
Michael Cannone - Westmount Asset Management
Sean Cauvel - Westmount Asset Management
Kelly Caves - Morgan Stanley

**Hansen Champlin - LPL Financial Page 9**

Yuji Chao - Union Banc Investment Services

**James Chibidakis - Raymond James Financial Services**
Robert Choi - Morgan Stanley
Christina Chou - Morgan Stanley
James Coco - RJJ Pasadena Securities
Robert Coe - Morgan Stanley
Jed Cohen - The Investment House
Alexander Runels Cooke - Fairfield, Bush & Company

**Gary Corderman - Halbert Hargrove**
Jonathan Corob - Wells Fargo Advisors, LLC
Robert Dalie - Oppenheimer & Company
Geoff Delahanty - Thrivent Financial
Timothy Demshki - RNC Center Capital Management
Craig Diamond - Wells Fargo Advisors, LLC
Nicole Dickerson - Morgan Stanley
Vince Dileva - SEIA
Diane Doolin - Morgan Stanley
Lee Dunayer - The Fortress Group/Morgan Stanley
Michael Femia - New Economy Capital Management
Philip Fessler - Wells Fargo Advisors, LLC
Daniel Fienberg - Wells Fargo Advisors, LLC
Rhonda Jean Finby - Wells Fargo Advisors, LLC
Marah Fineberg - Wells Fargo Advisors, LLC
Joseph Focil - Wells Fargo Advisors, LLC
Chris Frantz - Catalina Capital Group
Elliott Friedman - Wells Fargo Advisors, LLC
Kevin Friedman - Wells Fargo Advisors, LLC
Alex Ganapolsky - Wells Fargo Advisors, LLC
Greg Garabedian - Garabedian Wealth Management Group
Ross Gerber - Gerber Kawasaki

**Jeffrey Germain - Wells Fargo Advisors, LLC**
Mike Gleason - Wells Fargo Advisors, LLC
Joshua Goepnner - Ameriprise Financial Services, Inc.
Steve Gonzalez - Edward Jones
Richard Green - Wells Fargo Advisors, LLC
Robert Greene - LPL Financial
Richard Grosco - Wells Fargo Advisors, LLC
Russell Grossman - AllianceBernstein
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