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?

San Diego Magazine 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 96 percent.

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

— Five Star Wealth Manager

A Select AWARD

The 2013 Five Star Wealth Managers are a select group, representing less than 4 percent of the wealth managers in the San Diego area. 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.

Award CANDIDATES

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. San Diego award candidates were identified using internal and external research data, including a survey to more than 6,300 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 2013 Five Star Wealth Managers.1

Eligibility Criteria – Required2
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.(3)
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 96 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 $103 million in client assets).
9. Number of client households served (on average, this year’s award winners serve 233 households).
10. Education and professional designations.

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.”

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 San Diego 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 financial advice. For more information on the Five Star award and the research/selection methodology, go to www.fivestarprofessional.com.
- 1,675 award candidates in the San Diego area were considered for the Five Star Wealth Manager award. 417 (approximately 25 percent of the award candidates) were named 2013 Five Star Wealth Managers.

Footnotes:

1 Wealth managers were required to certify that any information they provided was accurate.
2 Criteria 4, 8 and 9 do not apply to attorneys or CPAs.
3 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. More than 11,400 households in the San Diego area 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.
Award winners listed by primary services and listed alphabetically by last name.

**Business Planning**
- Gregory Banner ∙ Asset Preservation Strategies
- Keith Eck ∙ Keith Eck Financial

**Estate Planning**
- William Beamer ∙ Beamer Lauth Steiney & Bond
- Robert Butterfield ∙ Butterfield Schechter
- Stacy DenHerder ∙ DenHerder & Associates
- Clive Esakov ∙ Judkins Glat & Hulme
- Nancy Henderson ∙ Henderson Caverly Pum & Charney
- Candice Holmlund ∙ Weatherly Asset Management

**Financial Planning**
- Mark Barker ∙ Financial Life Concepts
- Matthew Barnhart ∙ MetLife
- Kevin Barrett ∙ Wealth Alliance
- Robert Barrett ∙ Barrett Financial Services
- Dale Beed ∙ Morgan Stanley
- Phil Bell ∙ Ted Buchan & Company
- Doak Belt ∙ Wealth & Wisdom Partners
- Joel Beyer ∙ Joel Beyer
- Jon Beyer ∙ Blankinship & Foster
- Shelley Lee Boyce ∙ Financial Planning Solutions
- Jeanne Bradford-Odorico ∙ DB Wealth Management Group
- Michael Bradshaw ∙ Merrill Lynch Wealth Management
- David Brandt ∙ Ameriprise Financial Services, Inc.
- Keith Brandt ∙ Merrill Lynch Wealth Management
- Philip Bresnick ∙ Morgan Stanley
- Edward Buchan ∙ Ted Buchan & Company
- James Buley ∙ Buley Wealth Management Group
- Suzanne Cadwallader ∙ Ameriprise Financial Services, Inc.
- Michael Cánzone ∙ Ameriprise Financial Services, Inc.
- Steve Carter ∙ Carter Financial
- John Cartmill ∙ Cartmill Wealth Management
- Sean Cavanaugh ∙ Cavanaugh Financial Group
- Julia Cheng ∙ Julia Cheng Wealth Management & Estate Planning
- Jeff Christie ∙ Ken Stern & Associates
- Bret Cleveland ∙ Morgan Stanley
- Adrian Concepcion ∙ Merrill Lynch Wealth Management
- Athena Constant ∙ Ameriprise Financial Services, Inc.
- Ken Corlett ∙ Millennium Wealth Management
- Harry Coulgar ∙ Mariner Wealth Advisors
- Kathleen Covey ∙ Covey & Covey
- Ari Crandall ∙ GD Financial Services
- David Daubenspeck ∙ North Island Credit Union
- René De Charon ∙ Harrison - De Charon
- David Daubenspeck ∙ North Island Credit Union
- Ari Crandall ∙ GD Financial Services
- Kathleen Covey ∙ Covey & Covey
- Ari Crandall ∙ GD Financial Services
- David Daubenspeck ∙ North Island Credit Union
- René De Charon ∙ Harrison - De Charon

**Legal Services**
- Heidi Klippel ∙ Law Offices of Heidi Klippel
- Michael Miller ∙ Miller & Miller, Attorneys at Law
- Thomas Monson ∙ Miller Monson Peshel Polacek
- Pablo Palomino ∙ Prevosolos Levin Musgrove
- Robert Pizzuto ∙ Hughes & Pizzuto
- Gary Powell ∙ Law Offices of Gary W. Powell
- John Preston ∙ Preston Estate Planning
- Charles Scott ∙ Kimball Trey & St. John
- James Siegel ∙ Seltzer Caplan McMahon Vitek
- Harold Small ∙ Law Offices of Harold S. Small
- Robert Smykowski ∙ Robert A. Smykowski, Attorney
- Jack Stephens ∙ Law Office of Jack E. Stephens
- Christopher Taylor ∙ Taylor Financial Services
- Michele A. Tutoli ∙ Armstrong Fisch & Tutoli
- Joan Walsh ∙ Foster Walsh
- Ronald Webb ∙ Law Offices of Ronald R. Webb
- Joel Weissler ∙ Weissler Law Group
- Ellen Whelan ∙ DLA Piper

**Other Services**
- Marci Bair ∙ Bair Financial Planning/MetLife
- Mary Dean ∙ Dean Roland Russell
- Joseph Defalco ∙ Ameriprise Financial Services, Inc.
- Raymond Dexter ∙ LPL Financial
- Jonathan Doering ∙ Thrivent Financial
- Michael Donohue ∙ DB Wealth Management Group
- Jack Dugan ∙ Pure Financial Advisors
- Lilly Emerson ∙ Stratos Wealth Partners
- Luke Ervin ∙ Morgan Stanley
- Mark Ervin ∙ Ervin Financial
- Peter Falk ∙ Lincoln Financial Advisors
- Michael Fenison ∙ Pure Financial Advisors
- Jeff Fink ∙ Morgan Stanley
- Dax Fletcher ∙ Morgan Stanley
- Richard Fogg ∙ Fogg ∙ Associates/Ameriprise
- Anthony Franchimone ∙ Retirement Benefits Group
- Todd Frank ∙ Frank Financial Services
- Norbert Frassa ∙ Morgan Stanley
- Justin Frisco ∙ Principal Financial Group
- Scott Gallbraith ∙ Crown Capital Securities
- Tom Gibbings ∙ 20/20 Financial Advisers of San Diego
- Verlin Gradney ∙ Gradney & Vistica Financial Management
- Orin Green ∙ Orin Green & Associates/Ameriprise Financial Services, Inc.
- Kyle Hammerness ∙ Thrivent Financial
- Nick Hanna ∙ Raymond James
- Steven Hansen ∙ Comprehensive Financial Group
- Philip Harrison ∙ Ameriprise Financial Services, Inc.
- Hillary Henderson ∙ Merrill Lynch
- Ann Hoeppner ∙ Blankinship & Foster
- Paul Honeycutt ∙ Honeycutt Smith & Associates
- John Howells ∙ Paramount Planning Group
- Tamara Huey ∙ Ameriprise Financial Services, Inc.
- Stella Hui ∙ Charles Schwab & Company
- Douglas Jarman ∙ Financial Planning Consultants
- Brian Johns ∙ Pierce Fenner & Smith Merrill Lynch
- Teresa Kakadelas ∙ Blankinship & Foster
- Peter Keller ∙ Pure Financial Advisors
Award winners listed by primary services and listed alphabetically by last name.

Jon Kerby - Kerby Financial Services
Thomas Kokjohn - Morgan Stanley
Steven Krogh - LPL Financial
Nathan Labiak - Merrill Lynch
Dan Laframboise - DL Wealth Management Group
Jean-Charles Le Bours - Ameriprise Financial Services, Inc.
Joe LeBlanc - LeBlanc Financial Planning
Paul Lim - New England Financial/MetLife
Mike Lincoln - Lincoln Capital
Kristopher Lindley - LPL Financial
James Lingelbach - MetLife Securities Page 13
William Litton - Litton Financial
Leroy Lopez - Wealth & Wisdom Partners Page 18
John Marc Lord - Comprehensive Financial Group
David Lu - Morgan Stanley Page 24
Kyle Malmstrom - Centara Capital
Michael Manning - Manning Wealth Management
Edwin McClure - Ferguson McClure & Associates
William McColl - Morgan Stanley
Brendan McNamara - Merrill Lynch
Patrick McNaughton - McNaughton & Smith/Ameriprise Financial Services, Inc.
Jason Mubarak - Morgan Stanley
Arren Murray - Future Value Financial
Tari Nagel - Ameriprise Financial Services, Inc.
Paul Neves - FSI Wealth Management
Kelly Newell - Sentry Financial Partners
Rodrigo Oliva - Ameriprise Financial Services, Inc.
Christian Ortez - Global Wealth & Investment Management
Gregory Overland - Ameriprise Financial Services, Inc.
G. Bradley Owen - Donnelly Wealth Advisors
David Owens - Independent Financial Group
Larry Palmer - 20/20 Financial Advisors of San Diego
Daniel Pattee - Navy Federal Asset Management
Patricia Patterson - Premier Financial Planning
John Peelle - Peelle Wealth Management
Josephine Pemberton - Pemberton Financial & Insurance Services
Vickie Petix - Petix & Botte Financial
Christopher Phelps - Financial Life Concepts
James Piterik - Financial Planning Consultants
Jeffrey Platt - Harrison - De Charon
Chris Rager - Morgan Stanley
Christopher Rand - Strategic Wealth Associates Page 31
Don Reilly - Reilly Financial Advisors
Steven Richter - First Source Financial Advisory Services/Ameriprise Financial Services, Inc.
Nathaniel Ritchison - Pure Financial Advisors
John Rossitto - Audubon Financial Design
Richard Rupp - Rich Rupp Wealth Advisory
Brian Samuels - Highland Capital Financial Consulting
Ivan Schleder - Ameriprise Financial Services, Inc.
Martin Schneider - The Advisors Group
James Schwager - Ameriprise Financial Services, Inc.
Michael Shanahan - LPL Financial/Overland & Shanahan
Eric Simms - Ameriprise Financial Services, Inc.
Rodney Simms - Ameriprise Financial Services, Inc.
Jamie Smith - AXA Advisors
Philip Smith - Ameriprise Financial Services, Inc.
Kimberlie Sonnenberg - Sonnenberg Financial Solutions Page 25
Danielle Stanton - LPL Financial Page 31
Bryan Stebel - Stebel Financial Group Page 17
Judy Stewart - Stewart Financial Services
Janean Stripe - RJL Wealth Management
John Tanner - Ameriprise Financial Services, Inc.
Ray Taraz - Ameriprise Financial Services, Inc.
Chad Taylor - Morgan Stanley
Dustin Tenbroeck - Absolute Wealth Advisors/First Allied Securities
Jeffrey Todd - Todd Financial Group
Thomas Trax - LPL Financial
Donald Van Dyke - MetLife
Christopher Van Slyke - Trovena
Jeffrey Vistica - Gradney & Vistica Financial Management
Jodi Vleck - Beta Wealth Group
Ashley Walters - Ameriprise Financial Services, Inc.
Michael Welch - Morgan Stanley
James Whitener - LPL Financial
Edward Williams - Eagle Strategies
Brian Wilverding - Ameriprise Financial Services, Inc.
Perry Zeigler - Merrill Lynch
Michael Zepeda - MMI Investors Services
Brian Zimmerman - Independent Financial Group Page 31

Insurance
Cynthia Bolker - New York Life Insurance Company
Sam Kashanchi - AXA Advisors
John Steccato - AXA Advisors

Investments
John Agostino - Wells Fargo Advisors, LLC Page 29
Ali Alsari - AWM Global Advisors Page 8
Michael Andreotti - Wells Fargo Advisors, LLC
Lawrence Andrews, Jr. - RBC Wealth Management Page 19
Mark Andrews - Andrews Capital Management
Drew Arden - Southwest Securities
Brian Armstrong - Morgan Stanley
J. Samuel Armstrong - Wells Fargo Advisors, LLC
Candace Bahr - Bahr Investment Group
Sean Barrett - Cornerstone Wealth Advisors
William Beamer - Dowling & Yahneke
William Bengen - Bengen Financial Services
Mark Bobin - Diversified Investment Group
James Bond - Morgan Stanley
William Bonelli - Morgan Stanley

Tricia Bothmer - RBC Wealth Management Page 27
William Brennan - Summit Global Management
Eric Bresnick - Morgan Stanley
Frederick Brooks - Blankinship & Foster
Amanda Brown - Wells Fargo Advisors, LLC
Jeffrey Brown - Wells Fargo Advisors, LLC
Michael Callahan - Merrill Lynch
Timothy Callan - Callan Capital
Award winners listed by primary services and listed alphabetically by last name.

Bassam Farah - Wells Fargo Advisors, LLC
Stephen Farmer - Southwest Securities
Toby Ferner - Wells Fargo Advisors, LLC
Christopher Ficara - Merrill Lynch
John Fieberg, Jr. - Edward Jones
Paul Firth - Wedbush Securities
James Fleckinger - LPL Financial
Gregory Flynn - Wells Fargo Advisors, LLC
John Folsom - RBC Wealth Management
Gloria Foote - Financial Focus
Blake Foster - Wells Fargo Advisors, LLC
George Foster - Wells Fargo Advisors, LLC
Didier Frachon - Morgan Stanley
Jim Freeman - Financial Alternatives
Richard French - Morgan Stanley
Kenneth Frost - Wheeler Frost & Associates
Michael Funtas - Edward Jones
Sylvia Geffen - Wells Fargo Advisors, LLC
Jay Gelbart - Merrill Lynch Wealth Management
Daniel Gensler - The Gensler Group
William George - LPL Financial
Justine Girard - Wells Fargo Advisors, LLC
Pamela Givens - Wells Fargo Advisors, LLC
Scott Glasson - Wells Fargo Advisors, LLC
Gary Glodzkizn - Wealth Gurus
David Gott - Southwest Securities
Dilip Gupta - Wells Fargo Advisors, LLC
Robert F. Halligan II - LPL Financial
Isaac Hansen - Trilogy Financial Services
Jason Hansen - Wells Fargo Advisors, LLC
Mark Hansen - E*Trade Financial
Andrew Harvey - Southwest Securities
Jerry Heavy - Morgan Stanley
Hayley Higgins - Wells Fargo Advisors, LLC
Philip Hill - Wells Fargo Advisors, LLC
Craig Hillegas - Hillegas Advisory Services
David Hiron - Wells Fargo Advisors, LLC
Neil Hokanson - Hokanson Associates
William Holloway - Wells Fargo Advisors, LLC
Scott Hood - Merrill Lynch
Diane Huckabee - Edward Jones
Paul Hynes - Heartstone Private Wealth Management
Randall Iwai - Morgan Stanley
Don Johnson - Wells Fargo Advisors, LLC
Karlee Johnson - Charles Schwab & Company
Derryck Jones - Wells Fargo Advisors, LLC
Larry Jones - Vanguard Capital
Kenneth Judd - Wells Fargo Advisors, LLC
Jackie Karnavas - Torrey Capital Investments
Patrick Kearney - Wells Fargo Advisors, LLC
Michael Kelly - Wells Fargo Advisors, LLC
Steven King - Cardiff Reef Wealth Management
Racquel Kolsrud - Vigilare Wealth Management
Christopher Kozo - Wells Fargo Advisors, LLC
James Kuntz - Pacific Wealth Management
Scott Kyle - Coastwise Capital Group
Jeffrey Laberge - Enviso Capital
Jason Labrum - Labrum Capital Advisors
David Levy - Wells Fargo Advisors, LLC
Michael Lewis - Lewis Advisory Group
Travis Lewis - Blueprint Wealth Partners
Courtney Liddy - Merrill Lynch
Brandon Linster - UnionBanc Investment Services
Allison Lintell - Morgan Stanley
Margaret Lombardo - The Financial Team
Brian Luciwicz - Morgan Stanley
John Madison - Wells Fargo Advisors, LLC
Catherine Magana - WWM Financial
Patrick Maher - Morgan Stanley
Ben Mallinger - LPL Financial
Bart Martinez - Wells Fargo Advisors, LLC
Chris McCann - Morgan Stanley
John McKeen - Edward Jones
Keith McKenzie - Delphi Private Advisors
Terry McNeills - Morgan Stanley
David Menashe - Merrill Lynch
Elizabeth Messick - Morgan Stanley
Franklin Miller - Wells Fargo Advisors, LLC
Scott Miller - Wells Fargo Advisors, LLC
Shari Miller - LPL Financial
Jennifer Mills - Merrill Lynch
Ryan Mitchell - Triton Capital Advisors
Steve Montgomery - Charles Schwab & Company
Michael Moore - American Money Management
Joseph "Joe" Carlton Morse - Morse Wealth Management
Joseph "Carlton" Morse II - Morse Wealth Management
Jerrilyn Myers - Myers Financial Group
Richard Nerad - Nerad & Deppe Wealth Management
Award winners listed by primary services and listed alphabetically by last name.

Andrew Norolahi - Ameriprise Financial Services, Inc.
Michael O’Brien - Wells Fargo Advisors, LLC
James Oliver - Morgan Stanley
Miguel Ortega - Merrill Lynch
Jeffrey Ott - First Allied Securities
Donald Overbeck - Wells Fargo Advisors, LLC
Justin Parker - Southwest Securities
Debra Patterson - AXA Advisors
Douglas Peart - Wells Fargo Advisors, LLC
P. Martin Peters - Peters Insurance Services

Dean Pifer - Morgan Stanley Page 30
Lawrence Potomac - Financial Insight Corporation
David Price - Merrill Lynch
Stefan Prvanov - Blankinship & Foster
Gilbert Pumar - Sole Proprietor
James Puplava - PFS Group

Richard Radigan - Wells Fargo Advisors, LLC Page 15
Gerald Ramirez - Morgan Stanley Page 16
David Rascoe - Wells Fargo Advisors, LLC
Bruce Rawdin-Baron - Rawdin-Baron Financial
Art Regottaz - Wells Fargo Advisors, LLC
Christian Reuter - Merrill Lynch
Gary Rice - Rice Hall James
Donald Ritchie - Ameriprise Financial Services, Inc.
Mark Robbins - Wells Fargo Advisors, LLC
Lori Robinson - Morgan Stanley
Marc Roland - Dean Roland Russell
David Ross - Morgan Stanley

Sheryl Rowling - Rowling & Associates Page 31
Andrew Russell - Dean Roland Russell
Monte Sabah - Wells Fargo Advisors, LLC
Leo Schad - RBC Wealth Management
Ronald Scherdorf - Charles Schwab & Company
Anna Scherer - Wells Fargo Advisors, LLC
Steve Schneider - Wells Fargo Advisors, LLC

Vance Schroeder - Wells Fargo Advisors, LLC Page 25
Robert Schulze - Merrill Lynch
Marc Seward - Enviso Capital
Gregg Shalian - Wells Fargo Advisors, LLC
Alan Shapiro - Morgan Stanley
Jean Sinclair - Avenue Advisors
Bradley R. Sissons - Edward Jones
Christine Skoczek - Skoczek & Associates
Drew Slacum - Morgan Stanley
William Smith - Wells Fargo Advisors, LLC
Gary Sobol - LPL Financial
Michael Sorenson - LPL Financial
Jonathan Stahley - Ameriprise Financial Services, Inc.

Linda Stirling - RBC Wealth Management Page 22
Thomas Strohl - Wells Fargo Advisors, LLC
Shawna Such - Merrill Lynch

Scott Sutherland - Wells Fargo Advisors, LLC Page 29
Matthew Sweeney - RBC Wealth Management Page 22
Greg Syrios - Wells Fargo Advisors, LLC
Christopher Sot - Morgan Stanley
Jeffrey Tadder - Wells Fargo Advisors, LLC
David Tam - Edward Jones

Sam Tapia - Wells Fargo Advisors, LLC Page 29
Tom Tate - Wells Fargo Advisors, LLC
Robert Tavano - Merrill Lynch Wealth Management

Carolyn Taylor - Weatherly Asset Management Page 26
Michael Tedesco - Morgan Stanley

Gayle Tejada - Wells Fargo Advisors, LLC Page 31
Paul Tenby - Dowling & Yahnke
Tim Thomas - Charles Schwab & Company
Peter Thoms - Orion Capital Management
Nancy Tinninga - Wells Fargo Advisors, LLC
Brendan Van Cleve - Ken Stern & Associates
Maureen Verduny - The Financial Team
Linda Vigil - Morgan Stanley

Tim Wade - Morgan Stanley Page 31
Leo Walker - Wells Fargo Advisors, LLC
Richard A. Weiner - Southwest Securities

John Weinstein - Decision Investments Page 31
Randy White - Wells Fargo Advisors, LLC
Robert Willgoss - Morgan Stanley
Barbara Williams - Financial Focus
Robin Williams - Morgan Stanley
Scott Williams - Clutinger Williams & Verhoye
Susan Williams - Wells Fargo Advisors, LLC
Steven Wittenberg - Wittenberg Financial & Insurance Services

Larry Yanoff - Reilly Financial Advisors
Gary Yin - Merrill Lynch
Annette Young - Wells Fargo Advisors, LLC

Taxation
Bruce Bandemer - Bandemer Accountancy Corporation
Alan Baskin - Baskin & Associates
Jesse Burack - Burack & Company
Daniel Dubina - Dubina & Lee, CPAs
Lowell Foster - Lowell Foster, CPA
Michael Gerstein - Michael Gerstein, CPA
Stuart Hurwitz - CPA and Law Offices Page 30
Gary Kornfeld - Kornfeld & Levy, CPAs
Salvatore Lamanna - Lamanna and Lamanna, CPAs

Toni Leadingham - Toni M. Leadingham, CPA Page 30
Karyn Meletis - Kuhn & Koviaik, CPAs
Vladimir Raicevic - Carey & Raicevic, CPAs
Karen Remmes - Larson Ludwig & Stokes
Edward Thomas - Massey Wehr & Company

Trust Services
Mary Peshel - Miller Monson Peshel Polacek & Hoshaw

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AF&T Financial Group
Preserve Wealth, Protect Family, Create a Legacy

Through our legacy planning process, we work with clients to develop tailored plans to assist in the creation, preservation and transfer of wealth, both for yourself and future generations. Our firm is staffed with experienced attorneys, paralegals and licensed financial advisors trained in the complex areas of probate, trust and ever-changing tax laws, as well as the financial products and services you need to implement your plan. Our professional staff provides a unique experience to help you make informed decisions about your family’s future.

Armstrong, Fisch & Tutoli has provided comprehensive wealth management services to residents of San Diego County for more than 30 years. Our mission has been to build long-term relationships through customized planning for individual and family needs. This planning coordinates the legal documents with the financial tools you need to protect you and your loved ones from the devastating legal and financial effects of disability and death.

Left to right: Standing: Sanford Fisch*; six-year winner Michele A. Tutoli*, Certified Specialist in Estate Planning, Trust and Probate Law, CFP®; two-year winner Robert Armstrong*; Seated: Stephanie A. Lord, Certified Specialist in Estate Planning, Trust and Probate Law; Michael J. Lord*

- Estate planning, trust administration and fiduciary tax services
- Insurance and retirement planning including long-term care
- Asset allocation, tax- and fee-based investment management services

Armstrong, Fisch & Tutoli, Attorneys at Law/AF&T Financial Group
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AWM Global Advisors

We Manage and Advise. We Don’t Sell.

Left to right: Front row: Guan Wang, Gary Graessle, Diana Gonzalez, two-year winner Ali AlSari
Back row: Jeff Warren, Shelly Ohl, Oliver Schwarz

- Fiduciary responsibility — a given, not an exception
- Wealth management — accumulating, preserving and building a legacy
- Commitment — personalized service, trust, loyalty and transparency

Our clients are our focus and priority. With our clients’ trust and future financial goals in mind, AWM provides fiduciary, objective and transparent advice that is difficult to obtain from traditional banks and wire houses. We follow a disciplined investment process, pivoted on dynamic asset allocations, which is fundamentally driven. We strive to protect wealth while continuing to act on opportunities in a constantly evolving global economy. We are committed to delivering timely advice matched with unparalleled service, as our clients are our most valuable asset.

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FS 8 — Five Star award information: www.fivestarprofessional.com
Matthew C. Barnhart

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- April 10th (10 slots available)
- July 11th (Open)
- October 8th (Open)

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Two-year winner Matthew Barnhart
Dale A. Beed

My Main Objective Is My Clients’ Success in Pursuing Short- and Long-Term Financial Goals

Focus: Tailoring portfolios to pursue both current and retirement needs for clients

- Preservation of personal wealth
- Customizing portfolios for, and during, your retirement years
- Helping to maintain and grow a family legacy

Dale A. Beed, a veteran of the securities industry since 1985, as of May 2008 joined the firm of Morgan Stanley after more than 18 years at UBS, coming to UBS from Bateman Eichler. Prior to that, he owned an import/export business. Earlier in his career, Dale was an engineer with the Maritime Services Board of New South Wales in Sydney, Australia.

As a Morgan Stanley financial advisor, Dale has experience in all areas of investing strategies, including the areas of objective assessment, asset allocation, the analysis of professionally managed investments as well as ongoing performance evaluation.

Dale believes that understanding a client’s goals and risk tolerance are the cornerstones of a successful investment strategy, and because each investor is an individual with unique needs and circumstances, he designs a specific portfolio based on information gathered from personal appointments.

His investment philosophy is to help his clients protect their principal, preserve their principal purchasing power and obtain the highest level of total return, including both income and growth of capital consistent with their tolerance for risk.

For more information relative to his personal history and insights, please contact him through LinkedIn or visit his website at www.morganstanleyfa.com/dale.beed/videobrochure.htm.

Morgan Stanley

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Douglas Cochran
Fixed-Income Portfolios

A native of San Diego County, I hold a bachelor’s degree in business from San Diego State University. Our offices overlook La Jolla Cove, and I currently live in San Diego County with my wife and two children. I specialize in high-quality, fixed-income investment portfolios with a goal of current income and focus on working with clients whose duration of retirement exceeds their employment, such as professional athletes and high-profile individuals. I have more than 20 years of experience and have been with Morgan Stanley for 11 years. I am a member of the firm’s exclusive fixed income select program, and with the help of dedicated resources and services, I can provide customized investment strategies and solutions for clients looking to manage, grow, preserve and transition their wealth. Contact me for a complete analysis of your existing portfolio.

Morgan Stanley

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douglas.cochran@ms.com • www.morganstanleyfa.com/douglas.cochran

The value of fixed income securities will fluctuate and, upon a sale, may be worth more or less than their original cost or maturity value.

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DB Wealth Management Group, LLC
A Registered Investment Advisor

- Partnering with clients to help create, protect and preserve wealth through objective financial planning and strategic investment management

What is your vision of retirement? Do you have confidence knowing you are financially prepared and living life to its fullest? Or are you spending your time worrying about outliving your money?

Our combined experience of more than 50 years has been enhancing clients’ lives by combining broad and deep technical financial expertise with the ability and desire to understand what matters most to every client.

DB Wealth Management’s clients have unique individual circumstances, and they rely on us to analyze and develop personalized strategies. By providing advice and insight regarding financial alternatives and educating with clear explanations of relevant concepts, we can help transform financial visions into reality.

We believe comprehensive wealth management isn’t found in any one product or technique but through a thoughtfully designed game plan centered around the personal vision of each client. We look forward to exploring how DB Wealth Management Group can help your vision of retirement become your reality.

DB Wealth Management Group, LLC
1450 Frazee Road, Suite 610 • San Diego, CA 92108
Office: (619) 497-0404 • Fax: (619) 497-0804
www.retirementstrategies4you.com

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Financial Planning Division, an Office of MetLife

Left to right: 2008 – 2013 winner Jim Lingelbach, CFP®, ChFC®, CLU®, CASL; 2010 – 2011 winner Tim Essman, ChFC®; 2007 – 2011 winner Mark Pearcy, CLU®, ChFC®

- Small-business owners and medical professionals
- Retirement and estate strategies; investment analysis and portfolio management
- Delivery of objective advice through a well-defined financial planning process

With more than 50 years of industry experience and client relationships, our team works with busy and successful people just like yourself, making their lives simpler and more productive. We provide financial insights for tax, retirement and estate planning strategies, including wealth accumulation, management and distribution.

Through purposeful and timely conversations, our process is designed to help achieve the goals you want through a unique approach to planning.

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www.sdfinancialplanning.com

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www.fivestarprofessional.com: Five Star award information — FS 13
Jackie Karnavas of Torrey Capital Investments

Personalized Wealth Management

- Dedicated to achieving client goals
- Seasoned and knowledgeable advisor
- Committed to investing with clarity

Torrey Capital Investments focuses on client-centric principles. We are a fee-only Registered Investment Advisory firm offering an integrated approach to wealth management.

We work closely with our clients to understand and achieve their financial goals. We are committed to excellence in providing our clients with investment solutions through individualized portfolio customization.

Our promise to you is to listen intently, work tirelessly, serve with integrity and deliver the highest-quality financial services. Working together, we can build value for generations.

11622 El Camino Real, Suite 100 • San Diego, CA 92130
Office: (858) 764-2562
Jackie@torreycapitalinvestments.com

Past performance does not guarantee future results.

2013 winner Jackie Karnavas, President of Torrey Capital Investments
Richard J. Radigan
Client-Focused Personal Relationship Dedicated to Your Success

Four-year winner Richard J. Radigan, First Vice President – Investments, California Insurance License OA05116

- Passionately committed to finding investment opportunities for growth and income portfolios
- IRA rollover options from your previous employer’s 401(k), 403(b) and profit-sharing plans

Throughout Richard’s 32 years of experience in the financial services industry, he has gained a reputation of working with families and individuals to help grow and preserve their wealth. He strives to know his clients well and build long-lasting relationships. Richard also understands that planning for retirement generates many questions. He is committed to making sure he personally addresses client concerns. His ultimate goal is for your retirement to be enjoyed without financial stress. We all know that the world is full of uncertainty, and building long-term relationships helps foster confidence that your financial advisor can help you attain your goals. Richard would be honored to have the opportunity to share his approach with you.

11512 El Camino Real, Suite 210  •  San Diego, CA 92130
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richard.radigan@wellsfargoadvisors.com

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**Gerald D. Ramirez**

Wealth Management Delivered With High-Touch Personalized Service

- Help you create a lifetime retirement income stream
- Work with you to craft your own retirement
- Collaborate with your CPA and attorney to execute your plan

My philosophy around wealth management is rooted in the idea of relationships. Wealth management is not just about asset allocation. It’s about helping clients live their dreams. In order to make that happen, good financial advisors must also be good people, working tirelessly to understand clients’ deepest concerns and priorities and ensure that every client relationship is built on unshakeable trust.

With more than 14 years’ experience, I am dedicated to providing each relationship with the finest individually tailored approach to financial and investment strategies. At the heart of my philosophy is a passion to build enduring client relationships through my commitment to providing outstanding guidance and service. It starts with listening. I ask questions regarding your needs and dreams and then listen. It’s an ongoing process through which I will strive to know you, your family, your goals and your dreams. This helps me make recommendations and design a flexible wealth plan that is uniquely yours. Call to schedule your complimentary review.

Morgan Stanley

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Bryan Stebel

Providing Comfort With Sound Financial Strategies

- We have relationships not clients
- Customized retirement income planning
- Ethics and integrity drive our fiduciary responsibility

Bryan has achieved this award for three consecutive years, which is quite an accomplishment during these difficult financial times. Bryan has been in the financial industry for more than 20 years, with 11 of those years at Fidelity Investments. While at Fidelity, Bryan was responsible for managing more than $400 million of client assets and became the preferred advisor for universities and health care facilities in the San Diego area. Bryan has become a partner and First Executive VP in Gateway Financial Advisors Inc., which has 120-plus advisors across the country helping to manage close to $1.5 billion in client assets. In addition to retirement planning and wealth management, Bryan has expanded his business to provide life, long-term care, disability, property and casualty insurance to his clients. Bryan brings a high level of personal commitment to each client and believes communication is the key to success.

Stebel Financial Group

535 North Highway 101, Suite C • Solana Beach, CA 92075
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Stebel Financial Group and Cambridge are not affiliated. See the announcement page for more information on how the Five Star Wealth Managers are chosen.

www.fivestarprofessional.com: Five Star award information — FS 17
Wealth & Wisdom Partners

Educate, Counsel and Guide Our Clients

Times are economically challenging, and we are here to see that your financial well-being remains strong. Wealth and Wisdom Partners provides you with financial strategies designed to help you maximize your wealth. We offer one-stop shopping for all your financial well-being, including the accumulation, distribution and conservation of wealth. Our firm has an educational and interactive approach. Our financial specialists take the time to understand your retirement needs and what is important to you with absolutely no obligation to purchase any product or service from us. From different financial strategies to insurance and estate planning, we find ways to achieve your financial goals that don’t take away from your lifestyle so that you can enjoy your money today while saving for your future.

Areas of Focus: Education and planning with financial strategies designed to help you maximize your wealth

- Building strong relationships
- A team approach to your financial goals
- Developing and implementing strategies in wealth management

Left to right: Stacie Caeg, Rachael Negrete, four-year winner Leroy Lopez, three-year winner Doak Belt, three-year winner Traci Havey, Ver Belt

Wealth & Wisdom Partners
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The Andrews-Perry Group


- Serving the needs of San Diego’s families
- Offering comprehensive wealth management
- Delivering world-class solutions

Dedicated to addressing the complex financial needs of clients through wealth management

The Andrews-Perry Group
RBC Wealth Management
4250 Executive Square, Suite 800
La Jolla, CA 92037
Phone: (858) 550-5171 • Toll-free: (866) 615-5294
lawrence.andrews@rbc.com
www.theandrewsperrygroup.com

Left to right: 2010 winner Stan Perry, seven-year winner Lawrence Andrews, Jr., CFP®, AWM

The Andrews-Perry Group engages the RBC Private Wealth team members with expertise in estate planning, investment strategies, insurance solutions, retirement income funding, and credit and lending strategies to help meet their clients’ needs. The team works together to proactively develop a wealth management plan to help clients in all stages of their lives and address the 13 critical wealth management issues facing sophisticated families. The Andrews-Perry Group is known to establish and maintain long-lasting, collaborative relationships with clients. To learn more, visit their website or contact them directly.

20/20 Financial Advisers of San Diego, LLC

Your Future Is Our Focus — Our Priorities Are:

- Provide simple alternatives to complex problems
- Help ensure financial security for you and your family
- Always with personal attention and confidentiality

Applying our combined 66 years of experience, we design plans and strategies to help meet your specific financial objectives. We assist in implementing actions appropriate to achieving your goals for retirement income, family security and independence plus preserving the estate you spent your lifetime creating. Regular reviews are conducted and plan updates are initiated to keep your objectives in focus and attainable.

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20/20 Financial Advisers of San Diego, LLC
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www.2020fa.com

Left to right: Six-year winner Tom R. Gibbings, CFP®, CLU®; four-year winner Fran A. Derby, CFP®, CLU®

Applying our combined 66 years of experience, we design plans and strategies to help meet your specific financial objectives. We assist in implementing actions appropriate to achieving your goals for retirement income, family security and independence plus preserving the estate you spent your lifetime creating. Regular reviews are conducted and plan updates are initiated to keep your objectives in focus and attainable.

W I N N E R

RBC Wealth Management, a division of RBC Capital Markets LLC Member NYSE/FINRA/SIPC. RBC Wealth Management does not provide tax or legal advice. We will work with your independent tax/legal advisor to help create a plan tailored to your specific needs.

www.fivestarprofessional.com: Five Star award information — FS 19
James Buley

Retirement Income Portfolio Management

- Individual municipal bond strategies
- Long-term care and health care planning
- Estate and philanthropic planning

LPL Registered Principal

For two-plus decades, James has helped families and individuals work towards achieving their retirement financial goals, and he works to offer strategies to provide income that can last throughout their retirement. With this specialization in financial planning and retirement income portfolio management, he works tirelessly for his clients, so they can enjoy the fruits of their labor and leave a lasting legacy with their loved ones.

James Buley is a Registered Principal with, and Securities and Advisory services are offered through, LPL Financial, member FINRA/SIPC.

James Buley California Insurance Lic. No. 0B17116.
Robin Chaffey

Experience to Help Secure Your Future

- Retirement income planning
- Long-term client relationships
- Personalized service

I have had the honor of serving my clients for more than 30 years. As your partner, I will be there with you to develop a solid road map that touches all aspects of your financial life. Together, we will personalize a plan for income creation and preservation that helps meet your life’s goals and aspirations. My commitment to you is to be with you every step of the way, whether it is a challenge or a triumph!

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San Diego, CA 92127
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robin.chaffey@wfadvisors.com

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 1112-02253].

Jonathan Doering

Faith-Based, Fortune 500, Membership Organization

- Provides personalized financial advice
- Focus on member relationships to gain trust and demonstrate competence
- Inspires members to live generously

Jonathan celebrated 22 years of service with Thrivent Financial in 2012. In that time, he attended the financial management program at The Wharton School of Business, became a Thrivent Financial national speaker and established a respected practice with a team of seasoned professionals. Matt Molstre, CFP®, and nine-year veteran, delivers customized financial solutions. Jonathan and Matt hold esteem as members of Thrivent Financial’s Pinnacle Leaders Group comprised of only 50 financial representatives in the country.

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San Diego, CA 92122
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The Fletcher Peltekian Group at Morgan Stanley

Offering an Unparalleled Client Experience Comes First

- Create pre- and post-retirement income strategies
- Simplify and consolidate personal finances
- Portfolio risk management

Morgan Stanley

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The Folsom-Stirling-Sweeney Group

Nationally Ranked by Barron’s

- Experienced stock and bond management
- Comprehensive wealth planning services
- Team approach to focus on your finances

We partner with individuals and families to provide investment management and financial advice, informed by our 35 years of experience in the financial services industry. Working as a team for more than 15 years, we bring our combined expertise to focus on your financial needs and goals. We also have access to the global resources of RBC Wealth Management to develop investment portfolios and financial solutions unique to you.
Richard B. French

Wealth Management

- Retirement and income planning
- Portfolio management services
- Experienced fixed income management

Three-year winner Richard B. French, Senior Vice President, Financial Advisor, Portfolio Manager

Richard was awarded the title of Senior Vice President – Investments with Morgan Stanley in 1999. He has more than 25 years of experience assisting clients with wealth accumulation, designing and implementing income plans, retirement planning, insurance strategies and comprehensive wealth management. He also has access to some of the top asset managers in the country today.


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Douglas B. Jarman

Personal, Professional, Experienced

- You work directly with me
- Your goals and needs are important
- I listen to your ideas and requests

Three-year winner Douglas B. Jarman, CERTIFIED FINANCIAL PLANNER™, Owner, Principal

I assure you of my commitment to you and your financial future. This year marks my 33rd anniversary in the financial planning industry and my 30th year as a CERTIFIED FINANCIAL PLANNER™ practitioner. I ascribe to the CFP® Board’s Code of Ethics. I provide services in the areas of retirement planning, saving for education, tax planning, investment management, insurance planning and estate planning. I will listen carefully to you and provide thoughtful and timely advice.

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www.fivestarprofessional.com: Five Star award information — FS 23
David Lu

Dedicated to Your Success

• Comprehensive wealth and investment management
• Open architecture investing: multiple platforms to help manage your investments
• Customized financial plans

Committed to a personalized and proactive approach

Morgan Stanley

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david.g.lu@ms.com
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David is a CFP® professional with 15 years of experience in the wealth management and investment field. David works closely with families and individuals to help bring together solutions for the multidimensional aspects of their financial affairs. This involves enhancing, creating and preserving wealth as well as guiding them step-by-step through every customized strategy. David’s practice centers around helping his clients develop and execute financial plans to help ensure they achieve their life goals.

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Joseph Morse and Carlton Morse

Team Perspective, Personalized Service

• Define your goals, develop and track your plan
• Independent, objective and unbiased advice
• Relationships built on integrity and personalized advice

Morse Wealth Management, LLC

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morsewealthmanagement.com

At Morse Wealth Management, we believe when it comes to successfully managing your financial life, there is no substitute for knowledge and experience. Our founding partners, Joseph Morse and Carlton Morse, are a father-and-son team who share more than 55 years of combined financial-services experience. Together, they have built an independent wealth advisory practice which seeks to help you prudently manage your financial life.

Avisor 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. Investment Products and services offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC, a registered broker-dealer and separate non-bank affiliate of Wells Fargo & Company. Morse Wealth Management is a separate entity from WFAFN (CAR 1112-03438 11/27/2012). Joe CA License 0A56957 and Carlton CA License 0B16353.

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Vance Schroeder

Fixed-Income and Stock Portfolio Management

- Specializing in high-net-worth clients
- Municipal bond specialist
- Diversified stock income portfolios

I have more than 20 years of financial and accounting experience. My office is in The Village of Rancho Santa Fe, and I live in Santa Fe Valley with my wife and two daughters. I focus on managing municipal bond and stock portfolios for executives, business owners and families of closely and privately held companies. I have been awarded the Private Investment Management (PIM) designation achieved by only a small percentage of Wells Fargo Advisors. Call me for a portfolio review.

Kimberlie Sonnenberg

Providing Financial Guidance to Your Retirement Dreams

- Simplify the complexity of investing
- Advice for financial security
- Customized retirement income guidance

Kimberlie Sonnenberg is an advisor focused on individualized retirement planning solutions and has been serving her clients for more than 25 years. Since forming SFS more than three years ago, Kimberlie’s personalized care provides a stable base for your retirement financial plan. A core belief is that successful investing begins with the relationship.

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 1112-03583].

Kimberlie@sonnenbergfs.com
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Carolyn P. Taylor and Candise C. Holmlund
Focused on Providing Holistic Wealth Management Services

- Comprehensive and personalized management
- Individual portfolio construction
- Estate, tax and retirement planning

Weatherly Asset Management L.P. is a registered investment advisor, located in Del Mar, Calif., dedicated to providing high-quality, personalized wealth management services to individuals, small businesses, high-net-worth individuals and institutional clients.

Our comprehensive approach to all aspects of a client's financial life, customized portfolio construction, the extensive experience of our principals and the accessibility of experts sets us apart from other firms.

For more information on our firm or to request a brochure, please visit our website at www.weatherlyassetmgt.com.

Telos Capital Management, Inc.
Areas of Specialization

- Income-enhanced portfolios
- Growth portfolios focusing on quality
- Tax-sensitive management

At Telos Capital Management, Inc., we understand that every client has a unique set of investment goals. That’s why we strive to personally know and understand our clients and to keep their specific needs in focus. Telos offers a wide range of client-centered investment solutions that follow disciplined, time-tested investing principles with an ultimate goal of helping our clients achieve financial success. We recognize trust is to be continuously earned.

Telos Capital Management, Inc. is an SEC-registered investment advisor. Past performance is no guarantee of future results. Results will vary among client accounts. The actual return and value of an account will fluctuate and at any point in time could be worth more or less than the amount invested.
WWM Financial

Educating Clients to Design Their Financial Destinies

• Team approach to financial advice
• Ongoing advice and education process
• Looking out for the female investor

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Prudent, Client-Centered Advice

• Wealth preservation and growth strategies
• Custom retirement and income planning
• Personalized service and advice

Titles: Vice President, Financial Advisor

Five Star Wealth Manager Tricia Bothmer has more than 20 years of experience assisting clients with investment strategies to help them reach their financial goals. Her approach integrates your objectives into a personalized plan that can be updated as life changes occur. She combines sophisticated wealth management tools with professional resources to help match your needs with customized and timely solutions.

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“Have a process for managing money that is not based on opinions, attitudes or emotions.”
— Five Star award winner

WWM Financial is proud that managing partner Catherine Magaña earned the 2013 Five Star Wealth Manager designation. She represents the best of what WWM stands for. She leads WWM in its focus on women’s finances through our “Savvy Women Invest on Purpose” educational series. WWM assists widows, divorcees, women changing careers and spouses wishing to learn about financial matters. For WWM, your values and core beliefs are more important to us than how much money you have.

WWM is an SEC-Registered Investment Adviser offering advisory services to clients who have engaged us in jurisdictions where we are properly licensed or exempt from licensure.

Left to right: Steven Wolff; 2013 winner Catherine Magaña, Managing Partner; Kerry Harmon; Clifford Wiese
Bret A. Cleveland

Morgan Stanley

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Dedicated and Experienced Wealth Advisor

- Private asset wealth management
- Asset allocation analysis
- Customized financial plans

First Vice President, Portfolio Manager

Credentials: CFP®, ADPA™

Bret is a CERTIFIED FINANCIAL PLANNER™ professional with 16 years of experience. He works closely with his clients to design and implement integrated financial plans that leverage his many years of experience. He applies a holistic approach to portfolio building, looking at a client’s life picture to determine the most effective way of reaching their stated goals.

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Jerry Heavey

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Vice President – Wealth Management

- Financial planning
- Corporate retirement plans
- Alternative investments

Financial Advisor
Business Owners Executive Council

With more than 19 years of experience in the financial services industry, Jerry focuses his talents on serving the wealth management needs of high-net-worth families, business owners and corporations. He is committed to long-term relationships and strives to deliver exceptional service.

Lilly Emerson

Stratos Wealth Partners

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Her Clients’ Favorite Go-To Person

- Building trust, delivering clarity
- Hands-on, customized experience
- Multigenerational planning

Partner, Wealth Advisor, CRPC®

Lilly has an honest, straightforward delivery of well-thought-out, smart advice. She stays on top of what matters most to her clients as well as the ever-changing events of the marketplace. As her clients’ trusted advisor, Lilly encourages enjoying life now while still planning for long-term needs and leaving a financial legacy.

Lilly Emerson is a registered representative with, and securities offered through, LPL Financial, member FINRA/SIPC. Investment advice offered through Stratos Wealth Partners, Ltd., a registered investment advisor and a separate entity from LPL Financial.

Jerrilyn C. Myers

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Trust, Commitment and Service

- Ensuring financial security and peace of mind
- Integrating financial, estate and tax planning
- Transitional planning and trustee advisory services

Specialization: Fee-only investment management

Certification: CERTIFIED FINANCIAL PLANNER™

Myers Financial Group, Inc. specializes in financial planning and management services for seniors who desire a fresh look at organizing their assets, especially during a life transition, i.e., retirement or death of a loved one. Services include comprehensive investment management, tax planning and estate planning assistance. They work alongside clients’ estate planning attorneys and accountants to identify financial problems, research solutions and recommend appropriate choices. All services are provided in strictly professional, confidential and compassionate manner.
Coordinating retirement plans for individuals
• More than 20 years of experience

Senior Vice President – Investments

Chartered Retirement Plan Consultant SM

Scott focuses on consulting to employee retirement plans for corporations and government agencies as well as providing retirement planning and investment management to individuals who have gotten to know him through his retirement plan service. Supporting Scott is a team of three individuals that help him provide high-touch personalized client service and in-depth due diligence for selecting and monitoring investments for their clients.

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 1112-02884 11/12].

Comprehensive Wealth Management

• Customized investment strategies
• Wealth preservation
• Estate succession planning

Vice President – Investments

CIMA*

Through a long-term investment approach, Sam has been helping families develop and implement customized investment strategies for building, preserving and transferring wealth for both current and future generations since 1999. Sam has earned the Certified Investment Management Analyst (CIMA*) practitioner designation from the Wharton School at the University of Pennsylvania.

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 1112-03303].

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

A sincere “thank you” goes to my clients for their continued business and for allowing me to play a major role in the achievement of their financial and life goals.

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 1112-02633 1/13].

For more than 20 years, Shelley has served a diverse clientele with her conservative analytical skills, comprehensive custom financial plans, portfolio design and management.

Shelley Lee Boyce is a Registered Representative with and offers Securities through Commonwealth Financial Network, Member FINRA/SIPC. Advisory services offered by Financial Planning Solutions are separate and unrelated to Commonwealth.

Brandon believes it is important to have a clearly defined strategy in place specifically catered to each of his client’s needs. Brandon feels blessed to be a steward of his clients’ wealth and is grateful for this indication of trust and satisfaction!

For more than 20 years, Brandon has served a diverse clientele with his conservative analytical skills, comprehensive custom financial plans, portfolio design and management.

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Julia Cheng
Julia Cheng is nationally recognized by Financial Planning Association and MDRT as a strategic financial planner, with global investment perspective and more than 22 years of experience.

Toni Leadingham
Toni provides personalized attention in the areas of tax planning, preparation, IRS representation and closely held business accounting.

Ken Corlett
Ken and his team strive for excellence in service for their clients. To explore their services, visit www.kencorlett.com.

Kyle M. Hammerness
As a leader in the industry for the past 16 years, Kyle Hammerness has developed a reputation based on honesty and integrity. He specializes in working with families to plan for retirement and those who are retired in making sure their income lasts.

Brandon Linster
Wealth can provide opportunities but also create significant challenges. Successful people often fail to address the complexity of their wealth. I’ll work with you to create and implement a customized strategy to help you achieve your goals and dreams.

Norbert Frassa
Careful planning can be crucial to nearly any financial goal. Whether you want to comfortably retire or save for college, I can assist you with reviewing your situation and help determine appropriate strategies.

Stuart Hurwitz
Our goal at CPA & Law Offices is to provide tax and related business and estate planning services to include tax planning, audits, appeals and litigation to large and small businesses and individuals.

Dean R. Pfremmer
With 29 years of experience, Dean believes financial solutions begin with understanding clients’ objectives. He follows a disciplined process that enables him to work with you toward achieving your financial goals.

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Chris has been specializing in financial planning and wealth management since 1996. He is a CFP® professional who prides himself on the meticulous care he gives to each client.

I have managed portfolios for 33 years. I pride myself on my integrity and value my relationships with my clients. I use investment planning as a tool to secure current and future financial security, which includes generation of income and growth of assets.

Advice 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.

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Strategic Wealth Associates is not affiliated with NES. L1112289710[exp1213][CA].

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Sheryl has been providing fee-only tax and financial planning advice since 1979. Her firm, Rowling & Associates, an independent fee-only advisory firm, offers customized investment management, financial planning and income tax preparation/planning services.

For further information and legal disclosures, please see www.rowling.com.

We have built a reputation for providing the highest level of personal service, while working toward meeting the needs and goals of our valued clients.

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Starting with Morgan Stanley in 1998, Tim does comprehensive wealth management which includes retirement planning in both the accumulation and distribution phases.

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Ronald R. Webb has been practicing law for 18 years, with a focus on estate planning, estate administration and probate, and business and corporate law. His practice emphasizes planning for clients with higher net worth, using advanced estate planning strategies. He works with clients to develop a uniquely tailored plan to provide wealth preservation, family legacy planning and charitable giving.

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John will help you achieve your goals of wealth preservation, growth and income through actively managed investment portfolios customized for you with tax efficiency.

Many of John’s clients are invested in high-dividend stock and real estate portfolios.

I believe that good financial decisions don’t have to be confusing. I can provide simple, proven techniques designed to make your money efficient in order to help achieve more of your financial goals.

Registered Principal offering securities and advisory services through Independent Financial Group, LLC, a registered broker-dealer and investment advice. Member FINRA/SIPC.

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