



## 2012 Philadelphia Five Star Wealth Managers

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?

*Philadelphia* 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 2012 Five Star Wealth Managers are a select group, representing less than 3 percent of the wealth managers in the Philadelphia area.<sup>(1)</sup>

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. Philadelphia award candidates were identified using internal and external research data, including a survey to more than 15,100 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.<sup>(2)</sup>

## Eligibility Criteria – Required<sup>(3)</sup>

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.<sup>(4)</sup>
4. Fulfilled their firm review based on internal firm standards.
5. Accepting new clients.

## Evaluation Criteria – Considered<sup>(3)</sup>

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 282 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 or *Philadelphia* 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.fivestarpromotional.com](http://www.fivestarpromotional.com).
- <sup>(1)</sup> 2,847 award candidates in the Philadelphia area were considered for the Five Star Wealth Manager award. 773 (approximately 28 percent of the award candidates) were named 2012 Five Star Wealth Managers.

<sup>(2)</sup> Wealth managers were required to certify that any information they provided was accurate.

<sup>(3)</sup> Criteria 4, 8 and 9 do not apply to attorneys or CPAs.

<sup>(4)</sup> 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 85,600 households in the Philadelphia 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.fivestarpromotional.com/2011/wealth\\_managers\\_research\\_overview.php](http://www.fivestarpromotional.com/2011/wealth_managers_research_overview.php).



The Five Star award goes to less than 7 percent of wealth managers.

## 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.”



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

## Business Planning

### Steven Leshner · Commonwealth Investment Management Group Page 41

Frank Liuzzi · Muracco & Liuzzi  
 Karen Poore · Creative Financial Group  
 David Pozzi · Oak Financial Partners  
 Francesco Spezzano · NFP Securities

## Estate Planning

### Russell H. Bishop, Jr. · Harvest Advisers Page 20

Dana Bookbinder · Begley Law Group  
 Robert Boswell · Key Advisors  
 Wayne Buckwalter · Cohen Seglias Pallas Greenhall & Furman

Lawrence Chane · Blank Rome

Jack Dolan · Merrill Lynch

Douglas Fendrick · Fendrick & Morgan

Steven Fromm · Steven J. Fromm & Associates

Anita Grossman · Lincoln Financial Advisors

### Susan Harmon · Susan M. Harmon & Associates Page 41

Frank Hennessey · Premier Planning Group

Michelle Hong · Brown Brothers Harriman & Company

Benjamin Jerner · Jerner & Pallmer

Joseph Lastowka · Abbott Lastowka & Overholt

Maurice Lee · Saul Ewing

Gary Lewis · Lewis Law Offices

Michael Maransky · Fox Rothschild

Joseph Masiuk · Flood & Masiuk

Jeffrey Matteo · Fox & Fox

Stacey Willits McConnell · Lamb McErlane

Francis Mirabello · Morgan Lewis & Bockius

A. Duer Pierce · Financial House

### Jordon Rosen · Belfint Lyons & Shuman Page 42

Bruce Royal · Petriello & Royal

James Ruggiero, Jr. · Ruggiero Law Offices

Marilyn Sanborne · Ballard Spahr

Scudder G. Stevens · Scudder G. Stevens

Louis N. Teti · MacElree Harvey

Warren Vogel · Eckert Seamans Cherin & Mellott

Nancy Hopkins Wentz · McGrory Wentz

John Williams · The Williams Law Firm

Lee Zepelowitz · Zepelowitz Group

## Financial Planning

William Adolph III · Merrill Lynch

Robert Allen · Ameriprise Financial Services, Inc.

David Allon · Firsttrust Financial Resources

### Joseph Amodi · Ameriprise Financial Services, Inc. Page 40

Robert Andreacchio · Ameriprise Financial Services, Inc.

Petros Andreanidis · Ameriprise Financial Services, Inc.

John Arblaster · Ameriprise Financial Services, Inc.

John Aromando · Levin Aromando Financial Group

### Patricia Augusterfer · Morgan Stanley Page 25

Andrew Avellan · AXA Equitable

Suzanne Barroway · Ameriprise Financial Services, Inc.

### Charles Bartler · Bartler Wealth Management Page 27

### John Bartuccio · Lincoln Investment Planning Page 34

Corey Basehore · The UFinancial Group

Joseph Battaglini · Battaglini & Company

Sandra Becks · Lincoln Financial Advisors

Brooke Bees · Mercer Global Advisors

David Berdow · Corporate Financial Services

Anthony Bernardo, Jr. · Morgan Stanley

Jason Betz · Ameriprise Financial Services, Inc.

Joseph Bilon · Financial House

Robert Birett · Tax Returns Plus Financial Services

### William Bishop · Ameriprise Financial Services, Inc. Page 27

Scott Blanche · Merrill Lynch

Lisa Bodine · Penn Wealth Planning

Joseph Bowers · Independent Network

Dan Boyer III · Boenning & Scattergood

Fred Bremier · Raymond James Financial Services

Stuart Brill · Raymond James Financial Services

Jeff Broadhurst · Broadhurst Financial Advisors

Marshall Brooks · Windsor Financial Group

Benjamin Bross · AXA Advisors

Clifford Brown · Evesham Capital Management

Kimberly Brumbaugh · Brumbaugh Wealth Management Group

Anthony Bruno · Ameriprise Financial Services, Inc.

Howard Buck · 20/20 Financial Advisers

Francis Burke · Perspective Financial Group

L. Tom Burnley · Ameriprise Financial Services, Inc.

Jeffrey Bush · Informed Family Financial Services

Michael Byrne · Lighthouse Planning Consultants

Benjamin Cake · Janney Montgomery Scott

### Rosemary Caligiuri · Harvest Group Financial Services Page 28

Wayne Campbell · Morgan Stanley

John Cane · Cane Financial Group

Meghan Casey · Ameriprise Financial Services, Inc.

Leo Casper · Leo K. Casper

Richard Catanese · The Philadelphia Group

Donald Chambers · Chambers Wealth Management Services

Frank Charlton · Independence Wealth Strategies

Bryan Cheeseman · Morgan Stanley

Michael Chiappinelli · Karr Barth Associates

Jeffrey Chipper · First Financial Group

Reynold Cicalese · Alloy Silverstein Financial Services

W. Howard Clark, Jr. · Clark Associates Financial Planning

Salvatore Cocivera · Copper Beech Financial Group

Michael Comber · Morgan Stanley

Frank Conte · Conte Wealth Advisors

John Corrado · Morgan Stanley

John Costa · Nationwide Planning Associates

Jan Cummins · Janney Montgomery Scott

Peter D'Amico · AXA Advisors

Daniel Danese · Legacy Solutions

Brian Dawson · Bassett Dawson & Foy

Frederick Dawson · Bassett Dawson & Foy

Michael Dechiario · Morgan Stanley

Christopher DeYoung · The DeYoung Financial Group

Seth Diener · Nationwide Securities

Roy Diliberto · RTD Financial Advisors

Bruce Doner · Innovative Wealth Management Services

William Dorman · Janney Montgomery Scott



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

Patrick Duffield · Ameriprise Financial Services, Inc.

Frederick Dunbar · Common Cents Planning

Steven Duncan · Ameriprise Financial Services, Inc.

Barbara Dunn · Thrivent Financial for Lutherans

Victor Dupuis · The UFinancial Group

David Dzendzel · Ameriprise Financial Services, Inc.

Walter Eife · McLaughlin Asset Management

Blake Epstein · Morgan Stanley

Gideon Evans · Janney Montgomery Scott

James C. Ewing · Merrill Lynch

Thomas Fairchild · Ameriprise Financial Services, Inc.

Robert Farrell · Janney Montgomery Scott

Frank Faverzani · Ameriprise Financial Services, Inc.

Kathleen Fay · Girard Partners

Ronald Fish · Ameriprise Financial Services, Inc.

Matthew Fisher · Morgan Stanley

Sam Flaherty · Flaherty Financial Services

David Fleisher · Firsttrust Financial Resources

Harry Foote · Foote Financial

Thomas D. Foy, Jr. · Foy Financial Services

Ari Frazer · Ameriprise Financial Services, Inc.

Jerome Free · Ameriprise Financial Services, Inc.

**Mark Fried · TFG Wealth Management**  
*Page 35*

Lynn Fryckberg · Morgan Stanley

Frank Galzarano · Frank Galzarano

**Timothy Gardner · Gardner Financial Planning**  
*Page 40*

Michael Garry · Yardley Wealth Management

Brent George · The UFinancial Group

Steven Goldsmith · Ameriprise Financial Services, Inc.

Jason Gonter · Ameriprise Financial Services, Inc.

Thomas Graybill · Ameriprise Financial Services, Inc.

Robert Greenwood · Ameriprise Financial Services, Inc.

Timothy Greiner · Merrill Lynch

Tom Griffiths · Griffiths Financial Services

Stephen Grimmie · Ameriprise Financial Services, Inc.

Michael Guarracino · MG Financial Management

Kathy Guerin · Envision Wealth Advisors

Jeremy Gussick · LPL Financial

Garrett Hadley · Morgan Stanley

Donald Hamme · Independence Wealth Strategies

Mathew Hammer · Rosenzweig & Associates  
Wealth Management Group

Mary Jo Harper · Merrill Lynch

**Michael Hartnett · Ameriprise Financial Services, Inc.**  
*Page 41*

James Hayes · Ameriprise Financial Services, Inc.

Donald Healey · The Healey Group

**Daniel Heenan · Oppenheimer & Company**  
*Page 41*

Christopher Heiser · Ameriprise Financial Services, Inc.

Jay Heller · HJ Wealth Management

Patrick Henry · Morgan Stanley

**Daniel Hernandez · Lincoln Investment Planning**  
*Page 41*

Joseph Herron · Huntingdon Valley Investment Professionals

Charles Hess · Bloomingdale Associates

Kenneth Higginbotham · Independent Retirement Planners

Todd Hilinski · Merrill Lynch

Kyle Hill · Diversified Financial Consultants

Kristin Hillsley · Janney Montgomery Scott

John Hochschwender · RTD Financial Advisors

Peter Hoover · Hoover Financial Advisors

Tor Hotham · The Comprehensive Wealth Management Group

Frederick Hubler, Jr. · Creative Capital Wealth Management Group

**Loretta Hutchinson · Harvest Group Financial Services**  
*Page 28*

Scott Hynson · Rockland Financial Group

Carol Javage · Oppenheimer & Company

Yale Joseph · Morgan Stanley

Terry Jue · Ameriprise Financial Services, Inc.

Rian Kaiser-Steinbiss · Lincoln Investment Planning

**Thomas Kalejta · Kalejta Financial Management**  
*Page 41*

**Scott Kaminsky · Morgan Stanley**  
*Page 41*

William Kantner · Chartered Advisory Group

**Harry Keller · Financial Independence Planning**  
*Page 10 & 11*

Eric Kelman · Ameriprise Financial Services, Inc.

Mark Kemp · Kemp & Associates Retirement Services

Michael Klein · Lincoln Investment Planning

Edward Kohlhepp · Kohlhepp Investment Advisors

Brian Kohute · HJ Wealth Management

Kyle Kranzley · LPL Financial

Bryan Krause · Merrill Lynch

Roger La Clair · Ameriprise Financial Services, Inc.

Theodore Lafair · Morgan Stanley

Lisa LaMarche · Milestone Wealth Advisors

Robert Langan · The UFinancial Group

Paul LaViola · RTD Financial Advisors

Patrick Lawrence · AXA Advisors

Robert Leib · Keystone Wealth Management

Gerard Lemly · Ameriprise Financial Services, Inc.

Jeffrey Leppert · Market Street Financial Group

George Leupold · Leupold Financial Planning Associates

Daniel Levin · 1776 Capital Management Group/  
Janney Montgomery Scott

Howard Levin · CIA Companies

Paul Levin · Levin Aromando Financial Group

Neil Levine · TIAA-CREF

Marc Linsky · E Street Financial

Joseph Little · Bala Financial Group

**Bob Logan · Logan Financial Services Corporation**  
*Page 41*

Richard Loomis · Creative Financial Group

**James Lynch · Affinity Wealth Management Group**  
*Page 36*

Michael J. Lynch, Jr. · The UFinancial Group

Sherri Magsam-DiMenna · Morgan Stanley

Alan Mandeloff · Citrin Cooperman Wealth Management

James Manuola · Merrill Lynch

Louis Manzo · MetLife Solutions Group

Michael Marrone · Marrone Financial Services

**William Marshall · Ameriprise Financial Services, Inc.**  
*Page 32*

Christen Martin · Ameriprise Financial Services, Inc.

Christopher Masso · Masso Torrence Wealth Management

**William Mastalski · Janney Montgomery Scott**  
*Page 30*

George Mastrogiorgos · Ameriprise Financial Services, Inc.





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

Michael Mattie · Doylestown Wealth Management  
Shane McCormick · Financial Planning Associates

Stephanie McCurry · BSC Financial

Daniel McCusker · Elko Financial Services

**Kevin McDermott · Citadel Credit Union**  
Page 17

Brian McGeehan · Creative Financial Group

Seth McHenry · Axiom Wealth Manager

James H. McLaughlin · The Financial Coach Group

Michael McLaughlin · McLaughlin Asset Management

William McLeer · Ameriprise Financial Services, Inc.

Glenn Mellin · MetLife Solutions Group

Michael Menninger · ING Financial Partners

Gregory Merlino · Ameriway Financial Services

Scott Michalek · Wescott Financial Advisory Group

James Miller · Ameriprise Financial Services, Inc.

**Mary L. Morina · Lincoln Investment Planning**  
Page 42

Richard Morrison · Ameriprise Financial Services, Inc.

Brinton Motto · The UFinancial Group

Melissa Motz · Motz Wealth Management

Owen Mulhern IV · The Financial Coach Group

Paul Mullen · Merrill Lynch

Lawrence Murphy · Murphy Financial Advisors

Paul Murray · PTM Wealth Management

**Ryan Murray · Ameriprise Financial Services, Inc.** Page 32

Scott Nash · Janney Montgomery Scott

**Beverly Neal · Ameriprise Financial Services, Inc.** Page 37

Marc Neumann · Lighthouse Planning Consultants

Donald Nicholson · Donald W. Nicholson & Associates

James Nocito · Ameriprise Financial Services, Inc.

**Rochana Norby · The FMA Group** Page 19

James Notarianni · Ameriprise Financial Services, Inc.

David Nuddle · Janney Montgomery Scott

Joseph J. Ochotny, Jr. · Ochotny Wealth Management

Nicholas Olesen · The Philadelphia Group

Kimberlee Orth · Ameriprise Financial Services, Inc.

Adam Paglione · BCG Securities

**Carol Peckman · Lincoln Investment Planning**  
Page 37

James Pfizenmayer · Morgan Stanley

Patricia Picardi · Independence Planning Group

George Pittaoulis · Ameriprise Financial Services, Inc.

Michael Pultro · First Financial Planners

Kathleen Raczy · Janney Montgomery Scott

Matthew Ramer · Morgan Stanley

Grant Rawdin · Wescott Financial Advisory Group

John Rearden · Ameriprise Financial Services, Inc.

Mark Reimet · Ocean City Financial Group

Augustine Repetto · Locust Capital Management

Ernest Repice · AXA Advisors

Matthew Repko · Ameriprise Financial Services, Inc.

Bruce Risler · Risler Financial Management

Matthew Rittenhouse · Windsor Financial Group

J. Douglas Riva · Merrill Lynch

Thomas Robbins · Ameriprise Financial Services, Inc.

James Rogers · Keystone Financial Group

Joseph Ronzano · Ameriprise Financial Services, Inc.

Peter Rubincam · Balance Financial Solutions

**Brad Rude · Morgan Stanley** Page 22

Rocco Rugnetta · Merrill Lynch

Lance Rultenberg · Global Financial Associates

Carl Sacchetti · Wharton Advisory Group

Steven Sanson · Financial Voyages

Matthew Santillo · Ameriprise Financial Services, Inc.

Philip Saponaro · Lighthouse Financial Consultants

Joseph Saskiewicz · Saskiewicz & Associates

**Stephen Schaeffer · Morgan Stanley** Page 42

Neil Schmerling · Schmerling Financial Group

**Larry Schneider · Ameriprise Financial Services, Inc.** Page 42

John Schoff · Raymond James & Associates

John Schofield · Independence Wealth Strategies/  
MetLife

Michael Schorr · Morgan Stanley

Kathleen Schroder · King's Management Company

Merrill Schwartz · Morgan Stanley

**Suzanne Schwester-Sloan · Morgan Stanley**  
Page 43

**Frank Sciecinski · Sciecinski Wealth Management** Page 42

Catherine Seeber · Wescott Financial Advisory Group

Steven Seide · Seide Financial Group

John Seifried · TIAA-CREF

Patrick Seiler · Raymond James & Associates

Gerald Shantzer · Marcum Financial Services

**Daniel Shevlin · Carter Shevlin Financial**  
Page 43

John Shimp · Ameriprise Financial Services, Inc.

Gary Sickler · Ameriprise Financial Services, Inc.

Kathleen Sikora-Arnold · Ameriprise Financial Services, Inc.

**James Simone · Simone Zajac Wealth Management Group** Page 23

Thomas Smedile · Swarthmore Financial Advisors

Charlotte Smith · Nationwide Financial

**Jeffrey Smith · Ameriprise Financial Services, Inc.** Page 27

Robert Smith · Comprehensive Financial Advisers

Jason Snipe · First Genesis Financial Group

John Sodaski · Morgan Stanley

Ari Spectorman · Ameriprise Financial Services, Inc.

Kevin Sporer · Ameriprise Financial Services, Inc.

Steven Springer · Merrill Lynch Wealth Management

Kimberly St. Pierre · Ameriprise Financial Services, Inc.

**Edward Staudenmayer · Ameriprise Financial Services, Inc.** Page 43

**Robert Stec · Morgan Stanley** Page 43

Christine Stefanou · Ameriprise Financial Services, Inc.

John Stehman · Sovereign Bank

Gregg Stein · McGladrey

Willard Stern · Senior Secure

Kirk Stensrud · Morgan Stanley

Michael Stepanski · Financial Advisors of Delaware Valley

Raymond Stephano · Stephano Financial Management

**Brett Straub · The Straub Group Wealth Management Services** Page 38

**Dirk Stribrny · Morgan Stanley** Page 25

Norman Strobel · Strobel Financial



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

Ted Suleski · Money Management Financial Services

Joseph Sullivan · Sullivan Financial Services

**Kevin Supka · LPL Financial** Page 26

Brian Sykes · Independence Planning Group

John Taylor · Greenville Financial Group

Gregory Teal · Your Best Interest Financial Services

Ryan Tickner · Janney Montgomery Scott

Will Tickner · Janney Montgomery Scott

Christopher Townsley · Ameriprise Financial Services, Inc.

Kevin Trainor · Sterne Agee & Leach

Paul Tully · Eagle Wealth Strategies

Sean Tully · Merrill Lynch

John Ungerman · Thrivent Financial for Lutherans

Timothy Valente · RBC Wealth Management

**Michael Vaules · FlagStone Retirement Consultants** Page 33

James Verros · Lincoln Investment Planning

Frank Violini · First Priority Financial Services

**Steven Vitanza · Ameriprise Financial Services, Inc.** Page 39

Brian Walsh · Walsh & Nicholson Financial Group

**Yong Wang · USA Financial Securities** Page 39

Thomas Warner · Ameriprise Financial Services, Inc.

Thomas Watkins · Lincoln Investment Planning

Norman Watts · Watts Investments

**Peter Wechsler · Franklin Retirement Solutions** Page 39

Jay Weintraub · Weintraub Financial Services

**Peter Weintraub · Raymond James & Associates** Page 43

Charles Welde · The CP Welde Group

**Mitchell Welsch · Morgan Stanley** Page 43

Stephen Wetzell · Prometheus Capital Management Corporation

Daniel White · Ameriprise Financial Services, Inc.

Thomas Wick · Morgan Stanley

Karen Wisdom · Wisdom Antonelli Financial Group

William Wolk · Newtown Wealth Management

**Daniel Zajac · Simone Zajac Wealth Management Group** Page 23

**Richard Zajac · Simone Zajac Wealth Management Group** Page 23

Joseph Zielinski · Money Management Financial Services

### Insurance

Robert Cinalli · Karr Barth Associates

Gary Klazmer · Klazmer Financial Group

Nancy Littleton · Independence Wealth Strategies/ MetLife

Ronald McQueen · Windsor Financial Group

John Newhouse · MetLife

Benjamin Prybutok · Allstate Financial Services

### Investments

Michael Akers · Janney Montgomery Scott

**Matthew Allen · Wells Fargo Advisors, LLC** Page 40

Bradford Alliger · Wells Fargo Advisors, LLC

Frank Alteri · Wells Fargo Advisors, LLC

Caren Anastasi · Janney Montgomery Scott

Mark Andrews · Ameriprise Financial Services, Inc.

Albert Angelos · Janney Montgomery Scott

William Angelos · Wells Fargo Advisors, LLC

Mark Aronson · Wells Fargo Advisors, LLC

**James Baird · Compass Ion Advisors** Page 18

Betty Baker · Wells Fargo Advisors, LLC

**Paul Baker · Wells Fargo Advisors, LLC** Page 12

William Banks · Merrill Lynch

Vincent Barbera · TGS Financial Advisors

**Elizabeth Barker · RBC Wealth Management** Page 40

**Drew Barlow · Morgan Stanley** Page 13

Ana Barnett · Main Street Investment Group

Andrew Barnett · Wealth CMT

Richard Barnett · Barnett Financial Services

Wendell Barnett · Wells Fargo Advisors, LLC

Ann Baron · Wells Fargo Advisors, LLC

Daniel Batty · The UFinancial Group

Paul Baumbach · Mallard Advisors

Jay Bavlish · Wells Fargo Advisors, LLC

Paul Bechly · Morgan Stanley

**Richard Becker · Wells Fargo Advisors, LLC** Page 14

David Berkeihiser · CWMG

Peter Berlin · Ameriprise Financial Services, Inc.

Paul Biedlingmaier, Jr. · Edward Jones

Peter Blok · Blok Financial

Frederick Bluefield · Borer Denton & Associates

Charles Boinske · Independence Advisors

**Robert Boland · RBC Wealth Management** Page 15

Michael Bollinger · Edward Jones

Kevin Bondi · Ameriprise Financial Services, Inc.

Eric Boory · Morgan Stanley

Steven Borenstein · Morgan Stanley

Tammy Bowman · Janney Montgomery Scott

Michael Boyle · FAODV

**William Brams · Harvest Advisors** Page 20

**Joseph Brinker · The Brinker Organization** Page 16

**Stuart Bristow · RBC Wealth Management** Page 40

Randolph Brock · Wells Fargo Advisors, LLC

Fran Brolley · Raymond James Financial Services

David Brookreson · Wells Fargo Advisors, LLC

David Burd · TGS Financial Advisors

Jon Burns · Morgan Stanley

James Butler · Morgan Stanley

Charles Byron · Alloy Silverstein Financial Services

Raul Calle · Calle Financial Network

Bonnabel Callens · Morgan Stanley

Dean Camp · Wells Fargo Advisors, LLC

Thomas Campbell · Edward Jones

Gretchen Carey · Morgan Stanley

Michael Carlucci · CoreStates Capital Advisors

Samuel Carpin · CMS Wealth Management

Harry Carroll · Creative Financial Group

John Castner · Edward Jones

Paul Catrambone · Diversified Asset Strategies

Don Cavalcanto · Janney Montgomery Scott

Caroline Chahalis · Morgan Stanley

Eileen Chambers · The Haverford Trust Company

Ernest Chisena · Delta Paradigm

Laurie Chouinard · Wells Fargo Advisors, LLC

Francis Ciocari · Merrill Lynch

John Cipollone · Wells Fargo Advisors, LLC

Robert Clarke · RWC Investment Management

Christopher Clavin · Wells Fargo Advisors, LLC

Brett Cloak · Centurion Asset Management



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

Michael Coccozza · Kagan Coccozza Asset Management

Rachel Cohen · Morgan Stanley

Annamarie Cook · Wells Fargo Advisors, LLC

Mark Anthony Cook · Wells Fargo Advisors, LLC

**Sean Cook · Harvest Advisers** Page 20

Dennis Cooney · Wells Fargo Advisors, LLC

Tom Corcimiglia · The Philadelphia Group

J. Timothy Corle · Tycor Asset Management

Ryan Crooks · Roffman Miller Associates

Thomas Cunningham · Wells Fargo Advisors, LLC

Patrick D'Agostino · Boenning & Scattergood

Michael D'Allaird · Merrill Lynch

Brian D'Amico · Wells Fargo Advisors, LLC

Christopher Dautrich · Stillwater Capital Advisors

**Stephen DeCesare · Steve DeCesare** Page 34

Andrew Del Beato · Creative Financial Group

John Delp · The Philadelphia Group

Peter Demirali · Cumberland Advisors

Martin Dempsey · Dempsey Associates

**A. Louis Denton · Borer Denton & Associates** Page 40

R. Scott Denworth · Boenning & Scattergood

Steven DePaul · Wells Fargo Advisors, LLC

Joe DeSipio · Arin Risk Advisors

Joseph Diorio · Wells Fargo Advisors, LLC

Michael Donnelly · Coastal Equities

Edmund Dracup · The UFinancial Group

Austin Dutton · Austin Dutton Wealth Management

Robert Eberly · Janney Montgomery Scott

Mark Eskin · Janney Montgomery Scott

Lawrence Ettenger · Merrill Lynch

Randall Evans · Edward Jones

Steven Eyer · VF Investment Services Corporation

**Matthew Farley · Wells Fargo Advisors, LLC** Page 35

David Fattizzo · First Investors Corporation

John Feeley · Wells Fargo Advisors, LLC

Glenn Fels · Merrill Lynch

Joel Fineman · Janney Montgomery Scott

Barry Fisch · Wells Fargo Advisors, LLC

**Paul Fisch · Wells Fargo Advisors, LLC** Page 40

**Timothy Flatley · Sterling Investment Advisors** Page 24

Ryan Flynn · Flynn Wealth Management

**Philip Fogli · FRS Capital Management** Page 35

Thomas Foglia · Integer Wealth Advisors Group

Binnie Footer · Janney Montgomery Scott

Elliott Footer · Janney Montgomery Scott

Harry Forst · Lincoln Investment Planning

Patrick Forst · Lincoln Investment Planning

Albert Fox · Merrill Lynch

**Stephen Frank · Wells Fargo Advisors, LLC** Page 35

Mark Freilich · DeKalb Wealth Management

Susan Fuhrman-Holin · Fuhrman Management Associates

Alberto Gaglianese · Lincoln Investment Planning

**Daniel Gannon · Union Street Financial** Page 36

Bryan Gazzillo · Allstate Financial Services

**William Geilfuss · BestVest Investments** Page 40

**Sidney Geller · Wells Fargo Advisors, LLC** Page 29

Janice Ginsburg · Fulcrum Securities

Bruno Giordano · Dorset Financial Services Corporation

**Marc Goldberg · Rosenfelt Siegel & Goldberg** Page 36

Steven Goldman · Morgan Stanley

Thomas Goldsmith · Flagship Capital Management

Edward Goldstein · Financial Life Planning

Stephen Goldstein · Morgan Stanley

Pamela Goodman · Merrill Lynch

Leo Gotleib · Gotleib & Associates

**Jan D. Gotshall · GM Financial Planners** Page 40

Jeffrey Green · Morgan Stanley

Richard Grobman · Oppenheimer & Company

Donald Gudhus · Oracle Financial Group

Joseph Gunsiorowski · Wells Fargo Advisors, LLC

David Guy, Jr. · Securities America

James Hall · Affinity Wealth Management

Jerry Hanejko · Edward Jones

David Harper · Merrill Lynch

Virginia Harriett · Lincoln Investment Planning

James Hemphill · TGS Financial Advisors

Christopher Hickey · Merrill Lynch

Robert Hoey · Janney Montgomery Scott

Charles Hoffmann · Portin Hoffmann Financial Group

Jeffrey Hohl · Wells Fargo Advisors, LLC

**Scott Holstein · Prudent Wealth Management/Walnut Street Securities** Page 21

Ryan Horner · Ameriprise Financial Services, Inc.

Patrick Hoyer · The Haverford Trust Company

Benjamin Hurn · Ameriprise Financial Services, Inc.

Charles Ingersoll · The Haverford Trust Company

David Jenkins · Wealth Advisory Services

Suken Jogani · Wells Fargo Advisors, LLC

Laurence Kagan · Kagan Coccozza Asset Management

James Kahn · Wells Fargo Advisors, LLC

Donald Kalil · Affinity Wealth Management

Arthur Karafin · Arthur Karafin Investment Advisors

Bruce Kardon · Conservest Capital Advisors

Jeffrey Karpel · Sage Financial Group

Farrukh Kazmi · A&S Asset Management

**Christopher Kearon · Morgan Stanley** Page 41

**Michelle Lenzeimer Keates · Janney Montgomery Scott** Page 30

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Wallace Kennedy · MFG Investments

Roger Kent · Merrill Lynch

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Thomas Kopsie · Kades-Margolis

Maureen Kozak · McCloskey Financial Group

C. Andrew Krepps, Jr. · Financial Strategies Advisory

**David Kron · Wells Fargo Advisors, LLC** Page 32

Paul Krumenacker · Wealth Advisory Services

Robert Lankin · Raymond James Financial Services

Robert Lansing · Wells Fargo Advisors, LLC

Howard Lashner · Primerica

Richard Lawrence · Lawrence Wealth Management

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

Constance F. Lehman · Lehman Financial Services  
 Ryan Leib · Keystone Wealth Management  
 Stephen Leighman · RBC Wealth Management  
 Scott Lerner · Morgan Stanley  
 Ronald Leuschen · Ameriprise Financial Services, Inc.  
 Christopher Lewis · Merrill Lynch  
 Anthony Librizzi · Wells Fargo Advisors, LLC  
 Leon Lieberman · Wells Fargo Advisors, LLC  
 Paul Liebezeit · Centurion Asset Management  
**George Limbach · Compass Ion Advisors**  
*Page 18*  
 Frederick Linden · Janney Montgomery Scott  
 Darryl Longo · First Investors Corporation  
 Paul Lu · Wells Fargo Advisors, LLC  
 Christopher Lundmark · Wells Fargo Advisors, LLC  
 Charles Lynch · Bernstein Global Wealth Management  
 Thomas J. Lynch · Haverford Trust Company  
 Brian Lynn · Wells Fargo Advisors, LLC  
 Robert Macaulay · Wells Fargo Advisors, LLC  
 Harvey Maclary · Morgan Stanley  
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*Page 36*  
 Bruce Marra · West Chester Capital Advisors  
 Denise Keil Martin · Merrill Lynch  
**William C. Martindale, Jr. · Conestoga Capital Advisors**  
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 Thomas Martorana · Janney Montgomery Scott  
 John Masington · Wells Fargo Advisors, LLC  
 Matthew McCloskey · McCloskey Financial Group  
**James McCrudden · Citadel Credit Union**  
*Page 17*  
 Douglas McDermott · Wells Fargo Advisors, LLC  
 Michael McDermott · The Philadelphia Group

**George C. McFarland, Jr. · The Pennsylvania Trust Company**  
*Page 31*  
**Brian McKeon · Morgan Stanley**  
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**Robert McKiernan · Morgan Stanley**  
*Page 31*  
 William McKinley · ESG Wealth Management  
**James McLaughlin · Wells Fargo Advisors, LLC**  
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 Lee McManus · Wells Fargo Advisors, LLC  
 Brendan McPoyle · Affinity Wealth Management  
**George McReynolds · McReynolds Wealth Management**  
*Page 37*  
 Ben Melone · Wells Fargo Advisors, LLC  
**Brian Menickella · The Beacon Group of Companies**  
*Page 37*  
 Hugh Mergan · Merrill Lynch  
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 Thomas Meyer · Meyer Capital Group  
**Alan H. Meyers · Wells Fargo Advisors, LLC**  
*Page 32*  
 Elliott Miller · Fulcrum Securities  
**J. Scott Miller · Blue Bell Private Wealth Management**  
*Page 28*  
**J. Scott Miller, Jr. · Blue Bell Private Wealth Management**  
*Page 28*  
 Peter Miller · Roffman Miller Associates  
 Charles Minnich · Foundation Capital Management  
 Eric Mitchell · Boenning & Scattergood  
 Jerrold Mitzner · Morgan Stanley  
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*Page 42*  
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*Page 38*  
 Jon Roth · Thrivent Financial for Lutherans  
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 James Ryan · Oppenheimer & Company  
 Alfred Saccomanno · Wells Fargo Advisors, LLC  
 Harvey Samachson · Wells Fargo Advisors, LLC





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

Mark Samson · Samson Wealth Management Group

Peter Sargent · Janney Montgomery Scott

John Satterfield · Stillwater Capital Advisors

David Schaeffer · Morgan Stanley

David Schaming · Wells Fargo Advisors, LLC

**Robert Schmauk · Philadelphia Brokerage Corporation** Page 42

Carl Schultz · Wells Fargo Advisors, LLC

William Schultz · Wells Fargo Advisors, LLC

**Craig Schwartz · Wells Fargo Advisors, LLC** Page 29

Walter Schwenk · Wells Fargo Advisors, LLC

Timothy Seeger · Wells Fargo Advisors, LLC

James Senderling · Merrill Lynch

**James Sgro · Karr Barth Associates** Page 43

Jonathan Sharaf · Wells Fargo Advisors, LLC

Lydia Sheckels · Wescott Financial Advisory Group

David Simon · Wells Fargo Advisors, LLC

John Sion · Sage Financial Group

Robert Smee · Brandywine Financial Management

George Smith · Morgan Stanley

Henry Smith · The Haverford Trust Company

Anthony Snaith · Janney Montgomery Scott

Bernard Snyder · Janney Montgomery Scott

**John Solis-Cohen · Wells Fargo Advisors, LLC** Page 38

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William Springer · Spire Investment Partners

John Stack · AXA Advisors

Michael Stagliano · Wells Fargo Advisors, LLC

Sharon Steiner · Merrill Lynch

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Jack Swope · Stillwater Capital Advisors

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John Torrence · Masso Torrence Wealth Management

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James Travagline · Wells Fargo Advisors, LLC

Stephen Tulli · Wells Fargo Advisors, LLC

Harry Urian · Providence Investment Management Company

David Vermeil · Wilmington Trust

Thomas Vickers III · Financial Planning Associates

**Andrew Vittek · Wells Fargo Advisors, LLC** Page 39

Alan Vladimir · Wells Fargo Advisors, LLC

Michael Wahl · The UFinancial Group

Susan Walla · Susan M. Walla

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Michael Weinberg · Wells Fargo Advisors, LLC

**Thomas Weirich · Wells Fargo Advisors, LLC** Page 43

Thomas Weisenfels · Merrill Lynch

H. Fred Welch · Wells Fargo Advisors, LLC

Brad Wexler · The Tycor Companies

Theresa Wiedmann · Lincoln Investment Planning

Binney Wietlisbach · The Haverford Trust Company

Scott Wight · Walnut Street Securities

**Milan P. Winters · Lighthouse Financial** Page 43

Charles Wisner · Wells Fargo Advisors, LLC

Thomas Wood · Wells Fargo Advisors, LLC

Lawrence Yerkees · Oppenheimer & Company

Danielle Yoch · Financial Advisors of Delaware Valley

W. Ross Young · Wharton Advisory Group

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Philip Zimmerman · Merrill Lynch

Steven Zimmerman · VF Investment Services Corporation

George Zindel III · Wells Fargo Advisors, LLC

Lloyd Zitomer · Wells Fargo Advisors, LLC

Beth Zucker · Wells Fargo Advisors, LLC

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Sharon Bishop · Bishop & Bishop

Roy M. Fairman · Fairman Group Family Office

Murray Felzer · Rudney Solomon Cohen & Felzer

Robert Kratz · Robert J. Kratz & Company

Cindy Leitzell · Leitzell & Economidis

Andrew Lutz · Lutz & Travers

Thomas McKernan · Lawrence F. Tornetta

William Noll · Noll & Company

Susan Palmer · Blumenthal and Palmer

Wesley Pericone · Wesley G. Pericone

**George Pomerantz · Gold Social Gerstein** Page 42

Robert Pritchard · Pritchard Bieler Gruver & Willison

Randall Rothstein · Rothstein Wealth Management

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Left to right: Fred Shocket, Bruce Musselman, 2012 winner Harry Keller, Elizabeth Shamir, Keith A. Hooper and Barry C. Blatt

## Clarity • Confidence • Capability

*Titles/Credentials: Fred Shocket, CFP®, MA; Harry Keller, CPA, CFP®, ChFC®, CLU®, MBA, President of Financial Independence Planning, LLC; Elizabeth Shamir, CFA®, CFP®; Keith A. Hooper, CPA, MS; Barry C. Blatt, CPA, PFS; Randolph Nead, MS, CPA, CFP®; Thomas Malkoch, CPA, CFP®; Michael Grossman, CFP®; Adam Peltzman, RHU, CFP®; Mark Wren, MBA; Harriet Litz, JD; Kenneth Souder, CFP®; Mike Menninger, CFP®; Glenn J. Kopensky, CPA, CFP®*

Financial Independence Planning® (FIP) is one of the premier financial planning firms in the tri-state area. We earn the trust and respect of our clients and peers by striving to deliver high-quality, reliable and accurate financial planning and wealth management.

Financial Independence Planning® is not just about the financial products, it's about the financial process, just as a great golf game is not just about the clubs — it's about the swing. The Financial Independence Planning Process® is a unique eight-step system that enables our clients to approach their future with clarity, confidence and capability. They have clarity with a Financial Road Map® to their goals, confidence in a Financial Independence Plan® to help them make smart choices today and capability with an experienced Financial Independence Planning Team® to help them make smart choices tomorrow. As a team, we carefully assess our clients' goals, objectives, risk tolerances and time horizons. We then align their investments into suitable investment models which are carefully developed and regularly updated by the Financial Independence Planning Investment Committee, who have an average of 20 years of experience in financial planning.

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Left to right: Back row: Vito Martutartus, Randolph Nead, Wayne Cline, Jared Keller, Thomas Malkoch, Michael Grossman, Steve Dudek, Adam Peltzman, Mark Wren, Harriet Litz, Elizabeth Shamir, Janet Musselman, 2012 winner Harry Keller, Fred Shocket, Laraine Beckman, Kenneth Souder, Jon Wanczyk  
Front row: Sitting: Mike Menninger, Bruce Musselman, Keith A. Hooper, Glenn J. Kopensky, Barry C. Blatt





## Paul S. Baker

Experience • Knowledge • Integrity



- Comprehensive investment and wealth management services for affluent families
- More than 25 years of investment experience helping clients achieve their goals
- Well-qualified team dedicated to exceptional, personalized service

*Focus: Customized investment strategies for accumulation and preservation of wealth as clients transition into retirement*

*Credentials: CFP®, Managing Director – Investment Officer*

Choosing someone to help you manage your money is both a business and a personal decision.

With more than 25 years of experience, Paul Baker has become the trusted advisor to a select group of individuals, families and organizations, offering personalized wealth management strategies to enable them to reach their financial goals and objectives.

By taking the time to encourage and build long-term

relationships built on trust, integrity and honest communication, Paul can provide unbiased advice and investment strategies that adhere to your risk tolerances and help you meet or exceed your goals and objectives. He acts as your personal guide, helping to navigate and simplify the complex world of investing.

Paul's aim is to establish one-to-one relationships and to offer you the personal approach you deserve, with the depth and experience you expect.

**BAKER**  
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*of Wells Fargo Advisors*

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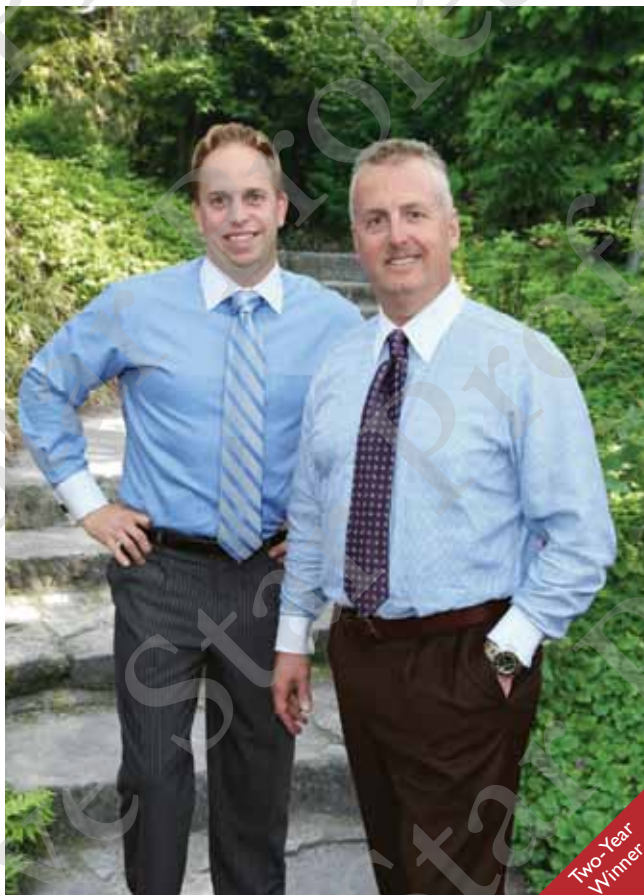
paul.baker@wfadvisors.com • [www.bakerwealthmanagementgroup.wfadv.com](http://www.bakerwealthmanagementgroup.wfadv.com)

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**Investment and Insurance Products:**

NOT FDIC-Insured | NO Bank Guarantee | MAY Lose Value





Left to right: Two-year winners Drew D. Barlow and Brian J. McKeon

## The Barlow Group at Morgan Stanley

Investing in You, Your Family  
and Your Dreams

- Dedicated to providing a concierge level of service and support
- Customized retirement income planning strategies
- Assistance with family wealth preservation and transfer

*Drew D. Barlow, CPM®, Senior Vice President, Financial Advisor, Portfolio Management Director, 2009 and 2012 Five Star award winner*

*Brian J. McKeon, CPM®, CRPC®, CMFC®, Senior Vice President, Financial Advisor, Portfolio Management Director, 2011 – 2012 Five Star award winner*

*They each hold a Certified Portfolio Manager® title*

The Barlow Group was established with the goal of providing world-class investment advice and service to a select clientele. They feel privileged to help guide their clients to make sound financial decisions which are aligned with their personal values. Customized investment strategies designed for wealth accumulation and wealth distribution strategies to help meet their clients' retirement and legacy needs are among their specialties.

Honored by this award, Drew and Brian would like to thank their clients for their continued trust and confidence.



## Morgan Stanley

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## Richard A. Becker

Providing Tailored Investment Solutions to Accumulate, Manage and Preserve Wealth



*Areas of Focus:*  
Comprehensive Wealth  
Management Services

- Committed to first-class client service and satisfaction for more than 24 years
- Uses client-centered approach to investment and retirement strategies
- Builds relationships on trust, integrity and objective advice

*Title: Managing Director – Investment Officer*

With more than 24 years of investment industry experience, Rich helps clients establish investment objectives and maintain a financial roadmap to help build wealth. He relies on his vast investment experience and a degree in economics from the Wharton School of Business to provide insight and advice in today's market. His recommendations and decisions are based upon each client's unique needs, risk tolerance and financial goals.

Rich understands that his most valuable assets are the relationships he has with his clients. One of the hallmarks of his continued success is his dedication to applying all of the resources available to develop creative solutions for each client and to deliver these with outstanding personal service.

### Wells Fargo Advisors, LLC

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Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0812-01868 08/15/12].



# The Boland Investment Group

Doesn't Your Family Deserve an Award-Winning Team on Their Side?



Left to right: Bradford D. Bolletino, three-year winner Robert C. Boland, Daniel S. Heenan

Three-Year  
Winner

Area of Focus:  
Comprehensive Wealth  
Management

- Robb Boland has been recognized as one of *Barron's* Top Advisors in the nation three years in a row
- One of *Philadelphia Business Journal's* Top Wealth Advisors in the Delaware Valley
- Rooted in our community, yet backed by the global resources of Royal Bank of Canada

*Trust Advisory, Estate Planning, Family Governance and Dynamics, Lending Services*

*Credentials: CFP®, AWM*

In these volatile times, it is even more important to have an award-winning, seasoned team on your side. We are a team of private wealth advisors that focuses on customizing complex financial strategies for affluent families, business owners and corporate executives.

We advise, guide and motivate our clients to implement strategies that help simplify their lives, as well as grow and preserve their capital. Not only do we take client service seriously, but we take it to the extreme. We provide concierge-level service that goes above and beyond what you have previously experienced.



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# Joseph F. Brinker

The Brinker Organization



- Personal and exceptional client service
- Comprehensive financial advisory
- Independent and unbiased

*Titles: President, Registered Investment Advisor, Registered General Securities Principal*

*Credentials: Certified Fund Specialist®, Registered Financial Consultant*

At The Brinker Organization, the best interest of our clients always comes first. We have earned an outstanding reputation for retirement planning, retirement income, wealth management and transfer, and education planning. As an independent advisory firm, we develop comprehensive

financial planning strategies customized to the unique needs and goals of our wide range of individual, family and business clients. For more than 40 years, The Brinker Organization has been earning the trust and building the wealth of many clients. Will you join us?



One North Ormond Avenue • Havertown, PA 19083  
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Financial Foresight Ltd. is a Registered Investment Advisor of The Brinker Organization.





# Citadel Investment Services Team

Available Through CUSO Financial Services, L.P.



*Specializing in investment, retirement and financial planning*

Left to right: AJ Hiller, 2011 winner John Kane, 2012 winner Jim McCrudden, David Layo, Kevin Quinn, Joseph Mylott and 2012 winner Kevin McDermott

- Highly trained professionals recognized as industry leaders
- Financial solutions customized to each individual
- Conveniently located in Citadel branch offices

The most important aspect of successful investment, retirement and financial planning is the relationship that you have with your investment advisor. At Citadel, we want to earn your confidence and be your financial partner. Our highly trained CFS\* investment advisors will help you

design a "blueprint" to better organize and manage your financial life. We begin by working closely with you, spending the time needed to earn your confidence and then focusing on meeting your unique needs, preferences and goals. We look forward to beginning a new relationship with you.



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\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.



## Compass Ion Advisors Team

What Matters to You, Matters to Us



Left to right: Pat House, Ben Dourte, 2012 winner George Limbach, Dan Soderberg, Matt Kane, Josh Manifold, two-year winner Jim Baird, Doug MacGray

- Unwavering, client-centric focus in an independent environment
- Highly experienced team, with broad-based skills and backgrounds
- Expertise in investment management, financial planning and insurance analysis

*Specialties: Sophisticated planning for individuals and institutions*

*Credentials: CFP®, ChFC®, CLU®, JD, CEA, MBA*

At Compass Ion Advisors, we have the expertise, experience and resources necessary to deliver the highest-quality financial planning, investment management and insurance services. None of these capabilities matter, however, if we do not know our clients well enough to apply these resources to

meet your unique goals in a manner that is consistent with your personal values, priorities and life mission. Your financial resources, when managed well, help you to protect, promote and support what matters most to you.



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Left to right: Richard Norby, Five Star award winner Rochana Norby, Denise Slawter

## The FMA Group

### Independent Award-Winning Wealth Management

- Educating to help take anxiety out of your finances
- Guiding and evaluating to make work optional
- Partnering with you to customize your finances

*The team works with each client in great detail, always with their desired end in mind.*

*Some questions the advisors have answered for prospective and current clients include:*

Can you do better than my current advisor? How much do I need to retire? When can I stop working in this job? How can I know that I will have enough money for the rest of my life? Am I taking too much risk? How is the economy going to impact my investments? What about Europe and China? How can I most strategically give away my money?

#### **What are your questions?**

Please call The FMA Group at (610) 964-8955 with your most difficult questions or email them at [ronorby@fmagroup.com](mailto:ronorby@fmagroup.com).

## The FMA Group

394 South Warner Road • Wayne, PA 19087  
Office: (610) 964-8955 • Phone: (610) 687-9119  
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## The Harvest Advisers Team

Managing Life's Transitions, Shaping Secure Futures ...



Left to right: Three-year winner Russ Bishop, Jr., Ginger Hamilton, two-year winner Sean Cook, Debbie Boyle and three-year winner Bill Brams

*Effective Investment  
and Retirement Income  
Strategies*

- We hear you: "A comfortable retirement with freedom to enjoy it ..."
- "Maintain our current lifestyle, financial security and help our children ..."
- "How can we maximize our earnings while minimizing our downside potential?"

*CERTIFIED FINANCIAL PLANNER™ practitioner, ChFC®, CLU®, MSFS, MDiv*

*Chartered Advisory in Philanthropy™*

At Harvest Advisers, we understand that wealth is measured on more than a net-worth statement. Knowing what touches our clients' hearts and helping them achieve a rewarding retirement is our goal.

Having a sounding board — a specialists' perspective — can make all the difference. Are you looking for a better investment path to support your future years? We oversee investments using effective, diversified strategies that seek to protect and grow portfolios even in today's markets.

We have been together as a team for more than a decade, and Bill, Sean and Russ have more than 80 years of combined experience in offering prudent, ongoing advice. To explore if we are a good fit to help you build and enjoy the retirement you want, call and arrange a discovery meeting.

### Harvest Advisers, LLC

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[www.harvestadvisers.com](http://www.harvestadvisers.com)

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## Scott E. Holstein

Experience • Knowledge  
Wisdom • Integrity

- Comprehensive investment and wealth management services for affluent families and corporations
- Honor Roll Advisor with the Paladin Registry
- Listed as one of the top 250 Wealth Managers in America in the October 2008 issue of *Worth* magazine

*Titles: Financial Advisor and Registered Representative*

*Credentials: CPA, PFS, CFP®*

My staff and I have been offering our clients personalized financial solutions for more than 25 years. During that time, we have established a considerable reputation for providing professional and knowledgeable advice in many areas of financial services, including cash management, asset protection, risk management, retirement plans, financial planning and estate planning. We provide personalized tailored recommendations that act as a road map to achieve your financial goals.

We are independent with an open architecture which means we are not limited in our use of vendors for solutions or obligated to use proprietary products. Your interests always come first. Our philosophy is to educate and empower our clients by maintaining a high level of commitment to service, knowledge, disclosure and integrity. Our biggest impact may be the peace of mind that comes with a continuously monitored comprehensive financial program. Our role is to help our clients lead more financially secure lives. No matter where life takes you, you can depend on us to be there, analyzing your needs and adapting your planning to achieve your goals.

### Prudent Wealth Management Inc.

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## Brad S. Rude

It's My Mission to Provide the Tools to Help You Reach Your Goals



- Financial, estate, trust and insurance planning
- Retirement planning and corporate retirement plans
- Comprehensive personalized client support

*Brad Rude, Senior Vice President – Financial Advisor*

As the financial world becomes more complex and investment choices multiply, careful planning becomes even more important to helping you achieve your financial goals. Brad focuses on comprehensive wealth strategies for individuals and institutions. He takes his time to help clients build a life

plan, so together, they can develop a supporting investment portfolio. Client reviews are an important part of Brad's process. If you are considering a second opinion of your investment strategy, please phone (215) 274-2223 to schedule a confidential consultation.

## Morgan Stanley

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# SimoneZajac Wealth Management Group

Offering Independent, Unbiased Advice for More Than 20 Years



*Investments, Insurance,  
Tax and Business Planning*

Left to right: Benjamin Zajac, Five Star award winner Richard Zajac, Five Star award winner James Simone and Five Star award winner Daniel Zajac

- Comprehensive financial planning and investment management
- Business planning including executive benefits and buy-sell insurance
- Tax planning and preparation

*Titles/Credentials: Richard A. Zajac, CFP®, CPA; Daniel R. Zajac, CFP®, CLU®; James J. Simone, CFP®, CPA*

At SimoneZajac Wealth Management Group, we provide independent financial planning and wealth management to individuals, families and business owners. Our team-oriented, client-centric approach to financial planning uniquely

positions us to evolve with our clients as their needs change. Our independent structure affords us the ability to offer sound financial advice free from conflicts of interest.

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## Sterling Investment Advisors Group



Left to right: Brett Schildhorn, Lisa Curcio, Sean Flatley, Michelle Smaltz, two-year winner Timothy Flatley

Two-Year  
Winner

Areas of Focus: Goal  
Setting, Investment  
Management

- Top 10 Independent Investment Manager, *Barron's* Winner's Circle Organization
- Premier Advisor by National Association of Board Certified Advisor Practices
- *Worth* magazine Leading Wealth Advisor, Smart CEO Reader's Choice Advisor

*Titles: Wealth Management Advisor, Portfolio Manager, Customer Relations*

*Credentials: CFP®, MBA, Series 7, ChFC®, AIF®*

Sterling Investment Advisors, Ltd. recognizes that each situation — educating, children, building retirement wealth, insuring against loss, reducing taxes, planning estates, setting up trusts, etc. — brings its own complexities. Our team concept results in our clients developing a support group of

professionals to delegate the management of these issues. Sterling was recognized by The Philadelphia 100 as one of the 100 fastest-growing companies in the Philadelphia area. This group was selected by Wharton Small Business School and the *Philadelphia Business Journal*.



**Sterling Investment Advisors, Ltd.**

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## The Stribrny Group at Morgan Stanley

Dedicated to the Success of Our Clients



*Proactive and Responsive*

Center: Four-year winner Dirk Stribrny  
Left to right: 2012 winner Patricia Augusterfer, Rose DeFalco, Joseph Croll, Susan Sussman

- Wealth management solutions
- Corporate executive services
- Systematic approach to portfolio design and proactive management

*Titles/Credentials: Patricia Augusterfer, Financial Advisor; Rose DeFalco, Registered Client Service Associate; Dirk Stribrny, CFP® Financial Advisor; Joseph Croll, Financial Advisor; Susan Sussman, Senior Client Service Associate*

Our clients are the foundation of our practice. As such, Dirk Stribrny is committed to making a meaningful difference in their lives by guiding them to make informed financial decisions, helping them to attain their goals and striving to transcend their expectations.



### Morgan Stanley

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## Kevin P. Supka

"Independent, Like You"



Kevin P. Supka, Registered Securities Principal

- Comprehensive, unbiased, nonproprietary, financial advice
- Highly personalized client support
- Retirement income, financial and estate planning

*Independent provider of wealth management for individual clients, businesses, nonprofits and financial institutions.*

Kevin and his team have been one of the most successful offices with LPL Financial for almost 20 years. His office focuses on the individual needs of each client with dedicated retirement income, wealth creation and management strategies for individual and business assets. Strong attention is given to listening.

Advisors from other firms are welcome to reach out and learn the true meaning of independence with one of the most successful business models in the industry! Call us anytime for an appointment!



Left to right: Joanne Vasquez, Five Star Wealth Manager Kevin Supka and Jennifer Gaido

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Left to right: Three-year winner Charles Bartler and Christopher Bartler

Charles Bartler, CLU® and ChFC®, and his staff have worked extensively in the field of retirement distribution since 1976, transitioning individuals into retirement with his comprehensive six-step process. Chris Bartler joined his father in 2008 as the Director of Operations. Their mission is to guide their clients in making the right decisions for their retirement.

## Bartler Wealth Management Group

Knowledge Makes the Difference

- Comprehensive retirement solutions
- Lifetime income strategies
- Retirement income distribution planning

Credentials: CLU®, ChFC®

### Bartler Wealth Management Group, LLC

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cbartler@bartlerwealth.com  
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Left to right: Four-year winners William Bishop and Jeffrey Smith

As a team practice, Bishop, Smith and Associates offers depth and diversity through our combined skills and experience. You will enjoy the personalized service and one-to-one interaction with your advisor while also benefiting from the wider skill-set of the team as a whole. Our team is supported by professionals with backgrounds in many fields. We strive to help you understand and feel comfortable with the guidance you receive and the strategy you develop with your advisor.

We focus on wealth management services, financial planning and estate planning strategies.

Investors should conduct their own evaluation of a financial professional as working with a financial advisor is not a guarantee of future financial success. Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc., Member FINRA and SIPC. Some products and services may not be available in all jurisdictions or to all clients.

## William Bishop and Jeffrey Smith

We'll Develop Strategies to Make Your Money Work Hard for You

- Committed to providing thoughtful guidance and personalized service
- Comprehensive approach to wealth management
- Customized planning strategies for individuals, families and businesses

William G. Bishop, CRPC®, Financial Advisor  
Jeffrey P. Smith, CRPC®, Financial Advisor

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Left to right: Justin Capetola, four-year winner J. Scott Miller, Sr. and 2012 winner J. Scott Miller, Jr.

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Left to right: Four-year winner Rosemary G. Caligiuri, 2012 winner Loretta D. Hutchinson

Harvest Group was founded with the goal of assisting our clients in every aspect of their financial lives. Using an educational, collaborative approach and the highest standard of ethics, we work to provide wealth accumulation and preservation, income security and long-term financial independence.

## Rosemary G. Caligiuri Loretta D. Hutchinson

Experience • Knowledge  
Passion • Integrity

- Independent, objective and unbiased advisors
- Personalized approach to retirement
- Wealth accumulation and preservation

Rosemary G. Caligiuri, *President, CASL*<sup>®</sup>  
Loretta D. Hutchinson, *CIFA*<sup>™</sup>, *NCC*

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Left to right: Robert M. Mitchell, Five Star award winner William C. Martindale, Jr., David M. Lawson and Joseph F. Monahan

Based in Radnor, our 100-percent employee-owned firm is a boutique, independent investment advisory firm specializing in the management of small-, mid- and micro-cap growth equities. Our clients have appreciated Conestoga's historical characteristics of lower volatility, better downside protection and tax efficiency relative to our peers. We offer separate account management, as well as the Conestoga Small-Cap Fund (CCASX) and Conestoga Mid-Cap Fund (CCMGX).

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## The Conestoga Capital Advisors Team

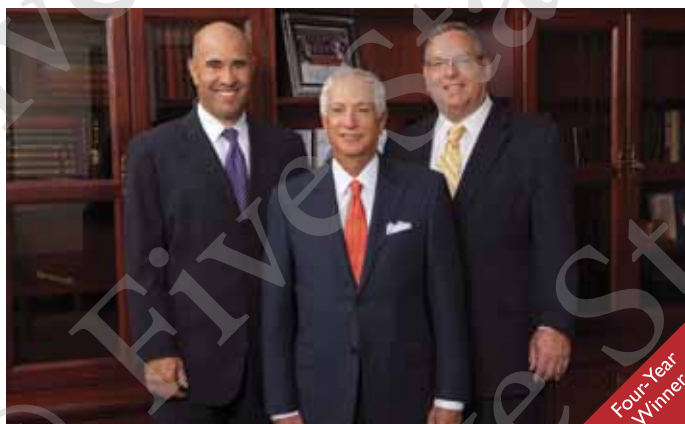
### Pioneers in Small-Cap Investing

- Small-, mid- and micro-cap growth strategies
- Separate account and mutual fund offerings
- Experienced investment management

*Managing Partners of the Small- and Mid-Cap Investment Team*



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Left to right: Three-year winner Craig Schwartz, four-year winner Sidney Geller and Earl Maitland

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Being acknowledged for several years as Five Star Wealth Managers in the Philadelphia region is no different.

Our team has more than \$850 million in assets under management and 85 years' combined investment experience. Find out why our clients depend on our independent, objective and unbiased advice.

## Sidney Geller and Craig Schwartz

### Providing Smart Solutions for Your Financial Needs

- Committed to long-term relationships
- Dedicated to a comprehensive planning approach
- Backed by the strength of Wells Fargo Advisors

*Sidney Geller, Managing Director – Investments, CIMA®, PIM Portfolio Manager*  
*Craig Schwartz, First Vice President – Investments, PIM Portfolio Manager*



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## Michelle L. Keates

### Intelligent Investing in a Complex World

- Comprehensive wealth management
- Practical retirement planning solutions
- Effective income strategies

*Title: Accredited Wealth Management Advisor<sup>SM</sup>*

*Credential: Chartered Retirement Planning Counselor<sup>SM</sup>*

We are an experienced team of financial professionals who provide prudent, custom-tailored solutions, objective advice, fee transparency and superior service. We use a thoughtful, disciplined approach to deliver personalized strategies that are appropriate for each client's unique set of circumstances. What differentiates us from other providers is our ability to integrate our investment experience through various market cycles with our expertise.

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## William J. Mastalski

### Trusted Financial Advice

- Unbiased, objective personalized service
- Committed to providing thoughtful guidance
- Client-centered approach to investment strategies

*Areas of Focus: Wealth Management, Retirement and Estate Planning*

*Credential: CERTIFIED FINANCIAL PLANNER<sup>TM</sup>*

Bill Mastalski currently serves as First Vice President/Wealth Management in the Bryn Mawr, Pa. office. Bill and his very capable staff provide prompt, caring attention to client concerns. Each client receives an investment strategy based on his or her current financial data, specific financial needs or goals, and individual risk tolerance. As the client's needs change, from growth of capital to generation of income, so can the client's investment strategy. Bill understands that his most valuable assets are the relationships he has with his clients.

Bill has received the Rutgers University Home Extension's Adult Education Award for his years of service in presenting financial planning seminars. Bill is also a member of the Delaware, Montgomery, Philadelphia and southern New Jersey estate planning councils.

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Left to right: Two-year winner George C. McFarland, Jr., Rich Merriman, Bill Woolbert, Chip Sheppard

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*Titles: President, Senior Portfolio Manager*

*Credentials: JD, Duke University; AB, Princeton University*



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## Robert J. McKiernan

Your Financial Success Is  
My First Priority

- Philadelphia Five Star Wealth Manager: 2009, 2010, 2011
- Consistently seeks to bring results to his clients through his in-depth knowledge of the market

*Titles: Senior Vice President, Financial Advisor*



Your financial success is my first priority. Morgan Stanley has meaningful intelligence about every major asset class and a presence in every major market, as well as investment research from some of the world's most respected analysts. Together, we will formulate a strategy to help you achieve your most important goals and then deliver a vast array of resources to you in the way that is most appropriate for how you invest and what you want to achieve.

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Left to right: Four-year winners Alan Meyers, David J. Kron and three-year winner Andrew M. Polis

The Meyers, Kron and Polis Financial Group believes that the short- and long-term financial choices you make today should serve as a strong foundation for attaining your goals and preserving your legacy. With more than a combined nine decades of experience and a team-based approach we have the skill and resources to ensure your financial decisions today are consistent with your life goals for tomorrow. Please call or visit us on the web for more information.

## Alan H. Meyers, David J. Kron and Andrew M. Polis

### Generations of Experience

- Comprehensive wealth management services
- Goal-based investment strategies
- Personalized customer service

#### *Titles/Credentials:*

*Alan Meyers, CFP®, CAP®, Senior Vice President – Investments*  
*David J. Kron, Managing Director – Investments*  
*Andrew M. Polis, Managing Director – Investments*

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Left to right: Two-year winner Ryan Murray and 2012 winner William Marshall

*What brings you happiness?* Joining the Peace Corps? Learning to play piano? Spending time with your grandchildren? Hiking across Tuscany? Finding new ways to relax? As it turns out, money alone does not buy you happiness. Having a vision for the future and planning for that vision are just as important as money in achieving a fulfilled life. People who write down their dreams are more likely to achieve them.

*Now that you've written down your dreams and goals, could you use some help to reach them? Meet with Marshall, Murray and Associates, A financial advisory practice of Ameriprise Financial Services, Inc. and get the personal planning and advice you need to put your dreams more within reach. Just ask yourself, "What could I do next?"*

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## Ryan Murray William Marshall

### Put Your Dreams Within Reach

- Where do you dream of going? Where do you see yourself living?
- How do you want to be remembered?
- How do you want to make a difference?

*Credentials: Platinum Financial Services CFP®, ChFC®, CRPC®, CFS®, CAS*



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## Kevin M. Patton

### Addressing Your Needs and Values

- 29 years of investment experience
- Comprehensive investment strategies
- Extraordinary client service

*Senior Vice President – Investment Officer*

Mr. Patton offers a comprehensive investment planning service by interacting with clients to define their goals, objectives, values and risk tolerance. He then is able to implement unbiased investment recommendations employing diversified investment portfolios.

Kevin is a 1982 graduate from the University of Delaware with a degree in accounting. He started with Smith Barney as a broker in 1983. In January of 2012, Kevin moved to Wells Fargo Advisors, LLC in the Berwyn complex.

### Wells Fargo Advisors, LLC

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## Michael J. Vaules

### Creating Lifetime Relationships With Every Client

- Income distribution planning
- Retirement transition specialist
- Wealth accumulation and preservation

*Title: Financial Advisor*

FlagStone Retirement Consultants works with individuals, professionals and small-business owners who understand and value a philosophy built around developing a financial plan tied to clients long-term goals. Many times our clients have identified the big picture but require our assistance in sorting out and coordinating their short-term efforts. To experience our consultative approach, call our office today and schedule an appointment.



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## Dennis M. Wallace

### Personal, Professional Guidance

- Fee-based, unbiased financial guidance
- Exceptional client service
- Comprehensive wealth management

Dennis views his role as a facilitator, providing unbiased, personalized financial advice to clients. Together, he and his clients select strategies and the necessary products to implement those strategies that will assist clients in reaching their financial goals. Through ongoing investment portfolio monitoring and quarterly client reviews, Dennis strives to ensure that investment risk matches clients' tolerance for risk.

### D. M. Wallace & Co.

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## John Bartuccio Allen Associates

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### Transforming Hopes to Reality

- Thoughtful, friendly, personal service
- Portfolio management
- Retirement income and inheritance planning

*Credentials: CFP®, ChFC®, CLU®*

Since 1960, Allen Associates has built long-term client relationships. My specialty is helping fellow baby boomers achieve their retirement goals. I strive to understand each client's financial needs and desires, investment objectives, return expectations and, most importantly, risk-tolerance levels. To make your dreams a reality I develop, implement and monitor a customized investment plan to, help you achieve your goals. To live well in retirement, you must plan well now.

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## Steve DeCesare



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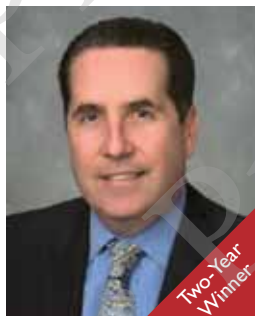
### Transitioning You From Work to Life

- Build and protect wealth for retirement
- Transition assets to retirement income
- Protect and preserve retirement assets

*Steve DeCesare, CFP®; President; Investment Advisor Representative; Series 7, 63, 65 Securities Lic.*

When it comes to your retirement, you deserve to work with a specialist. Steve DeCesare, president of DeCesare Retirement Specialists, has dedicated more than a decade to constructing retirement plans for greater Philadelphia corporate professionals and business owners. His multidisciplinary approach works to ensure that the investment, income, tax and estate strategies are in place to achieve each client's financial and lifestyle goals for and during retirement.

Steve DeCesare, Ltd. d/b/a DeCesare Retirement Specialists is a state-registered investment adviser under applicable state laws. Form ADV Part II, which details the business practices, services offered and related fees of Steve DeCesare, Ltd., is available upon request. Securities offered through Triad Advisors, Inc. Member FINRA/SIPC.



Matthew Farley



4259 W Swamp Rd.  
Doylestown, PA 18902  
Office: (215) 340-4924  
Toll-free: (888) 800-3567  
matthew.farley@wellsfargo.com

### Fight Back Against Tough Economic Times

- Personalized financial strategies
- Broad range of investment choices
- Home office support from a talented force of market analysts

*Retirement Accumulation and Income Planning*

*Financial Advisor, Senior Vice President – Investments*

"Markets fluctuate. Relationships shouldn't." Matt Farley has been working one-on-one with clients for more than 14 years at the same firm. To help you develop a strategy to navigate today's unprecedented market conditions, Matt will help you analyze the delicate balance needed for you to make progress toward your goals while seeking to avoid unnecessary investment risk.

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, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company. [CAR 0812-02863]. **Investment and Insurance Products:**

**[NOT FDIC-Insured | NO Bank Guarantee | MAY Lose Value]**



Stephen G. Frank  
The Frank Financial  
Consulting Group of  
Wells Fargo Advisors, LLC

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Conshohocken, PA 19428  
Phone: (610) 940-2043  
stephen.frank@wfadvisors.com  
www.frankfinancial.wfadv.com

### Building Relationships Based on Trust

- Providing sound investment advice and superior service
- Investment portfolios designed to build and preserve wealth
- Dedicated to achieving your financial and life goals

*Focus: Fee-Based Investment Advisory Services, Retirement Planning*

*Title: Managing Director – Investment Officer*

Stephen Frank has more than 27 years of experience as a trusted financial advisor. He has built his business by providing personalized investment advice and superior service.

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 0911-2533].

**Investment and Insurance Products:**

**[NOT FDIC-Insured | NO Bank Guarantee | MAY Lose Value]**



Philip J. Fogli



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www.frscapital.com

### Independent and Objective Advice

- Retirement plan design and implementation
- Financial, retirement and estate planning
- Serving public and private sector plans

*Phillip J. Fogli, CFP®, ChFC®, CLU®*

FRS Capital Management has been providing financial, retirement and estate planning services since 1984. FRS Capital Management and its affiliated company, eXcel Fiduciary Retirement Solutions, provides design, implementation, investment management and employee education for private and public sector retirement plans. The firm has five registered representatives, Philip J. Fogli Sr. and Jr., David Marcinowski, Carol Chaney and Ethan Quirin. The firm's hallmark is independence and objectivity.

Securities and Advisory Services offered through Geneos Wealth Management, Inc. Member FINRA/SIPC.



Mark Fried



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Toll-free: (866) 296-8156  
Phone: (215) 968-1755  
Mark@tfgwealth.com  
www.tfgwealth.com

### Financial Security in Any Economy

- Five-part financial strategic plan
- Certainty over insecurity
- Tax-aware retirement planning

*Titles: President, TFG Wealth Management*

Mark has been involved in the investment and finance industry for more than 20 years, counseling families, corporate executives, retirees and business owners concerning investment risk, preserving and growing assets and managing their financial futures. Mark's experience also includes being president of Stone Bridge Bank, an executive with Stone Bridge Funds, a member of the investment team for a family on the Forbes 400 list and has served on nonprofit boards in our area.





Daniel P. Gannon

**UNION STREET  
FINANCIAL LLC**

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Toll-free: (888) 444-0245  
Direct: (610) 444-1400  
danielpgannon@unionstreetfinancialllc.com  
unionstreetfinancialllc.com

Trusted • Committed • Professional

- Independent and objective investment advice
- Highly personalized service
- Comprehensive financial strategies

*Title: President*

*Credential: CERTIFIED FINANCIAL PLANNER™ professional*

Daniel has more than 15 years of experience as a trusted financial advisor. He provides customized, strategically focused ideas and solutions based on his clients' needs.

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



Marc Stuart Goldberg

**RS G** Rosenfelt, Siegel & Goldberg  
EXPERIENCE TRUST ACCOUNTANTS

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marc@rsgcpas.com  
www.the-cpa.com

Investments and Tax-Savings Solutions

- Wealth management and financial planning
- Strategic income tax and estate/gift advice
- Portfolio and retirement planning strategies

*CPA, PFS, CFP®; Member AICPA, PICPA, FICPA*

*Because Money Doesn't Come With Instructions™*

Creatively integrating investments, income taxes, estate and gift tax, and retirement planning strategies for more than 30 years to help achieve your goals, giving you more time to enjoy life.

All Securities offered through The Investment Center, Inc. Bedminster, N.J. Member FINRA/SIPC. Advisory Services provided through IC Advisory Services, Inc. An SEC-Registered Investment Advisor.



Jim Lynch

**AFFINITY  
WEALTH MANAGEMENT**

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Direct: (215) 579-2655  
jlynch@affinitywm.com  
www.affinitywm.com

Empowering Clients Since 1987

- Unbiased, independent financial advice
- Comprehensive wealth management approach
- Personalized, superior service

*Title: President*

*Credential: AIF®*

As an independent financial advisor, I am free to help you craft a customized plan centered on what's important to you. Our company philosophy is based on caring for our clients in the way we'd want for ourselves — treating our clients like people, not like portfolio balances. We're friendly, down to earth and good listeners. Our goal is to make sure you sleep easily at night, secure in the knowledge that your money is working effectively for you.

Securities and Advisory Services Offered Through Commonwealth Financial Network, Member FINRA, SIPC and a Registered Investment Adviser.



Matthew S. Marcolina

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FARGO** ADVISORS

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Toll-free: (800) 331-4262  
home.wellsfargoadvisors.com/  
matthew.marcolina

Integrity, Trust and Superior Service

- Build a lasting relationship with my clients
- Retirement income planning: IRAs and 401(k)s
- Fee-based wealth management

*First Vice President – Investment Officer*

*Chartered Financial Consultant®, ChFC®*

The foundation of my business is based on integrity, trust and superior service. I educate my clients in the fundamentals of successful wealth accumulation to help them form realistic expectations for portfolio return. My success is measured by my ability to help my clients achieve their financial 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 0912-00638].



George McReynolds



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www.mcwealth.com

## Trust • Leadership • Ingenuity • Courage

- Personal, caring service
- Clear, objective analysis and advice
- Rigorous research and unwavering discipline

*Titles: Financial Advisor, Chief Tax Strategist*

*Credentials: CFP®, RFC®*

Wealth is derived from the Celtic word, Weale, which means, "Everything that you care about." We help successful families stay successful by creating and coordinating financial systems that allow them to focus on everything that they care about that requires time, money or planning.

Securities and Advisory Services offered through Commonwealth Financial Network®, Member FINRA/SIPC, a Registered Investment Adviser. Commonwealth does not offer tax advice. Advanced Level Tax Planning, Income Tax Preparation, Life Coaching and Time Management Consulting Services, and Fixed Insurance Products and Services offered by McReynolds Wealth Management are separate and unrelated to Commonwealth. Strictly intended for individuals in DE, FL, MN, NJ, PA, VA. No offers may be made or accepted from any resident outside these states due to various state and registration requirements regarding investment products and services.



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## Independent, Objective Advice

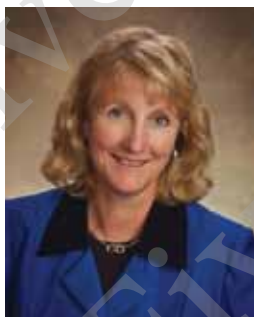
- Northeast "Expert Advisor" designee by CFDD
- Registered Player Advisor with NFLPA and MLB
- TFS Securities 2011 Advisor of the Year

*Title: Managing Partner*

*Credentials: CIC, Registered Advisor NFL and MLB*

We are honored to be recognized for our work as business and personal financial advisors providing personalized service and advice on investments, insurance and other planning solutions. We serve high-net-worth individuals, business owners, corporate clients and professional athlete clients through a disciplined approach to provide customized client solutions in the areas of asset management, corporate and personal retirement planning, and estate planning.

Securities Offered Through TFS Securities, Inc., Member FINRA/SIPC, a full-service broker dealer, located at 437 Newman Springs Road, Lincroft, NJ 07738, (732) 758-9300. Investment Advisory Services offered through TFS Advisory Services, a service of TFS Securities. www.finra.org.



Beverly Neal



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www.ameripriseadvisors.com/beverly.a.neal

## We Shape Financial Solutions for a Lifetime

- Women's financial strategies, saving for education
- Retirement planning strategies
- Retirement income strategies

*Title: Financial Advisor*

*Credentials: CMFC®, CRPC®, CLTC*

As an Ameriprise financial advisor, 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 personalized, knowledgeable advice. This focus is designed to help you reach your goals, giving you greater confidence.

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

Some products and services may not be available in all jurisdictions or to all clients.



Carol Peckman



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cpeckman@lincolninvestment.com  
www.lincolninvestment.com

## Our Team — Dedicated to You

- Independent, personal objective advice
- Strategic, tactical and risk-averse styles
- Preservation of wealth

*Financial Advisor*

We are committed to a high level of service to help you meet your individualized goals of growing assets, planning for retirement and financial security. Our collaborative team includes my two daughters as well as other licensed staff. We provide stellar support in meeting your ongoing needs.

Advisory services and securities offered through Lincoln Investment Planning, Inc. Registered Investment Advisor, Broker/Dealer Member FINRA/SIPC.



Dean A. Rosini



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Dean.Rosini@wfadvisors.com

Two-Year  
Winner

### Knowledge, Experience, Solid Advice

- Retirement and income planning
- Strategies for growth, wealth preservation
- Committed to client service

*Title: Senior Vice President – Investment Officer*

*Credential: PIM Portfolio Manager*

For more than 29 years, Dean Rosini has worked with a select group of executives, professionals and successful individuals, helping them eliminate their financial "to-do list" on a day-to-day, year-to-year basis. The process includes the assessment of goals and objectives, providing sound unbiased investment advice in an ever-changing and challenging environment, review and evaluation of the recommended investment plan, and monitoring results.

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 0812-03514].



John A. Solis-Cohen



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john.solis-cohen@wfadvisors.com

Three-Year  
Winner

### Excellence in Wealth Management

- Comprehensive wealth management
- Personalized investment plans and customized strategies
- Tax-efficient retirement income strategies

*Wealth Mgmt. including Retirement, Education and Income Planning*

*Title: Managing Director – Investment Officer*

John Solis-Cohen brings more than 31 years of professional experience providing comprehensive wealth management, advice and strategies. Each client's personal investments, retirement accounts, insurance needs and estate investment planning strategies are integrated into a comprehensive plan seeking to achieve the client's goal using investment parameters that correspond with their risk tolerance.

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 0812-02282].



Brett T. Straub



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straub.brett@principal.com  
www.straubgroupwms.com

Four-Year  
Winner

### Helping Preserve and Protect Your Wealth

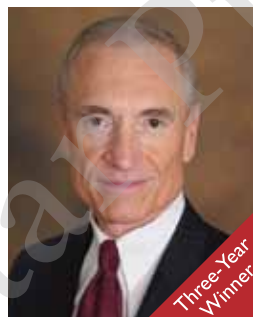
- Focusing on individuals and businesses
- Helping you achieve your financial goals
- Committed to providing thoughtful guidance

*Title: Financial Advisor*

*Credential: CERTIFIED FINANCIAL PLANNER™ professional*

At The Straub Group Wealth Management Services, we are pleased to offer financial services for both individuals and businesses that incorporate wealth management strategies and tax-efficient solutions. Let us help address your needs.

Insurance products from the Principal Financial Group® are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company. Securities and advisory products offered through Prncor Financial Services Corporation, (800) 247-1737, member SIPC. Principal National, Principal Life and Prncor® are members of the Principal Financial Group®, Des Moines, IA 50392. Brett T. Straub, Principal National and Principal Life Financial Representative, Prncor Registered Representative, Financial Advisor. The Straub Group Wealth Management Services is not an affiliate of any company of the Principal Financial Group®. t12082801h8.



Robert P. Tomasulo



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Yardley, PA 19067  
Toll-free: (866) 497-3300, Ext. 3304  
Direct: (215) 497-3304  
robert.tomasulo@wfadvisors.com

Three-Year  
Winner

### Advice and Service You Can Count On

- Comprehensive wealth management services
- Retirement and estate investment planning
- 35 years of investment experience

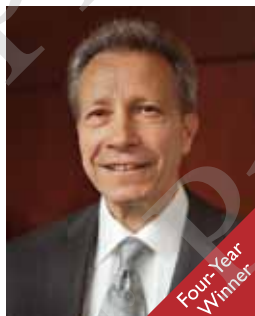
*Title: Managing Director – Investment Officer*

*Credentials: CFP®, Premier Advisor*

"Most people don't plan to fail, they fail to plan." A truly customized — and successful — financial strategy begins by identifying your objectives, time horizons and tolerance for risk. Once I understand your goals, the real work begins. Think of me as your financial advocate. I will help keep your investment plan on track, monitoring and adjusting the strategy as your needs change and the investment environment shifts. In my experience, the best dividends are earned through constant vigilance.

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. The Premier Advisors designation is held by a select group of Financial Advisors within Wells Fargo Advisors based on many factors including production. [CAR 0912-00915].





Steven Vitanza



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Office: (856) 741-8000  
steven.x.vitanza@ampf.com

Four-Year  
Winner

### Catering to Each Client Individually

- Highly developed client service model
- Comprehensive approach to financial planning
- Fee-based investment planning

CERTIFIED FINANCIAL PLANNER™ practitioner

CFP®, ChFC®, CLU®

A personalized working relationship with each client is the key to the continued successful growth of my practice during these uncertain and complex times. We work together to determine the details, so each client has input in developing their personal plan. Then, we track ongoing progress and address important changes, as needed, on their path toward their unique goals. A heartfelt thank you to all of my clients.

Investors should conduct their own evaluation of a financial professional as working with a financial advisor is not a guarantee of future financial success. Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc., Member FINRA and SIPC. Some products and services may not be available in all jurisdictions or to all clients.



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www.wfadvisors.com/andrew.vitek

### Serving High-Net-Worth Individuals

- More than 20 years of industry experience
- Caring and knowledgeable experience
- Creating emphasis on comprehensive planning

Title: First Vice President – Investment Officer

Credential: CLU®

Andy's 20 years of experience have helped him understand the dynamic relationship that exists between his clients' goals, investment diversification and risk management.

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 0812-04447 08/31/2012].



Yong Wang  
Advanced Financial  
Strategies, LLC

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ywang@wangfinancialplanning.com

Four-Year  
Winner

### Wealth Protection

- Individualized retirement income solutions
- Balanced growth and protection strategies
- Ongoing timely advice in uncertain times

CERTIFIED FINANCIAL PLANNER™ practitioner

CFP®, ChFC®, CLU®

As a CFP® practitioner, I specialize in working with individuals who are either already retired or close to retirement to develop strategies to help protect their retirement income first. I am humbled and thrilled to receive this Five Star award four years in a row. I thank my clients for their continued confidence. If you are about to retire or recently retired and would like a second opinion on your portfolio, call or email me for a free consultation.

Securities offered through USA Financial Securities Corp., 6020 E Fulton St., Ada, MI 49301. Member FINRA/SIPC, a Registered Investment Advisor. Advanced Financial Strategies is not affiliated with USA Financial Securities.



Peter R. Wechsler



2300 Computer Ave.  
Willow Grove, PA 19090  
Phone: (800) 377-9967  
www.FranklinRS.com

Four-Year  
Winner

### Preserve • Protect • Plan

- Our job is to preserve and protect your nest egg
- Customized strategies to suit your vision and objectives
- Face the future with financial confidence

Title: Registered Investment Advisor

Retirement, Financial and Estate Planning

Peter offers you a carefully constructed inflation-adjusted income plan using a low-risk investment and savings strategy customized to fit your risk tolerance and your unique financial needs. Your concerns about running out of money, before you run out of time, will be erased, and you'll be left with a sense of financial confidence and security.

Investment Advisory Services offered through Brookstone Capital Management LLC, a SEC-Registered Investment Advisor.



Matthew C. Allen



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www.wfadvisors.com/matthew.allen  
*Financial Advisor,  
Sr. Vice President – Investments*

More than 30 years of experience assisting clients with their financial goals and objectives.

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.

Investment and Insurance products:

NOT FDIC-Insured | NO Bank Guarantee | MAY Lose Value

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Joseph Amodei



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*Private Wealth Advisor, CERTIFIED  
FINANCIAL PLANNER™ practitioner*

We at Amodei & Associates, a private wealth advisory practice of Ameriprise Financial Services, Inc., are passionate about putting the needs of our clients first and value being a part of their lives.

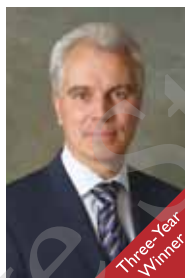
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Elizabeth Rose Barker  
RBC Wealth Management

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Phone: (484) 530-2806  
liz.barker@rbc.com  
www.lizbarker.com  
*Titles: Financial Advisor,  
Vice President*

For more than 25 years, I have helped clients identify their personal financial objectives, develop and implement smart strategies to match their needs and perpetually provide ongoing service and plan reviews. *Women "in transition"* are of special interest to my practice.

RBC Wealth Management, a division of RBC Capital Markets LLC, Member NYSE/FINRA/SIPC.



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stuart.bristow@rbc.com  
*Financial Advisor – Retirement  
Planning and Investment  
Consulting*

I develop and implement solutions based on my clients' objectives. I have expertise in building fixed-income portfolios to establish a retirement income.

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A. Louis Denton  
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ldenton@b-d-a-inc.com  
*President, Chief Executive Officer*

As a financial advisor for 28 years, I am dedicated to providing personal service to individuals, trusts and smaller corporate retirement plans. Borer Denton is an SEC-Registered Investment Advisor and uses individual securities to meet client needs.

Advised accounts may hold their securities at and direct their brokerage to any firm they choose or use Petersen Investments, an unaffiliated Registered Broker/Dealer and member of FINRA, SIPC and SIFMA.



Paul Fisch



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*Title: First Vice President –  
Investments*

Paul Fisch is focused on helping his clients meet their investment and financial needs. The Fisch team has more than 100 years of experience working with retirees, business owners and individuals. Providing the best service is their goal.

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gardnerfinancialplanning.com  
*Credential: CERTIFIED FINANCIAL  
PLANNER™ professional*

As a CERTIFIED FINANCIAL PLANNER™ professional, I am dedicated to the highest level of personal service to my clients. I provide financial planning integrated with investment management. Goal-based investing provides the rationale for sound investment decisions.

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Media, PA 19063  
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bgeilfuss@bestvest.net  
*Title: Financial Advisor*

Focus: Retirement income and planning, and investments. Providing personalized investment advisory services to individuals, businesses and institutions with more than 33 years of experience.

Member FINRA/SIPC.



Jan D. Gotshall  
GM Financial Planners  
49 Chestnut Rd.  
Paoli, PA 19301  
Phone: (610) 644-0101  
*Areas of Focus: Investments and  
Retirement Planning  
Credentials: MSM,  
CERTIFIED FINANCIAL PLANNER™*

Jan's specialty has been working with women and retirees for the past 20-plus years. She attributes her success to the "trust" developed with her clients.

*Excellent service and professional advise.*

Securities offered through Resource Horizons Group, L.L.C. Member FINRA and SIPC. Investment advisory services offered through Resource Horizons investment advisory and GM Financial Planners. Resource horizons and GM Financial Planners are not affiliated.



Susan M. Harmon  
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sharmon992@aol.com

Susan M. Harmon's private law practice specializes in estate planning and taxation, and financial and retirement planning for businesses owners, professionals and individuals. She is an author and speaker on these topics, whose texts are used by The American College. Her memberships include the Pennsylvania Bar Association and the American Bar Foundation as a fellow.



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**Ameriprise**  
Financial  
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Office: (610) 825-9055, Ext. 2821  
michael.l.hartnett@ampf.com

As a financial advisor, Michael helps clients to feel confident about their financial future. He works with individuals and businesses to align their financial plans and goals.

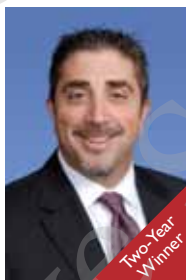
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daniel.heenan@opco.com  
*Daniel P. Heenan, Director – Investments*

With 33 years of experience as a financial advisor, I pride myself in servicing clients and recommending appropriate investment strategies for their individual needs. Concentrating on preservation of wealth strategies and striving to make my clients money!

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professional

After graduating from Drexel University in 1986, I immediately went to work in the financial services industry. In my 25 years of experience with Lincoln Investment, I have specialized in developing and maintaining long-term relationships with clients as they progress throughout their careers and into retirement.

11/12.



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*Thomas Kalejta, CFS®, ChFC®, RFC®, AEP®*

We believe in thinking "out of the box," and we are not afraid to challenge conventional wisdom in our approach to investing and preserving wealth. All of our energy, commitment and efforts are focused on you.

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Since 1996, Scott has helped identify and address areas of risk prevalent in the lives of the families he assists. As a **CERTIFIED FINANCIAL PLANNER™** professional, Scott is committed to perform at the highest level for his clients with no shortcuts, compromises or excuses.

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Thank you to our peers for this special recognition. At Kearon Wealth Management at Morgan Stanley, we seek to exceed our clients' expectations.

Christopher J. Kearon, Senior Vice President, Portfolio Manager, Financial Advisor.

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Steven specializes in wealth accumulation through business planning, retirement plans and financial services offered through LPL Financial and Private Advisor Group for individual and corporate clients.

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More than 19 years assisting clients with their financial needs. Investment, retirement and estate planning.

Advisory 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 0911-2167].

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**Mary L. Morina**

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I want to thank all my clients for the ongoing trust and confidence they have in me. Helping clients through the many aspects of financial planning, and specifically focusing on retirement planning, has been my passion.

Advisory services and securities offered through Lincoln Investment Planning, Inc. Registered Investment Advisor, Broker/Dealer Member FINRA/SIPC.



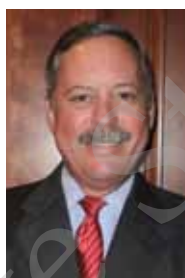
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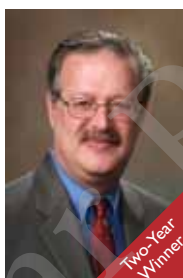
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With 30 years of financial industry experience, Mike is committed to creating a working plan that will help you and your family to achieve your goals and aspirations.

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**Jordon N. Rosen**



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Through questioning, sifting and sorting, Jordon filters all of the details of estate planning and net-worth scenarios to come up with a succinct tax plan. He helps clients make unbiased, clear choices, while advocating for their best estate plan.



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Steve provides comprehensive financial planning, portfolio management and education in the fundamentals of investing. Steve is also a 2010 and 2011 Five Star Wealth Manager.

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With more than 24 years of experience and access to more than 6,600 mutual funds, Rob specializes in creating, monitoring and managing mutual fund portfolios designed to achieve any client objective. Rob also has expertise in the 529 college savings plan market.



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Sciecinski Wealth Management is a family-owned financial consulting firm. We help our clients develop, implement and maintain financial, business and life plans to aid them in achieving their goals. We build client relationships based on trust, sound advice and prompt personal service.

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Four-Year Winner

I am committed to helping my clients work toward their financial goals for themselves, their families and their businesses by assisting them with strategies for wealth management, preservation and transfer.

James R. Sgro offers securities through AXA Advisors, LLC (NY, NY 212-554-1234), member FINRA, SIPC. Annuity and insurance products offered through AXA Network, LLC. Karr Barth Associates Inc. is not owned or operated by AXA Advisors or AXA Network. AGE-69912(08/12)(exp. 08/14).



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Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC.



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Two-Year Winner

Suzanne is known for her keen ability to listen to every client's concerns and unique life goals. She is committed to formulating financial plans that help clients enjoy their current lifestyle while planning for the future.

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I listen to understand my clients' complete financial picture and identify nuances that may be important in your retirement so that you can plan to live in retirement on your terms. My areas of focus include retirement planning and investments.

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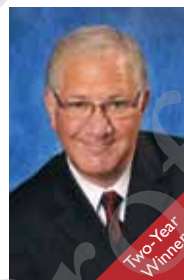


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Robert provides comprehensive wealth management and investment planning services. Robert has been helping clients accumulate and preserve their wealth for more than 30 years.

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My mission is to help you thrive and prosper. I focus on personalized investment planning for sudden money and life's transitions, as well as income strategies, professional portfolio design and management services. I have 27 years' experience as a trusted advisor.

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.0812-02737].



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We can work together using a process that focuses on you and your goals, integrating investment decisions with pressing financial needs and aspirations. I will support you and your strategy with my resources and perspective. Visit [fa.smithbarney.com/themainlinegroup](http://fa.smithbarney.com/themainlinegroup) for more information.

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