



2012 New Jersey 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?

New Jersey Monthly 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 93 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 resulting list of 2012 Five Star Wealth Managers is a select group, representing less than 1 percent of the wealth managers in the New Jersey area.⁽¹⁾

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. New Jersey award candidates were identified using internal and external research data, including a survey to more than 49,000 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.⁽²⁾

Eligibility Criteria - Required⁽³⁾

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

Evaluation Criteria - Considered⁽³⁾

6. One-year client retention rate (the average one-year client retention rate of this year's award winners is more than 93 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 \$106 million in client assets).
9. Number of client households served (on average, this year's award winners serve 192 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 *New Jersey Monthly*.
- 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.
- ⁽¹⁾ 1,312 award candidates in the New Jersey area were considered for the Five Star Wealth Manager award. 400 (approximately 30 percent of the award candidates) were named 2012 Five Star Wealth Managers. The 400 award winners represent less than 1 percent of the total wealth managers in the area.

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

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

⁽⁴⁾ 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 82,000 households in the New Jersey 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.



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.”



Five Star Wealth Managers. Award winners listed by primary services and listed alphabetically by last name.

Estate Planning

John Anderson · Tempewick Wealth Management

Timothy Hyland · Stone Hill Financial
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Avram Katz · Financial Benefits Group
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Diane Maroukian · Wealth Strategies & Management Group

George Sirigotis · RBC Wealth Management

Gina Stevenson · Lakeview Financial Services

Financial Planning

Angelo Amitsis · Morgan Stanley Smith Barney

Robert Andreacchio · Ameriprise Financial Services, Inc.

Phyllis Antonelli · Wisdom Antonelli Financial Group

Carlos Arias · Ameriprise Financial Services, Inc. Page 11

Jeffrey Bahary · Bahary Financial Group

Paul Balestiero · Estate Planning Services

Edward Barrett · New England Financial of North Jersey Page 26

Robert Barry · Barry Capital Management

Thomas Bauman · Northeast Private Client Group

Richard Beam · Richard S. Beam, CPA

J. Brent Beene · RegentAtlantic Capital

Amy Blevins · LPL Financial

John Bodnar · Bodnar Financial Advisors

Bradley Bofford · Financial Principles
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Patrick Borrelli · Morgan Stanley Smith Barney

Joseph Brady · Allstate

Stephen Brady · Morgan Stanley Smith Barney
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Terence Brady · Brady Financial Page 40

Jeffrey Brehm · Ameriprise Financial Services, Inc.

Stuart Brill · Raymond James Financial Services

David Brounley · Gitterman & Associates Wealth Management Page 19

Jonathan Bruschi · RBC Wealth Management

William Burke · Mendham Capital Management

Timothy Burklow · Ameriprise Financial Services, Inc. Page 12

Michael Byrne · Lighthouse Planning Consultants

Frank Cangelosi, Jr. · Financial Foundations Group Page 36

Eric Carrara · Evergreen Financial Services

Leo Casper · Leo K. Casper, CPA

Donald Chambers · Chambers Wealth Management Services

Manoda Chauhan · Ameriprise Financial Services, Inc.

Daniel Chen · Multi-Financial Securities Corporation

Reynold Cicalese · Alloy Silverstein Financial Services

Barbara Clarke · Morgan Stanley Smith Barney

Salvatore Cocivera · Copper Beech Financial Group

Nicholas Conturso · Morgan Stanley Smith Barney Page 33

Scott Cooper · Economic Concepts

Mark Cortazzo · MACRO Consulting Group

Robert Curtis · Thrivent Financial

Yash Dalal · Morgan Stanley Smith Barney
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Gregory Daniel · Daniel Financial Management Group Page 41

Frank DeFranco · Merrill Lynch

Paul Desmond · LPL Financial Page 33

Jeffrey Dickinson · MetLife Page 34

Bruce Doner · Innovative Wealth Management Services

Patrick Duffield · Ameriprise Financial Services, Inc.

Timothy Duncan · Duncan Financial Group

John Egan · J.M. Egan Wealth Advisors
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Stanley Ehrlich · S.F. Ehrlich Associates

Gregory Emr · LPL Financial

Christopher Estevez · RBC Wealth Management

Ian Ferrato · Garden State Securities

Mark Fisher · Fisher Wealth Management

Walter Fletcher · JP Turner

Ryan Flynn · Flynn Wealth Management

Thomas Foy, Jr. · Foy Financial Services

James Freeman · Freeman Financial Advisory

Lynn Fryckberg · Morgan Stanley Smith Barney

Richard Gaba · Gaba Financial Svcs

H. Alan Gabelmann · Morgan Stanley Smith Barney Page 32

Frank Galzarano · Brandywine Benefits Group

Marc Gardner · RBC Wealth Management

Timothy Gardner · Gardner Financial Planning

Jonathan Geisler · McLaughlin Asset Management

Ronald Gelok · Ronald Gelok and Associates
Page 41

Peter Gilligan · Morgan Stanley Smith Barney

Don Giovanello · Morristown Wealth Management

Steven Goldman · Morgan Stanley Smith Barney

Gregory Goodman · Merrill Lynch

Matthew Graf · Ameriprise Financial Services, Inc.

Traudy Grande · Grande Financial Services

Linda Grant · Sound Financial Solutions

Jonathan Green · Targeted Financial Services

Robert Greenwood · Ameriprise Financial Services, Inc.

Philip Grella · RBC Wealth Management

Steve Grossbard · The Investment Center

Anita Grossman · Sagemark Consulting

Eric Guggenheim · Ameriprise Financial Services, Inc.

Parker Gundeck · Merrill Lynch

Michelle Heide · Ameriprise Financial Services, Inc. Page 37

Christopher Heiser · Ameriprise Financial Services, Inc.

Daniel Hernandez · Lincoln Investment Planning

Seth Hillman · Merrill Lynch

Michael Israel · Oppenheimer & Company
Page 37

Alan Jacobson · Morgan Stanley Smith Barney

Todd Jakubik · Total Financial Concepts

Josh Jalinski · Jalinski Advisory Group
Page 38

Douglas James · American Portfolios Financial Services

Lisa Jantorno · Jantorno Financial Advisors

Javid Jaraiedi · MetLife

Kathleen Joyal · Merrill Lynch

Brad Katz · Premier Wealth Advisors
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Michael Kay · Financial Focus Page 22

Steven Kaye · American Economic Planning Group Page 41

Asghar Kazim · United Wealth Group



List compiled by Five Star Professional. Award winners listed by primary services.

Brett Keener · Proviser Financial	Michael McLaughlin · McLaughlin Asset Management	Al Procaccino · Castle Financial & Retirement Planning Associates
Thomas Keener · Certified Financial Services	Edward McNamee · Morgan Stanley Smith Barney	Dennis Quinn · New England Financial <i>Page 28</i>
Jack Kennedy · Kennedy Investment Group	Neil McNulty · RBC Wealth Management	Keith Radimer · LaSelva & Radimer/Ameriprise Financial Services, Inc.
Bernard Kiely · Kiely Capital Management	Gregory Merlino · Ameriway Financial Services	Philip Ranalli · LPL Financial
Donald Kostka · Kostka Taylor	Nick Meyers · Lincoln Financial Advisors	Elias Rauch · Gitterman & Associates Wealth Management <i>Page 19</i>
Karl Kreshpane · Morgan Stanley Smith Barney <i>Page 23</i>	Matthew Miller · Morgan Stanley Smith Barney <i>Page 33</i>	Ravi Ravindranath · Petrone Associates
Vladislav Krubich · Ameriprise Financial Services, Inc.	Edward Moldaver · Morgan Stanley Smith Barney	John Rearden · Ameriprise Financial Services, Inc.
Tamara Kukainis · Schwartz Financial Associates	Mary Morse · Heritage Investment Partners	Kevin Rex · Rex Global Wealth Management <i>Page 29</i>
Jay LaMalfa · MACRO Consulting Group	Donald Moser · Woloshin Investment Management	Robert Richards, Jr. · EPA Financial Services Corporation
David Lambert · Artisan Wealth Management	William Munn · Ameriprise Financial Services, Inc.	Chuck Roberson · Modera Wealth Management
Edward Lang · Ameriprise Financial Services, Inc.	Lawrence Murphy · Murphy Financial Advisors	Thomas Roche · FMRTL Wealth Advisors
Michael Leanza · The GenWealth Group	Marc Neumann · Lighthouse Planning Consultants	Eric Rosenberger · Family Wealth Planning <i>Page 39</i>
Andrew Leicht · Ameriprise Financial Services, Inc. <i>Page 24</i>	Randy Neumann · Randy Neumann & Associates	Kurt Rossi · Independent Wealth Management
Peter Leist · Morristown Financial Group	Jane Newton · RegentAtlantic Capital	Christopher Rotella · Ameriprise Financial Services, Inc. <i>Page 12</i>
Stephen Leitzell · Asset & Income Management <i>Page 25</i>	Martin Nielsen · Nielsen Financial Group	Matthew Rotella · Burklow Rotella & Associates/Ameriprise Financial Services, Inc. <i>Page 12</i>
Thomas Leonards III · Frank Leonards Frank	James Nocito · Ameriprise Financial Services, Inc.	William E. Ryan, Jr. · Ryan Wealth Management Services <i>Page 35</i>
John LeRoy · Summit Financial Resources <i>Page 38</i>	Christopher E. Noviello · Noviello Financial Group	Kurt Sakowski · Wealth Management Partners
George Leupold · Leupold Financial Planning	Thomas Olbrich · Financial Options	Michael Salerno · Executive Wealth and Retirement Strategies <i>Page 42</i>
William Lewis · Ameriprise Financial Services, Inc. <i>Page 12</i>	Thomas Orecchio · Modera Wealth Management	Richard Schad · Ameriprise Financial Services, Inc.
Henry Liao · Ameriprise Financial Services, Inc.	Andrea Orlando · Summit Financial Resources	Mark Scordato · Mark Scordato & Associates <i>Page 30</i>
Steven Lieberman · The Private Client Group <i>Page 27</i>	Jack Oujo · Jack Oujo, CPA <i>Page 39</i>	Kenneth Shapiro · Shapiro Financial Security Group
Steven Linden · Prestige Wealth Management	Michael Pallozzi · HFM Advisors	David Sharpe · MetLife
Gregory Lofgren · Morgan Stanley Smith Barney	John Papa · Diversified Planning Strategies <i>Page 39</i>	Saul Simon · Lincoln Financial Advisors
Jerry Lynch · JFL Consulting	Christopher Parisi · Morgan Stanley Smith Barney	James Simone · SimoneZajac Wealth Management Group
John Lynde · LPL Financial <i>Page 23</i>	Jim Parks · Parks Wealth Management <i>Page 34</i>	John Smallwood · Smallwood Capital Management <i>Page 36</i>
Edward Macauley · Merrill Lynch	Bernie Petit · Beacon Financial Solutions	Michael Snyder · Chester Financial Group
David MacKinnon · Morgan Stanley Smith Barney	Michael Pirrello · Mill Ridge Wealth Management	Nick Spagnoletti, Jr. · MACRO Consulting Group
Susan Macy · Ameriprise Financial Services, Inc.	Gregory Plechner · Modera Wealth Management	Joel Spitz · Merrill Lynch
Rocco Manochio · Ameriprise Financial Services, Inc.	Daniel Polizzano · Morgan Stanley Smith Barney	Lawrence Springer · Woodbury Financial Services
Christopher Masso · Masso-Torrence Wealth Management	Nicholas Pontilena · Advanced Financial Consulting <i>Page 39</i>	Steven Springer · Morgan Stanley Smith Barney
Robert Mastrandrea · East Coast Wealth Management	Brian Power · Gateway Advisory	James Stahl · Sheehy Associates/LPL Financial
Mark Mauro · Mark J. Mauro, CPA	Patrick Preston · Merrill Lynch	
Tony Mayo · Ameriprise Financial Services, Inc.	Alec Price · Merrill Lynch	
Michael McDyer · Atlas Capital Management		
Michael McLane · Professional Economic Growth Group <i>Page 38</i>		



Five Star Wealth Managers. Award winners listed by primary services and listed alphabetically by last name.

Michael Stepanski · Financial Advisors of Delaware Valley

Brett Straub · The Straub Group Wealth Management Services

David Stuart · Lincoln Financial Advisors

Jeremy Suarez · Cambium

Eleanore Szymanski · EKS Associates

John Tarantino · Merrill Lynch

Debra Taylor · Taylor Financial Group
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Frank Taylor · Merrill Lynch

Scott Tonnesen · Morgan Stanley Smith Barney *Page 40*

D.J. Totland · RBC Wealth Management

Robert Tria · Ameriprise Financial Services, Inc.

Andrew Tupler · Tupler Financial

Jeffrey Valle · The Falcon Financial Group

Darraugh Valli · Family Investors Company

David Vargo · Varbeco Wealth Management
Page 40

John Venne · PNC Investments

Jose Vicente · Ameriprise Financial Services, Inc.

Steven Vitanza · Ameriprise Financial Services, Inc. *Page 42*

Veronica Vorhies · Hennion and Walsh

Stephen Walker · Ameriprise Financial Services, Inc. *Page 42*

Thomas Warner · Ameriprise Financial Services, Inc.

David Weirnerman · Morgan Stanley Smith Barney

Roy Williams · Prestige Wealth Management

Mark Willoughby · Modera Wealth Management

Karen Wisdom · Wisdom Antonelli Financial Group

Alfred Zarroli · Ameriprise Financial Services, Inc.

Alan Zevin · Ameriprise Financial Services, Inc.

Insurance

Ronald Carr · New England Financial
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Patrick Dolan · Lee Nolan & Koroghlian

Paul Foley · Lee Nolan & Koroghlian

Steven Haiser · Primerica Financial Services

Dan Katzeff · Lee Nolan & Koroghlian

Kevin Kruse · MetLife Solutions Group

Stuart Malakoff · Merrill Lynch

Investments

David Allegretto · Ocean City Financial Group

Diana Armstrong · Morgan Stanley Smith Barney *Page 7 & 8*

Andrew Arons · Synergy Advisory Management Group *Page 36*

Ian Auerbach · RBC Wealth Management

Brian Backensto · Merrill Lynch

Ann Baron · Wells Fargo Advisors, LLC

James Barry · Merrill Lynch

Daniel Batista · Citi Private Bank *Page 31*

Mindy Beck · Wells Fargo Advisors, LLC

Gary Begnaud · Merrill Lynch

Richard Beltram · Morgan Stanley Smith Barney

Anthony Benante · Baron Financial Group

Brendan Bogart · Bogart Value Partners

Michael Bollinger · Edward Jones

Steven Boorstein · Steven A. Boorstein

Steven Borenstein · Morgan Stanley Smith Barney

R. Michael Braender · RMB Wealth Advisors

Jeffrey Bregman · Computershare

Hugh Breslin · Wells Fargo Advisors, LLC

Scott Breslow · Breslow Asset Management

Timothy Brunnock · Morristown Financial Group *Page 40*

Michael Buonacquisti · Garden State Securities

Charles Byron · Alloy Silverstein Financial Services

Victor Cannillo · Baron Financial Group

James Carle · Merrill Lynch

James Cassa · Cassa Wealth Management

Joseph Caterina · Lincoln Investment Planning

Jason Chambeau · Morgan Stanley Smith Barney *Page 37*

Jonathan Chu · Merrill Lynch

John Cipollone · Wells Fargo Advisors, LLC

Geoffrey Close · Morgan Stanley Smith Barney

Matthew Coe · Morgan Stanley Smith Barney

William Colin · Charles Schwab

Christopher Cook · Merrill Lynch

Christopher Cordaro · RegentAtlantic Capital

Stephen Craffen · Stonegate Wealth Management

Carl Crowley · Boenning & Scattergood
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Patrick D'Agostino · Boenning & Scattergood
Page 41

Sean Davis · Wells Fargo Advisors, LLC

William DeLizza · Wells Fargo Advisors, LLC

Brian Dillon · Ameriprise Financial Services, Inc.

Patrick Doran · Merrill Lynch

John Ebanietti · Oppenheimer & Company

Michael Enos · Lincoln Investment Planning

Steve Erikson · Hallmark Capital Management
Page 20

Mark Evans · RBC Wealth Management

Igor Fastov · Merrill Lynch

John Feeley · Wells Fargo Advisors, LLC

Anthony Fernandez · PNC Investments

Nicholas Fish · Ameriprise Financial Services, Inc.

Ronald Fish · Ameriprise Financial Services, Inc.

Sean Flaherty · Merrill Lynch

Albert Fox · Merrill Lynch

Byron Frey · Charles Schwab

Mark Gleckner · Wells Fargo Advisors, LLC

Sharon Gleckner · Wells Fargo Advisors, LLC

Hal Goldberg · RBC Wealth Management

Edward Goldstein · Financial Life Planning

Leo Gotlieb · Gotlieb & Associates

Michael Greco · GCI Financial Group

Candice Hammond · Merrill Lynch

Frank Hayn, Jr. · Merrill Lynch

David Hollenberg · Merrill Lynch

Robert Ibrahim · Wells Fargo Advisors, LLC
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Joseph Johnson · Main Street Investment Group

Frank Karpack · MetLife Resources *Page 34*

Brian Keating · RBC Wealth Management

Doug Knight · Janney Montgomery Scott

Louis Kramarski · MetLife Financial Services

Elliott Kugel · Merrill Lynch

Paul Landolfe · Merrill Lynch

Hilary Larkin · Mendham Capital Management

Diahann Lassus · Lassus Wherley

Joseph Lauricella · Merrill Lynch



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Constance F. Lehman · Lehman Financial Services *Page 41*

Eric Leibowitz · Ambre Financial

Jay Leonard · Classic Capital

Scott Lerner · Morgan Stanley Smith Barney

Peter Lewis · Murphy Capital Management

Frederick Linden · Janney Montgomery Scott

Andrew Liss · Merrill Lynch

Bruce Ludwin · Financial Network Investment Corporation

Matthew MacMichael · Morgan Stanley Smith Barney

Gregory Makowski · CFS Investment Advisory Services *14*

John Maloney · Wells Fargo Advisors, LLC

Samuel Mathew · Mathew Mitchell & Associates

Laura Mattia · Baron Financial Group

Charles McGee · Janney Montgomery Scott

Neil McPeak · Wells Fargo Advisors, LLC

Alan Meravi · First Investors Corporation *Page 38*

George Merrill · Wells Fargo Advisors, LLC

Jerrold Mitzner · Morgan Stanley Smith Barney

Matthew Montenero · Wells Fargo Advisors, LLC

Michael Moore · Wells Fargo Advisors, LLC

Robert Mosera · Wells Fargo Advisors, LLC *Page 41*

Paul Muller · Ridgewood Financial Advisors

John Murphy · Murphy Capital Management

Robert Norton · Norton Wealth Management

Andrew Novick · Condor Capital Management *Page 15*

Margaret O'Meara · O'Meara Financial Group

Thomas Ondreyka · Wells Fargo Advisors, LLC

Philip Palazzolo III · Morgan Stanley Smith Barney

Nicholas Pascarella · Nicholas A. Pascarella *Page 9 & 10*

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

Roy Popkin · Palian Financial Services

Daniel Price · Certified Financial Services

Thomas Price · Merrill Lynch

Ronald Redfield · Redfield Blonsky & Company

David Rehrer · Merrill Lynch

James Reilly · Wells Fargo Advisors, LLC

Michael Ricca · Morgan Stanley Smith Barney

Richard Robbins · Wells Fargo Advisors, LLC

Lisa Roll · Wells Fargo Advisors, LLC

Gary Rosen · Wells Fargo Advisors, LLC *Page 16*

Ralph Rosenbaum · Rosenbaum Financial Services *Page 41*

Peter Rubolotta · Wells Fargo Advisors, LLC

Bernadette Russell · Duphiney Financial Network

Leon Russomanno · Morgan Stanley Smith Barney

William Sabia · Merrill Lynch

Wayne Sammartino · Merrill Lynch

Carolyn Sanderson · J.P. Morgan

Guy Savino · Wells Fargo Advisors, LLC

David Schaming · Wells Fargo Advisors, LLC

Kenneth Schapiro · Condor Capital Management

Richard Schwartz · Morgan Stanley Smith Barney

Walter Schwenk · Wells Fargo Advisors, LLC

James Shagawat · Baron Financial Group

David Sheridan · Boenning & Scattergood *Page 42*

Mark Shottland · Wells Fargo Advisors, LLC

Stephen Shueh · Roundview Capital

Lee Shulman · Janney Montgomery Scott

George Smith · Morgan Stanley Smith Barney

Stuart Smith · RBC Wealth Management

Eric Soos · Oppenheimer & Company

Daniel Sopher · Sopher Financial Group

Michael Stagliano · Wells Fargo Advisors, LLC

Mark Standring · Morgan Stanley Smith Barney

Ted Suleski · Securities America

George Tackett · Wells Fargo Advisors, LLC

William Tarallo · Wells Fargo Advisors, LLC *Page 42*

Robert Teevan · Buckman Buckman and Reid

Robert Tepfer · Wells Fargo Advisors, LLC

John Torrence · Masso-Torrence Wealth Management

Michael Vincent · Wells Fargo Advisors, LLC

Rosanna Vizzoni · Merrill Lynch

Alan Vladimir · Wells Fargo Advisors, LLC

Kate Walsh-Roohe · Gilford Securities

Joseph Watson · Janney Montgomery Scott

Paul Weiner · Wells Fargo Advisors, LLC *Page 42*

Scott Wight · Walnut Street Securities

Keith Wood · Jamison Eaton & Wood

Jonathan Woolley · Chase Investment Services Corporation

Robert Wynn · Strategic Wealth Group

Joseph Xerri · Wells Fargo Advisors, LLC

Lloyd Zitomer · Wells Fargo Advisors, LLC

Taxation

Herbert Botwinick · Botwinick & Company

Kenneth Botwinick · Botwinick & Company

Nicholas Cannone · Cannone and Company

Charles Carroll · Charles M. Carroll, CPA

Joseph Gitto · Becher Della Torre Gitto & Company

John Kulawiak · Kulawiak Financial Services

Joseph Lizza · Lizza & Associates

Anthony Monterisi · Calantone Monterisi & Company

Richard Olster · Richard L. Olster

Randall Rothstein · Rothstein & Associates, CPAs

John Schingo · John A. Schingo & Company

David Steiner · Zebulon Financial

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The Armstrong Group at Morgan Stanley Smith Barney



Left to right: Front row: David Armstrong, Laura Armstrong
Back row: Philip Armstrong, two-year winner Diana Armstrong



Diana Armstrong, CFP®
Senior Vice President
Financial Advisor



David Armstrong, CFP®
Associate Vice President
Financial Advisor



Philip Armstrong, CFP®
Relationship Manager



Laura Armstrong
Financial Advisor

Our Family Working Together for You

- Customized Income and Investment Strategies
- Retirement Planning and IRA Rollovers
- Generational Strategies to Help Accumulate, Preserve and Transfer Wealth

Areas of Focus: Comprehensive Wealth Management Services, Options, Alternative Investments

With more than 68 years of combined financial industry experience*, The Armstrong Group understands the complexities of your wealth. We help successful families, professionals and business owners design and implement plans for financial success.

The Armstrong Group values the uniqueness of each client and carefully listens to your individual needs. Together, we will work with you to help customize an investment solution that reflects your vision and values. We further serve you by providing ongoing analysis, guidance and education. Our family enjoys working with our clients, and it shows; we make friends and keep them. Let us help you grow and preserve your wealth, so you can transfer it to future generations! Congratulations, Diana, on being a two-year Five Star recipient.

MorganStanley SmithBarney

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*Diana 29 years, David 15 years, Philip 12 years, Laura 12 years.



Nicholas Pascarella Team



Left to right: Back row: Alice C. Baboushkin, Marta Pascarella, two-year winner Nicholas A. Pascarella, Barry Holland, Mary C. Pascarella, Wendy Wendt
Left to right: Front row: Melissa Barbato, Victoria Piotrowski, Margaret Pascarella, Linda M. Loiacono, Chelsea Plifka



"Experience and Advice You Can Trust"

- Named by *Barron's* as "Top 1,000 Wealth Advisors" for 2009, 2010 and 2011
- Committed to comprehensive wealth planning and independent investment management for more than 22 years
- Dedicated to developing long-term relationships through superior service

Areas of Focus: Wealth planning and investment management focusing on protection of assets and retirement income strategies

Designations: Nicholas A. Pascarella, CPA/PFS, CFP®; and Mary C. Pascarella, CFP®

At Nicholas Pascarella & Company, we recognize your unique challenges and the dynamic economic environment that demands attention to your investments, your future and your dreams. We have been committed to our clients' goals for more than two decades and continue to guide clients with sound, personalized strategies supported by independent research, analysis, experience and knowledge.

We help protect our clients and their assets with recommendations that include personal management of investment portfolios, variable annuities, life insurance, long-term care and disability income plans. We listen to your concerns and address the issues that will result in informed decisions and increased confidence in your financial future.

Our success is directly related to the solutions we provide and the extraordinary service that consistently exceeds our clients' expectations.

Nicholas Pascarella & Co. is your trusted partner in helping you achieve your financial success and security. We believe in you and your dreams ... Contact us to see why our clients believe in us!

Nicholas Pascarella & Co.

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See Section Article Page for disclosures on methodology.



Carlos F. Arias

Reliability • Dedication • Integrity



Two-Year
Winner

"Because my achievements are measured by the success of clients."

- Five Star Wealth Manager, 2011 – 2012
- Ameriprise Circle of Success Recipient, 2005 – 2010
- An Ameriprise Platinum Financial Services® practice

Wealth Management Services, Retirement Income Strategies, Tax Planning Strategies, Small Business, Risk Management

Title/Designation: Financial Advisor, Chartered Retirement Planning CounselorSM

"The greatest reward is a satisfied client. The strong bonds I establish with them are the most important assets to my practice. This strong relationship along with my experience have helped me to navigate clients through one of history's most volatile economic times. My continued growth, which comes from referrals, have been a great measurement of my achievements."

With more than a decade of experience, Financial Advisor

Carlos F. Arias ranks amongst the top financial advisors at Ameriprise Financial Services, Inc. He and his team utilize a client service model founded on best practices. Combined with the Ameriprise financial planning process, it is designed to help clients define their dreams, develop an individualized plan and track their ongoing progress while making changes along the way. Call Mr. Arias today to start a conversation about your financial future.



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



Tim Burklow, Matt Rotella, Chris Rotella and Bill Lewis

Retire on Your Terms. Your Dreams More Within Reach.



Areas of Focus:
Wealth Management
Retirement Planning

Left to right: Seated: Two-year winner Timothy Burklow, Karol Turner and two-year winner Matthew Rotella;
Standing: Morgan Burklow, Ben Burklow; two-year winners Christopher Rotella and William Lewis

- Financial planning is about more than numbers — it's also about dreams
- It's the difference you see every time we get together
- Because you deserve a high level of service

Private Wealth Advisors: Matthew Rotella, CFP®, CRPC®; Timothy Burklow, ChFC®, CFS®

Burklow, Rotella & Associates, a private wealth advisory practice of Ameriprise Financial Services, Inc., is comprised of knowledgeable financial professionals who can help simplify your complex wealth management needs. They provide a level of experience, wisdom and service to you.



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Ronald H. Carr, Jr.

Helping Businesses, Families and Individuals Build, Manage and Preserve Their Wealth



Left to right: Front row: Two-year winner Ronald H. Carr Jr. and Karen Wojcik; Back row: Lauren Fuentes, Barbara Volino-Drumm, Donna Benavente and Michael Kaup

- Accountability, integrity and exceptional service
- Committed to the satisfaction of every client
- Financial service professional since 1982

Focus: Financial, Retirement and Estate Planning, Investment Management, Employee Benefits and Business Succession
Designations: CFP®, Chartered Life Underwriter® (CLU®), Chartered Financial Consultant® (ChFC®)

Your financial goals and dreams are your destination. For 30 years, Ron and his team have assisted clients in navigating the turbulent financial waters we all encounter en route to our destination.

With a keen understanding of the issues facing business owners, Ron and his team customize cost-effective, tax-efficient employee benefit, retirement plan, executive compensation and business succession strategies for their closely held and family-owned business clientele.

Ron and his associates are dedicated to serving the personal financial needs of clients throughout New Jersey, also providing

insurance strategies; investment services, retirement and education savings plans; and estate conservation strategies for families and individuals.

The world changes constantly. More than ever, clients need experienced advisors to help them overcome the obstacles they face on the road to financial independence. Ron and his team help position their clients to achieve their financial goals. More importantly, they monitor and adjust their clients' strategies to address the changes of our rapidly evolving financial world.

New England Financial

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CFS Investment Advisory Services Group

We Help Fix Broken Investment Portfolios and 401(k) Plans



Left to right: Ryan Braen, Andrew Harper, Christina Leavy, Robert Jaffe, Harris Nydick, Anthony Antonello, Maria Scardigno and two-year winner Greg Makowski

Areas of Focus: 401(k) and Related Benefit Strategies, Income for Life Solutions, Risk-Based Investment Management, Goal Planning

- Building trustworthy, lasting relationships by focusing on what's important to you
- Delivering exceptional service through a team of knowledgeable specialists
- Implementing custom built, fully transparent, open architecture 401(k) plans

Designations: CFP®, AIF®

How do you make your money last through retirements that continue for decades when the price of almost everything you buy increases?

How do you meet the onslaught of new government regulations attacking your 401(k) and other related benefit strategies?

What makes you believe that the investment strategies that didn't work before are going to start working for you now?

Wealth management is a dynamic process that evolves as your future and legacy unfolds.

Join us for a confidential conversation to discuss the answers to these and many other important ideas that are relevant now. CFS offers extraordinary access to the financial markets. Since we do not manufacture any financial products, we have the ability to approach the market with complete objectivity. Our purpose is to bring financial understanding and control to our clients so that they may flourish and prosper.

CFS Investment Advisory Services, LLC

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Condor Capital Management Team

A Place to Grow



Left to right: Jeanette Korygoski, Rahul Shah, Michael Walliser, two-year winner Andrew Novick, Angelica Weber, Steve Tipping, Brian Slater, Tanya Shivdat

Areas of Focus: Customized Investment Management and Financial Planning Solutions

- We are a fee-only, registered investment advisor
- Pictured staff has an average age of 34 and average tenure of 10 years
- With a five-year annual retention rate of 98%, clients continue to grow with us

Titles/Designations: Ken Schapiro, CFA®; Andrew Novick, Esq., CFP®

From the desk of Ken Schapiro, President of Condor Capital: "I intentionally kept myself out of this photo, because you need to see the real owners of Condor Capital — the people making a difference every day. Condor is an employee-owned company, so we all have an interest in exceeding client

expectations. As a fee-only, independent wealth manager, we offer customized investment management and financial planning services with no conflicts of interest. The average client has used our services for 10 years, illustrating how our approach is appreciated. Come grow with us."



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Constantine Consulting Group

Helping You Achieve Your Retirement Income Goals With Reduced Risk



Areas of Focus: Wealth Preservation and Retirement Income

Left to right: Seated: Two-year winner Gary R. Rosen, Daniel Kramer; Standing: Kara Weir, Joshua Prell, Diana Hasch

- Comprehensive wealth management strategies
- Focused on cultivating multigenerational relationships
- Portfolios uniquely tailored to fit our clients' needs

Designation: Gary R. Rosen — Certified Investment Management AnalystSM (CIMA[®])

The Constantine Consulting Group of Wells Fargo Advisors is a wealth management practice, located in Northern New Jersey that works with uniquely successful families, business owners, trusts and endowments across the country. We utilize a proprietary process to determine what is important to our clients, and we help them determine their financial road map.

We then create a customized, written investment plan that is tailored to their specific goals and implement strategies to help achieve their goals with reduced risk. This strategy incorporates all pieces of the financial puzzle, including insurance, estate investment planning, liability management and taxes.

CONSTANTINE
CONSULTING GROUP
of Wells Fargo Advisors

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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 1211-1579A 12/11].



John M. Egan

Experience • Integrity • Superior Service

- Comprehensive financial planning solutions
- Independent, objective advice coupled with unbiased investment research
- Committed to serving our clients' needs

Designation: CERTIFIED FINANCIAL PLANNER™ practitioner

My team believes in building relationships for the long term, guiding you through the stages of wealth with a plan, helping you meet your financial realities and developing strategies to help you achieve your dreams.

We limit the number of clients in our practice, which enables us to provide concierge-level service and allows you to have the best and most personal experience.

We work with our clients as if they were part of our own families and aspire to build meaningful, long-term relationships based upon trust, integrity and superior client service.

Call today for your complementary appointment in our Madison or Sea Girt, New Jersey offices.



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Investment Advisory Services offered through J.M. Egan Wealth Advisors, LLC. • John M. Egan, CFP®, Investment Advisor Representative. Securities offered through Securities America, Inc. Member FINRA/SIPC. • John M. Egan, CFP®, Registered Representative. Securities America, Inc., and J.M. Egan Wealth Advisors, LLC are independent non-affiliated entities. Please remember to contact J.M. Egan Wealth Advisors, LLC, if there are any changes in your financial situation or investment objectives, or if you wish to impose, add or to modify any reasonable restrictions to our investment management and advisory services. A copy of our current written disclosure statement discussing our advisory services and fees continues to remain available for your review.



Financial Principles Team

Focused on Your Financial Independence



Areas of Focus: Wealth Management, Advanced Planning and Client Relationship Management

Clockwise from bottom left: Two-year winner Bradley Bofford, Todd Werling, Daniel Trout and Michael Flower

- Consultative financial planning, professional wealth management
- Independent investment and insurance services
- Retirement, business and estate planning strategies

Titles/Designations: Bradley H. Bofford, CLU®, ChFC®, CFP®; Michael Flower, Managing Partners

At Financial Principles, we are proud to serve as a trusted advisor, helping clients address the complex challenges of achieving financial independence in a clear, concise and streamlined manner. We utilize an ongoing consultative process in order to deliver a world-class wealth management experience. The goal is to live with confidence and retire with financial independence. Our clients are successful small business owners, retirees, widows, executives and the

affluent primarily in the Northern New Jersey — Greater NYC metropolitan area. Our advisors also specialize in late-stage college planning and preparing school administrators for their ideal retirement. We would be happy to explore whether or not we would be the right firm to add value to your unique financial situation. Please contact us today to schedule a discovery meeting.



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Gitterman & Associates Wealth Management Team

The "Educator's Educator" for a Quarter Century



Left to right: Jeffrey Gitterman, David Katz, Five Star award winners Elias Rauch and David Brounley

*Investment Management
and Financial Planning
Services Delivered by
Dedicated Professionals*

- Building, managing and maintaining wealth for families over generations
- Retirement income planning specialists
- Specializing in the needs of higher education, nonprofit and hospital employees

Senior Partners: Jeffrey Gitterman, CEO; David Katz, COO; Elias Rauch, CIO; David Brounley, CCO

For more than 25 years, the planners at Gitterman & Associates Wealth Management® have been helping physicians and college professionals prepare for and successfully navigate retirement. That's how we became known as "The Educator's Educator." Our firm's mission is to help our clients create and preserve wealth through a consultative process, designed to make the most appropriate recommendations based on individual needs, goals and risk tolerance. We have a successful history of building long-term relationships based on integrity and trust. Our firm's

work has been featured in *Money Magazine*, *Affluent Magazine*, *Financial Advisor Magazine*, *London Glossy* and CNN.

As an independent advisory firm, Gitterman and Associates Wealth Management® is not compelled by a parent company to direct clients into proprietary products. We provide clients with unbiased research and select the best financial solutions from among the wide universe of financial products and services, encompassing strategic and tactical models and alternative investments.



GITTERMAN & ASSOCIATES
WEALTH MANAGEMENT, LLC



e-SQUARED FINANCIAL
EDUCATOR'S EDUCATOR

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Investment Advisory Services offered through Gitterman & Associates Wealth Management, LLC, a Registered Investment Advisor which is not affiliated with Triad Advisors Inc.



Hallmark Capital Management Team

Managing Investment Portfolios for Institutions and Individuals



Left to right: Seated: Two-year winner Steve Erikson, Peter Hagerman
Standing: Steven Tussi, Thomas Moore, Carol Vanderpoel, Cynthia Bechmann, Jeffrey Braff and Kathryn Skwieralski

- Comprehensive team approach
- Highly customized portfolio management
- Disciplined and transparent process

Designations: Steve Erikson, Chief Executive Officer, CFP®, CFA™; Thomas S. Moore, Chief Investment Officer, CFA®

Hallmark Capital Management, Inc. is dedicated to empowering our clients to attain their financial goals by providing objective investment management and financial planning services. We remain committed to maintaining the highest degree of professionalism and integrity, while using our best judgment

and wisdom on behalf of our clients, as we have for more than 25 years. Hallmark Capital Management, Inc. has a fiduciary duty of care, loyalty, honesty and good faith to always place the best interests of our clients ahead of our own.

**HALLMARK
CAPITAL
MANAGEMENT** | Dedicated
Investment
Management
Services

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Hallmark Capital Management, Inc. is a registered investment adviser.



Robert F. Ibrahim

Needs-Based Client Solutions

- Helping clients pursue their goals and objectives using a structured, ongoing, time-tested disciplined approach
- Utilizing tax-advantaged strategies for the highly compensated
- Providing clients with the most up-to-date asset and income preservation strategies customized to fit their needs

Areas of Focus: Retirement Plan Design, Tax Advantaged Investing, High-Net-Worth Asset Management

Robert F. Ibrahim, First Vice President – Investments, CRPC®

With more than 20 years of experience in the financial services industry, my approach is disciplined and effective. Our practice implements retirement plan design techniques that strive to provide tax savings for the highly compensated. Complimentary analysis of qualified, nonqualified and stock option plans are conducted in order to make the decision

making process for clients easy to understand and implement. We maintain a target-driven game plan throughout the process. We then use a time-tested formula for tracking client's goals and objectives. We focus on the needs and risk tolerance of the client.

**WELLS
FARGO**

ADVISORS

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Not FDIC-Insured

NO Bank Guarantee

MAY Lose Value



Michael F. Kay

Financial Focus. Transforming Your Visions Into Reality.



Two-Year Winner

Expertise: Financial Life Planning®, Wealth Management, Retirement and Estate Planning, Business and Succession Planning

Left to right: Back row: Metro J. Duda, Jr., Charles P. Weidman, Olga Raykhelson, Hugues Rivard, William G. Timpson
Front row: Antoinette Bergwall, two-year winner Michael Kay

- Examining your dreams and goals, not just your money
- Helping you navigate through life's transitions
- Providing a holistic, individualized approach to Financial Life Planning®

Michael F. Kay, President, CPA, CFP®

There are many things that can keep us up at night; however, at Financial Focus, LLC, we strive to ensure that your financial future is not one of them. Sound planning begins with a vision of the future and an understanding of the way money fits into your life. We utilize the Financial Life Planning® approach to help you focus on your values and goals, to build wealth with purpose and intention.

We all experience life events and transitions that come with

financial ramifications and responsibilities. Our objective as your financial coach is to help prepare you for all stages of your financial life by providing personalized solutions to assist in making your financial life more rewarding.

We recognize that lasting relationships are built on trust and the test of time. As SEC Registered Investment Advisors, we adhere to the Fiduciary Standard by putting our clients' needs first — legally and ethically.



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The Kreshpane Group at Morgan Stanley Smith Barney

Experience. Trust. Strategies.



Left to right: Seated: Two-year winner Karl Kreshpane
Standing: Linda Varon, Steven Syslo and Judy Griffin

Areas of Focus: Financial and retirement planning, estate and legacy planning, investment management, insurance services

- Customized wealth management strategies
- Personal, multigenerational relationships built on trust and experience
- Supporting individual and business clients over a lifetime of evolving needs

Titles: Karl Kreshpane, Senior Vice President, Wealth Advisor; Linda Varon, Senior Registered Client Service Associate; Steven Syslo, Financial Advisor; Judy Griffin, Senior Registered Client Service Associate

The Kreshpane Group's mission is to guide private investors, businesses and nonprofit organizations in achieving their financial goals. We help clients to grow, preserve, protect and distribute their wealth in the most tax-advantaged manner possible. The Kreshpane Group at Morgan Stanley Smith Barney was created with the goal of providing the highest quality service and advice in the financial services industry. Our clients can leverage the full platform of Morgan Stanley Smith Barney to help realize their long-term financial goals.

We take very seriously the responsibility our clients have placed in us. We make recommendations only after a thorough planning process and customize each client's plan to his or her income needs, long-term goals and legacy aspirations. The Kreshpane Group at Morgan Stanley Smith Barney also works closely with our clients' accountants and attorneys to help ensure that their tax and legal liabilities are kept to a minimum.

The Kreshpane Group welcomes the opportunity to work for you.

Morgan Stanley Smith Barney

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Andrew J. Leicht

Personal Approach to Wealth Management



Two-Year Winner

Areas of focus: Strategies for Wealth Management, Retirement and Tax Planning

- Comprehensive financial planning and sophisticated, personalized advice
- Values: service, wisdom, integrity, teamwork

Title: Private Wealth Advisor

Designations: CFP®, ChFC®

Once again, as a Five Star Wealth Manager, Andrew would like to thank the clients he works with. He strives to maintain long-term relationships with clients by offering personalized service and research-based planning. He believes in ongoing communication as a critical component in working together and the cornerstone of a plan customized for tomorrow's goals without sacrificing the needs of today.

The complexity of the current financial marketplace makes it more important than ever to have a balanced approach to

investing, guided by professional counsel and experience. He also believes in a proactive approach to wealth management to help reduce risk and provide potential opportunities.

For more than 14 years as a financial advisor with Ameriprise, he and his team of dedicated professionals have helped their busy and successful clients navigate financial markets, develop tax and estate planning strategies, and make financial decisions through personal attention and comprehensive financial planning.



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Stephen B. Leitzell

Specializing in Income and Wealth Preservation Strategies

- 34 years of experience
- Solution-based planning using diversified financial instruments
- Past CEO of two financial services firms, lecturer, featured in newspaper articles

Titles: Consultant, Founder and President

Designations: Chartered Financial Consultant®, Chartered Life Underwriter®, CERTIFIED FINANCIAL PLANNER™ practitioner

After 34 years of experience in the financial industry, I established numerous avenues to help achieve returns for my clients while minimizing the risk of what many investors have come to realize over the last few years. My experience has allowed me to present my clients with strategies and financial products to help reduce risk and achieve results beyond the traditional portfolios of many brokers. In these uncertain

times, it is essential to bridge the gap from current income to the preservation of your wealth and retirement income through successful financial planning strategies. Innovative and individually tailored solutions continue to be the focus and strength of my practice. Additionally, I have always been grateful for and valued my family, friends and my clients who have put their trust in me.



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New England Financial of North Jersey Group

Serving New Jersey's Residents and Businesses for More Than 150 Years



Left to right: Vincent Tagliaferri, Beth Watkins, Five Star award winner Edward P. Barrett, Jennifer Post and Gary Lynch

- Retirement planning strategies for income and security
- Investment advisory services and group benefits consulting
- Financial, estate, trust and insurance planning

Edward P. Barrett, ChFC®, Managing Partner

Vincent Tagliaferri, CFP® – Investment Specialist, Gary Lynch – Investment Specialist

For more than 150 years, New England Financial of North Jersey has been serving the financial needs of New Jersey residents and businesses. At New England Financial of North Jersey, we are committed to your long-term success. That's why we deploy our team of professionals in the areas of financial planning, investments, insurance and group benefits to provide you with objective solutions to meet your unique planning needs and budget.

Our consultative approach allows us to better understand your financial goals, needs and dreams to deliver results. The integrity, expertise and accountability of our associates drives us to deliver on our promise of financial security and superior service at every stage of our clients' lives. Call us to set up your complimentary consultation to determine if we are a match for your ever-changing needs.

New England Financial of North Jersey

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The Private Client Group

Collaborating With Highly Successful Individuals Facing a Significant Financial Transition



Left to right: Lori Falduto, Joseph Biancotti, Allyson Pekarsky and Christine Ostapiak
Seated: Five Star award winner Steven Lieberman

*Comprehensive Wealth Mgmt.,
Investment Management,
Estate/Retirement Planning*

- We help you manage the protection, enhancement, and transfer of your wealth
- Specializing in high-income/high-net-worth individuals who value being truly organized
- Building long-term relationships with select clients where we have a significant impact

Title: Senior Managing Director

Designations: MBA, CFP®

Sophisticated high-net-worth investors have complex financial needs. For more than 20 years, The Private Client Group has helped navigate these successful families along their financial journey using a proven process. When you work with our team, you can expect us to take time to listen to you, to assess your needs, to collaborate with our specialists, and deliver comprehensive wealth management solutions designed to meet your objectives. We don't stop there. Sometimes providing a solution isn't enough, because we understand that your circumstances will change. Therefore, we offer the ongoing support you'll need to make sure your financial plan stays current and focused on your goals.

Over the years, we've had the privilege of providing objective, comprehensive financial planning services to many successful individuals and families. Our clients, from Wall Street executives to retirees to widows, have chosen to work with us because we truly understand the complex financial needs of successful individuals. We are independent, objective, disciplined and personal in our approach. As a result of our experience, extensive resources and independence, we deliver outstanding results for clients. Our rapid growth during the past two decades has been the result of our clients' appreciation for the unique work we do, and their confidence and trust they have in us.

Are you ready to experience true wealth management?

The Private Client Group ~ Wealth Management, LLC

4 Campus Drive, c/o Summit Financial Resources, Inc. • Parsippany, NJ 07054

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slieberman@sfr1.com

Financial Planning Services offered through **Summit Financial Resources, Inc.**
Securities and Investment Advisory Services offered through **Summit Equities, Inc.**, Member FINRA/SIPC.



Dennis J. Quinn

A Personalized Approach to Financial Independence

- Asset management, estate and wealth conservation, retirement planning and employee benefits
- Consultative team approach
- Dedicated to creating strong client relationships while providing a comfortable client experience

Titles: Financial Advisor, Investment Advisor Representative, Registered Representative

My team and I work with individuals and business owners throughout all stages of their lives, whether they are in the “accumulation phase” and just getting started, in the prime of their earning years, or looking for creative ideas on how to preserve their estate or pass on a legacy. We help create a client experience for the individual that is both comfortable and consultative. We consistently explore how we can do things better and make our clients feel fully engaged in the process while having a complete understanding of the

concepts that we discuss together. Essentially, we educate our clients in order to help them make an informed, well-thought-out decision about their future. By helping our clients think ahead, we can limit the majority of uncertainties individuals and business owners struggle with.

Year after year, we continue to build on a reputation of trust and integrity by always keeping in mind that the client is the focus of everything we do.

New England Financial® of North Jersey

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Five Star award winner Kevin Rex

Rex Global Wealth Management Group

Local Roots — International Reach

- Diversified, comprehensive financial planning practice
- Expertise in international markets, particularly Americans living abroad
- Sophisticated high-net-worth planning

Titles: Principal and Senior Financial Counselor

Designation: MBA

With more than 25 years of industry experience, Kevin Rex has established himself as one of the preeminent financial advisors in the business. For more than 12 years, he has advised a niche client group of high-net-worth U.S. expatriates and dual U.S. citizens living and working abroad. By creating comprehensive plans with particular focus on the four disciplines of planning (law, investment, tax and insurance), Kevin has established a stellar, satisfied client list that includes CEOs, CFOs and managing partners of major corporations. His worldwide strategic alliance network and

diverse internal staff through Summit Financial Resources, Inc. consisting of experienced attorneys, CPAs, accredited asset managers and financial planners ensure that client expectations are always exceeded. Kevin has made multiple television appearances on various financial programs, been published in national and local law, financial and accounting journals, and has released a book titled: "Love, Money, Control: Reinventing Estate Planning." Kevin has also developed specialized proprietary software to provide sophisticated, high-tech planning solutions to his clients.

Rex Global Wealth Management

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Mark Scordato & Associates

We Provide a Personalized, Problem-Solving Approach to Successful Retirement Planning



Areas of Focus: Retirement
Income Planning

Left to right: Seated: Two-year winner Mark Scordato;
Standing: Christopher Justino, Amanda Justino, JoAnne Stanton and Donna Dupre

- We are an independent firm offering innovative strategies for changing times
- Our focus is building relationships through loyalty and commitment to our clients
- We spend considerable time developing low-cost, effective retirement income portfolios

Designations: Registered Investment Advisor and Registered Representative

I saw the need to fill a tremendous void in the market place. I wanted a practice where the retirement income planning need of the individual would come first rather than the hidden agendas of some of the large Wall Street firms. I am President of Mark Scordato & Associates, Inc., a Registered Investment Advisor located in Parsippany, NJ. Much sought after as a speaker, with nearly 20 years of financial services experience, I have taught retirement planning seminars throughout the country. I am known for making complex retirement planning

issues clear and easy to understand. I assist investors concerned with retirement planning issues to help preserve their capital, potentially increase their income and lessen the tax liability to their heirs. My clients often find that, after working with me, they have moved significantly forward in their planning, simplifying their finances and obtaining more peace of mind about their financial future. I hold insurance licenses in several states, as well as Series 7 and 66 securities licenses.



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Mark Scordato is a Registered Representative of GF Investment Services, LLC, Member FINRA/SIPC and an Investment Advisor Representative of Global Financial Private Capital, LLC, an SEC Registered Investment Advisor, 2080 Ringling Boulevard, Sarasota, Florida 34237.



Left to right: Two-year winner Daniel Batista, Jackie Rider and Paul Hubert

As one of the world's global private banks, Citi Private Bank serves some of the world's most successful and influential families. Our private bankers can provide global thinking, informed by deep local insight, helping to deliver the complete financial management strategies that today's wealth requires. From banking and cash management to lending, investment strategies and advisory services, working together, we can provide tailored strategies to help meet the financial goals of our clients.

Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and nonbank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. In the U.S., brokerage products and services are provided by Citigroup Global Markets Inc., ("CGMI"), member SIPC. CGMI and Citibank, N.A. are affiliated companies under the common control of Citigroup. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. CGMI and Citibank, N.A. are affiliated companies under the common control of Citigroup. All credit products are subject to credit approval. Citi and Citi with Arc Design are registered service marks of Citigroup Inc. or its affiliates. © 2012 Citigroup Inc. All rights reserved.

INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE

Daniel Batista

Building Wealth Legacies

- Team-based, personalized approach
- Access to a global network with local expertise
- Provide customized client strategies

Areas of Focus: Investment, Lending, Advisory Services
Designations: Registered Representatives of CGMI, CFP®

Citi Private Bank



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Stephen J. Brady

Comprehensive Wealth Management With Integrity

- Wealth management
- Intergenerational wealth transfer
- World class client service

Titles: Senior Vice President, Wealth Advisor
Designations: CFP®, ChFC®, Portfolio Manager

MorganStanley SmithBarney

1200 Mt. Kemble Avenue
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For 28 years, Steve's built trusted relationships with his clients by providing customized investment solutions to individuals and charitable organizations. He's dedicated to creating portfolios tailored to each client's particular set of circumstances using a formal process that identifies their needs and goals. His investment philosophy is based on an asset allocation strategy focused on managing risk. Attention to detail when servicing clients is of utmost importance.

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Yash V. Dalal

Proactive, Forward-Thinking Wealth Planning

- Helping families achieve their most important goals
- Taking a holistic view of wealth management
- Providing creative, competent and consistent advice

Wealth Enhancement, Wealth Transfer and Wealth Protection, CRPS®, Sr. VP – Wealth Mgmt., Portfolio Mgmt. Director

Yash has been a Financial Advisor at Morgan Stanley Smith Barney and its predecessors since 1998, providing his clients customized strategies to help achieve their most desired goals.

Yash takes pride in his ability to put advanced concepts to work and to effectively communicate these concepts to clients. He makes an effort to simplify and demystify the investment and planning process.

As a principal of The Dalal Group at Morgan Stanley Smith Barney, Yash strives to earn his clients' trust each day and is committed to developing a lifelong relationship based on respect, courtesy and hard work.

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Morgan Stanley Smith Barney

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H. Alan Gabelmann

Trusted Advice From an Experienced Advisor

- Custom wealth management strategies
- Exceptional personal service
- Competent and consistent advice

*Titles: Senior Vice President, Wealth Advisor
Designation: CERTIFIED FINANCIAL PLANNER® practitioner*

Over the last 26 years, Al has provided comprehensive financial planning and investment management services to high-net-worth families, charitable foundations and corporate retirement plans. Proper asset allocation, portfolio diversification and periodic reviews are essential components of each customized plan. This process promotes long-term client relationships built on a foundation of integrity, responsiveness and personal attention.

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Left to right: Front row: Five Star award winners John Lynde and Paul Desmond
Back row: Regina Hirsch and Lauren Knudson

As wealth advisors, our practice is built on two principles: keeping things easy to understand and treating clients with respect. We help clients identify goals, make informed financial decisions and protect against life's unexpected events. Our mission is to provide ongoing guidance while serving our clients' best interests in order to generate income and sustain wealth. John and Paul would like to thank their clients for their trust and confidence.

LPL Financial, Member FINRA/SIPC. To receive the 2012 Five Star Wealth Manager award, a wealth manager must meet 10 objective eligibility and evaluation criteria associated with providing quality services to clients. Wealth managers do not pay a fee to be considered or placed on the final list of 2012 Five Star Wealth Managers.

LPL Financial Group

Two Decades of
Straightforward Solutions

- Managing and preserving wealth
- Creating wealth by managing risk
- Comprehensive financial planning

Title: *Wealth Advisor*
Designations: *ChFC®, JD, CLU®*



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john.lynde@lpl.com
paul.desmond@lpl.com



Left to right: Five Star award winners Matthew M. Miller and Nicholas Conturso;
Dawn Stedronsky

Our group offers objective, comprehensive financial advice to clients who desire a high level of personal service. Our clients consist of families in need of addressing future goals, executives with concentrated stock and option positions, and foundations in need of an investment policy and portfolio strategy. By understanding where you are today, "point A," we utilize our experience, knowledge and industry contacts to achieve the goals of your financial plan, "point B."

Miller-Conturso Group at Morgan Stanley Smith Barney

Get From Point A to Point B
Efficiently and Effectively

- Comprehensive financial planning
- Disciplined investment model
- Focus on risk management

Titles: *Vice President, Financial Advisor, ChFC®*
Designation: *CERTIFIED FINANCIAL PLANNER™ practitioners*

Morgan Stanley Smith Barney

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Left to right, back row: Michael Cannizzaro, Eric Murtha
Front row, seated: Five Star award winners Jeff Dickinson and Frank Karpack

Our style of financial planning is to make our clients understand the type of investments and products that are available so they may make an informed decision suitable for them. Having our clients learn and understand makes our job easier and strengthens our relationship.

Morristown Team of MetLife

Building Relationships on a
Foundation of Trust and Integrity

- Committed to guiding clients through every life event
- Retirement planning solutions

Frank Karpack, CFP®, CLU®; Jeff Dickinson, CFP®

MetLife Resources

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MetLife Resources is a division of Metropolitan Life Insurance Company (MLIC), New York, NY 10166. Securities products and investment advisory services offered by MetLife Securities, Inc. (MSI) (member FINRA/SIPC), and a registered investment advisor. MLIC and MSI are MetLife Companies. Five Star Professional is not affiliated with MetLife. L1211227724[exp1212][NJ].



Left to right: Five Star award winner Jim Parks,
Maria Delzotto, Felicia Parks and Richard Kjetsaa

Experience the difference of enjoying a relationship with an independent wealth management team based on trust, respect, education and a conscientious approach to help you pursue your financial dreams. The team at Parks Wealth Management, led by Jim Parks, CFP®, AEP®, AIF®, has more than 45 years of combined experience in assisting clients with their planning. Please visit us at www.parkswm.com to receive the free Parks Wealth Report weekly email.

Parks Wealth Management Group

We Help Clients Grow, Manage and
Protect Their Wealth

- Comprehensive wealth management
- Advance and protect investment strategies
- Retirement income planning specialists

*Your Proactive Wealth Management Team
Designations: CFP®, PhD, AEP®, AIF®*



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Securities offered through LPL Financial, Member FINRA/SIPC.
No strategy assures success or protects against loss.



Frank Pavese

Personal, Professional Caring Advice

- Retirement planning
- Portfolio management services
- Preservation of wealth strategies

Title: Financial Advisor
Designation: AAMS®



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www.wfadvisors.com/frank.pavese

The complexity of the financial marketplace makes it more important than ever to have a balanced approach to investing, guided by expert counsel and experience. Whatever your financial goals — growing assets, planning for retirement, transferring wealth — I provide the highest level of service along with sound advice to develop your plan and track your progress. I am committed to the highest level of personal service and to meeting the needs and goals of my clients.

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 1211-0792].



William E. Ryan, Jr.

Personal, Professional
Service With Integrity

- More than 21 years of partnering with clients
- Independent, unbiased, objective advice
- Comprehensive wealth management services

Title: LPL Financial Advisor
Designation: CERTIFIED FINANCIAL PLANNER™



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Office: (908) 684-1216

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www.ryanwealthmanagement.com

Our mission is to partner with clients to help them achieve their financial goals through thoughtful, objective planning and prudent management of investment assets. We are hired to help build, manage and preserve clients' wealth. We are committed to helping clients navigate the increasingly complex investment universe needed to achieve their financial goals. Our success is not measured by performance statistics, but rather by our clients' success in achieving their goals.

Securities and Advisory Services Offered through LPL Financial a Registered Investment Advisor. Member FINRA/SIPC.



Left to right: Two-year winner John L. Smallwood, John P. Smallwood and Edward E. Bao, Jr.

Smallwood Capital Management Team

Strategies to Help Grow and Protect Your Wealth

- We focus on risk mgmt. — proactive versus reactive
- Download a free copy of "5 Ways Your Wealth is Under Attack" at www.smallwoodcapital.com

Securities Registrations and Insurance Licensed: JLS: Series 7, 31, 63, 65, CFP®; JPS: Series 24, 31, 63, 7; EEB: Series 7, 66



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We all realize that the world we live in is rapidly changing. Our past experiences offer little guidance for today's world. Planning, in order to be successful, cannot be static, but instead must be ongoing — continuously adapting to new tax laws, new market outlooks, new life situations and your goals as they change. Financial success doesn't come from a magic strategy or a hidden secret. It comes from planning carefully, making good decisions, reviewing your financial plan on a regular basis and making adjustments as necessary. It is about strategy! We would like to share our planning process philosophy with you.

Securities and Advisory Services offered Through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Fixed insurance products and services offered by Smallwood Capital Management Team are separate and unrelated to Commonwealth.



Andrew A. Arons



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aarons@nationwideplanning.com

- Personalized, independent and objective advice
- Tax-advantaged investment and retirement planning
- Investment portfolios managed to build and preserve wealth

Areas of Focus: Comprehensive wealth management with emphasis on creating reliable lifetime income in retirement

A well-known financial educator, Andrew is the founder and managing partner of Synergy Advisory Management Group.

Synergy, as the name indicates, employs a holistic approach and maintains the philosophy that financial well-being requires customized counseling with an integrated, collaborative approach. Built on the premise of educating and informing clients, Synergy delivers uncompromising personal service.

Securities offered through Nationwide Planning Associates, Inc. Member FINRA and SIPC. Advisory Services offered through NPA Asset Management LLC, a registered investment advisor. Synergy Advisory Management Group, LLC is not affiliated with Nationwide Planning Associates, Inc.



Frank Cangelosi, Jr. Financial Foundations Group

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financialfoundationsgroup.com

A Model of Unprecedented Service

- Accountability to clients
- Independence with choosing portfolio managers
- Continuous research and investment recommendations

403(b) Teacher Market and High-Net-Worth Investors Investment Adviser Representative, Registered Representative, Principle

Frank started Financial Foundations Group two decades ago. He is a strong advocate of realizing that wealth planning is an ongoing process which evolves over time, as each client enters a different stage in life and as market conditions change. He remains nimble to pursue unexpected market opportunities and to mitigate unforeseen market risks.

Investment and insurance products distributed by Genworth Financial Securities Corporation, member FINRA/SIPC. Investment advisory services are offered through Genworth Financial Advisers Corporation, an SEC Registered Investment Adviser. Financial Foundations Group is not affiliated with Genworth Financial Securities Corporation or Genworth Financial Advisers Corporation.



Jason Chambeau

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SmithBarney**

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Two-Year
Winner

Timely, Informed and Objective Guidance

- Dedication to clients' interests
- Focusing on fixed-income portfolio construction
- Commitment to service excellence

First Vice President, Financial Advisor

Five Star Award Winner in 2011 and 2012

Providing personalized wealth management services to high-net-worth individuals for more than 13 years. Jason works for his clients as he would his own family and aspires to build lasting, meaningful relationships based on trust, integrity and world class client service. He draws on all the available resources to ensure that his clients are using the best strategies to reach their goals.

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Michelle Heide

**Ameriprise
Financial**

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ameripriseadvisors.com/michelle.l.heide

Two-Year
Winner

Personal, Professional Caring Advice

- Committed to educating and helping empower
- Takes a collaborative approach
- Provides comprehensive financial planning

Title: Financial Advisor

Designation: CFP®

You've worked hard to achieve success. You know what it takes to get ahead: working hard, displaying solid determination, listening, staying on top of new ideas, trends and breaking news, and continually exceeding expectations. My practice has been built on these same principles. As a financial advisor, I pride myself on working with clients to provide a comprehensive approach to financial planning that aims to move them toward their continued success.

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.



Timothy M. Hyland

**STONE HILL FINANCIAL
INVESTMENTS AND WEALTH MANAGEMENT**

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Annandale, NJ 08801
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thyland@htk.com
www.stonehillfinancial.net

Two-Year
Winner

Committed to Building Financial Success

- Holistic, cost-effective and tax-efficient approach
- Authentic strategies for wealth accumulation
- Reliable, honest, straightforward advice

Title: President

Designations: CFP®, CPA

I specialize in helping individuals and businesses meet their financial objectives through investment strategies, insurance needs analysis and financial counseling. I pride myself on maintaining long-term, lasting relationships built on integrity and fostered by trust.

Registered representative of and securities and investment advisory services offered through Hornor, Townsend & Kent, Inc. (HTK) Registered Investment Advisor. Member FINRA/SIPC. 105 Fieldcrest Ave., Edison, NJ 08837, (732) 225-0777. Stone Hill Financial LLC is independent of HTK. HTK does not offer tax or legal advice. A1RB-1209-03.



Michael Israel

**KATZ ISRAEL KATZ
PRIVATE CLIENT GROUP
of Oppenheimer & Co. Inc.**

18 Columbia Tpk.
Florham Park, NJ 07932
250 Pehle Ave.
Saddle Brook, NJ 07663
Phone: (973) 245-4625
michael.israel@opco.com

Planning and a Process Can Lead to Success

- 85 years of combined industry experience
- Financial planning, investments and insurance
- Retirement and estate planning strategies

Title: Director – Investments

Designation: CFP®

The Katz Israel Katz Private Client Group of Oppenheimer & Co. Inc. provides quality customer service and multigenerational wealth management strategies. We work with our clients to help them address their goals. This begins with our financial planning process which allows us to design portfolios with an appropriate mix of stocks, bonds, cash and other investments. Through our diligent review and planning methods, we constantly monitor our clients' overall financial health.

G03121511RM3



Josh A. Jalinski Jalinski Advisory Group

1433 Hooper Ave., Ste. 210
Toms River, NJ 08753
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joshjalinski@tfsrep.com
www.jalinski.org

Two-Year
Winner

- Risk management to offset the stock market volatility
- Tax minimization strategies to minimize the tax bite
- Estate planning strategies to give more to the people you love

Title: President

Series 6, 7, 24 and 66

Josh is a financial advisor and radio show host. Listen to his show Saturdays at 2 p.m. and Sundays at 10 a.m. on WOR 710 AM, Sundays at 6 a.m. on 92.7 WOBB-FM, Tuesdays at 10 a.m. on 1160 AM, daily at 3 p.m. on 1020 AM. Josh has been featured on CNN radio, COMCAST and other media appearances. Josh received the Freedom Award from Senator Jim DeMint due to his presidency of a large philanthropic organization. Josh enjoys helping his clients and is an active member of his community.

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 Innovative Market Trends, a service of TFS Securities, Inc.



John LeRoy



Summit Financial Resources, Inc.
Registered Investment Advisor

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Parsippany, NJ 07054
Direct: (973) 285-3634
Main: (973) 285-3600, Ext. 634
www.summitfinancial.com

Two-Year
Winner

Hope Is Not a Financial Strategy

- Proactive, independent wealth management solutions
- Customized implementation with professional team
- Focused on middle-market millionaires

Areas of Focus: Wealth Management, Tax and Estate Planning

Designation: CFP®

John is a Principal at Summit Financial Resources, Inc. and a CERTIFIED FINANCIAL PLANNER™ practitioner with more than 20 years of experience in structuring comprehensive wealth solutions for high-net-worth individuals. He works together with Summit Financial's team of CPAs, estate attorneys, investment and risk management professionals to help his clients protect and grow their assets. John's clients have come to rely on his leadership and personal relationship to help navigate today's challenging financial landscape.

20111201-0466.



Michael McLane Professional Economic Growth Group

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Preserve and Protect Your Wealth

- Customize investment strategy
- Tailor solutions to meet your goals
- Preservation of wealth

Titles: Director of Advanced Markets

Designations: CFP®, CIMA®, MBA

The complexity of the current financial marketplace makes it more important than ever to have a balanced approach to investing, guided by expert counsel and experience. We also believe in a proactive approach to wealth management to minimize risks and provide greater opportunities. Whatever your financial goals — we are committed to the highest level of personal service.

Registered Representative of and Securities and Investment Advisory Services Offered Through Hornor, Townsend & Kent, Inc. Registered Investment Advisor, Member FINRA/SIPC. 105 Fieldcrest Ave., Edison, NJ 08837 PEGG is Independent of HTK.



Alan Meravi First Investors Corporation

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alan.meravi@firstinvestors.com

Two-Year
Winner

Unprecedented Service

- Over 30 years of experience
- Helping clients achieve their financial goals
- Experienced 403(b) representative

Areas of Focus: Investments, Insurance and the 403(b) Market

Alan feels it is of utmost importance to advise clients based on their financial goals. Helping to protect investors' wealth through proper guidance, education and diversification is his main mission as a registered representative. Client service is extremely important, in good times, but especially when the market declines.

Alan is a registered representative who can service clients' securities, mutual funds and insurance needs through First Investors and Foresters Life Insurance. First Investors Corporation is a member of FINRA/SIPC. The rating is not indicative of the financial representative's future performance.



Jack D. Oujo



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www.jackoujo.com

Two-Year
Winner

Full-Service Wealth Management

- 10 wealth management strategies
- Committed to proactive communication
- Ongoing client education

Designations: CPA/PFS, CFP®, CSA, M.S. (Taxation)

We believe in service beyond expectation, achieved through a constant desire to anticipate and fulfill the evolving needs of our clients.

Securities offered through H.D. Vest Investment ServicesSM, Member: SIPC, Advisory Services offered through H.D. Vest Advisory ServicesSM.



John Papa



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jpapa-dps@earthlink.net
www.diversifiedplanningstrategies.com

Two-Year
Winner

"Securing Tomorrow's Future ... Today"

- Protect your assets from market volatility
- Create guaranteed income for life
- Tax reduction strategies for the retiree

John Papa has been cited in numerous industry publications for his expertise in retirement planning, including The Star-Ledger, Yahoo! Finance, *The Christian Science Monitor*, TheFinancialWhiz.com, MSNBC, *Registered Rep.* and DailyFinance. John has also appeared live on CNBC's Worldwide Exchange (broadcast in over 90 countries), Fox News Live and News 12 New Jersey. He is the author of the book "Avoiding The Retirement Traps: The 7 Financial Mistakes Retirees Make With Money."



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Integrity, Knowledge, Experience

- Objective and intelligent advice
- Five-star service
- Comprehensive solutions provider

Title: Independent Financial Consultant

Designation: CFP®

Integrity, knowledge, experience. These are the key ingredients to a successful practice. Come work with Nicholas Pontilena. He has successfully navigated his clients through one of the most challenging decades in history. Mr. Pontilena is a leading instructor of continuing education and CFP® certification to industry professionals. He is also an adjunct professor of finance. It all starts with a commitment to sit down — call or email to make an appointment.

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Our Family Helping Your Family

- Independent and objective advice
- Creation and coordination of financial plan
- Tailored investment and retirement strategies

Title: Partner

Designations: CFP®, CFS®

I joined my father eight years ago to create a family business focused on serving other families with their unique, comprehensive financial planning needs. Our mission is to develop meaningful relationships with our clients by providing personalized wealth management solutions, service that exceeds their expectations and financial peace of mind.

Securities and Investment Advisory Services offered through Summit Equities, Inc., Member FINRA/SIPC. Financial Planning Services offered through Summit Financial Resources, Inc. 4 Campus Drive, Parsippany, NJ 07054. Tel. 973-285-3600 Fax. 973-285-3666. 20111212-0479.



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Two-Year
Winner

More Than Two Decades of Experience

- Committed to exceptional wealth management
- 401(k) rollovers and retirement planning
- Provide strategies that seek to produce income

Titles: Senior Vice President, Financial Advisor

Designation: CERTIFIED FINANCIAL PLANNER™ professional

With more than two decades of experience as a wealth manager, I am committed to helping my clients simplify their financial lives and achieve their dreams. I work for my clients as I would work for my own family and aspire to build lasting, meaningful relationships based on trust, integrity and world class client service. I invite you to visit my website or call me to schedule a confidential consultation.

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David J. Vargo
**Varbeco Wealth
Management**

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www.Varbeco.com

Strategies to Help Build and Protect Wealth

- Comprehensive financial planning
- Asset protection strategies
- Investment management

Titles: President

Designations: CFP®, CMFC®

At Varbeco, we view wealth management as the union between financial planning and investment management. Our primary focus is asset protection. It is of equal importance to not only grow your assets but to protect them. We design and implement strategies to help protect your assets from four potential threats: a declining investment market, taxes, a long-term illness and lawsuits.

Securities offered through LPL Financial, Member FINRA/SIPC. Financial Planning offered through Varbeco Wealth Management, a Registered Investment Advisor, and separate entity from LPL Financial.



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www.lpl.com/terence.brady
Title: LPL Branch Manager

Two-Year
Winner

With more than 20 years of experience, I help clients with wealth management, financial planning, investments, insurance and college planning. I take a comprehensive approach and always strive to exceed client expectations.



Timothy J. Brunnock, Esq.
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Financial Group**
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www.mfgnj.com

Two-Year
Winner

Helping to simplify, organize and strengthen all of the "boxes" in your life — wealth management, retirement income for life and tax-free transfer of wealth to your children — all under one roof. I welcome the responsibility of becoming your "personal CFO."

Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Private Advisor Group, a registered investment advisor and separate entity from LPL Financial.



Carl C. Crowley
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SCATTERGOOD**
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Phone: (609) 390-4470
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www.boenninginc.com
Title: Vice President

Dedicated to personalized service, my focus is on the specific financial goals of each client. I combine the breadth of investment resources and market experience typically found only at larger Wall Street firms with the level of customized products and services offered at an investment boutique.

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

— Five Star award winner



Patrick A. D'Agostino

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Senior Vice President – Investments

Mr. D'Agostino has more than 40 years experience in corporate management and finance. Prior to Boenning, he worked at Prudential Financial and also served on the Board of Directors of Fox Chase Bank/Financial. He holds Series 6, 63 and 7 licenses and is licensed in life, health, LTC insurance and annuities.



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 Management Group
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Gregory L. Daniel, CFP® was named a top Bergen County Financial Guru by Bergen. We specialize in total financial planning, including tax planning, estate planning, wealth management and retirement strategies.

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Mr. Gelok is an active member of the Financial Planning Association with more than 20 years of financial services experience. He has appeared on radio and television discussing financial planning issues.

Ron Gelok is a Registered Representative of GF Investment Services, LLC, Member FINRA/SIPC, and an Investment Advisor Representative of Global Financial Private Capital, LLC, an SEC Registered Investment advisor, 2080 Ringing Boulevard, Sarasota, FL 34237.



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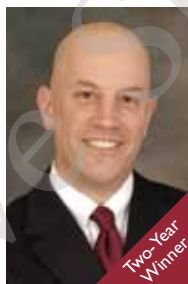
AEPG Wealth Strategies has been providing personalized wealth management to individuals and business owners for more than 30 years. AEPG's services include financial planning, investment management, 401(k)/retirement plan solutions and individual and group insurance.



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As a Financial Advisor, I pride myself on working with my clients to help them realize and attain their financial goals and objectives.

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Whatever your financial goals — growing assets, planning for retirement, college planning, transferring wealth — we provide the highest level of service along with sound advice to develop your plan and track your progress. That is why, as a CPA, I also look at the tax consequences.



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Michael J. Salerno is an independent CERTIFIED FINANCIAL PLANNER™ practitioner with more than 19 years of experience in providing comprehensive financial planning advice. In addition to being a CFP®, he holds the ChFC®, CASL® and RFC® designations.

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I would like to thank Five Star Professional, my clients and peers for this high-quality award. Patience, integrity and knowledge are the keys to meeting financial goals. My clients possess these qualities, and I am glad to know such wonderful people.

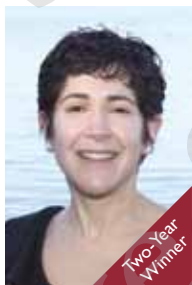


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As a CERTIFIED FINANCIAL PLANNER™ practitioner I am dedicated to helping clients achieve long-term financial goals through development of a sound investment plan.

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I have successfully helped clients weather prior difficulties. If you have questions regarding your retirement income, investment portfolio or insurance needs, contact me to determine how I can work with you to develop a written, detailed plan to navigate your financial goals.

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



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As my clients travel through the various ports of life, seeking to enjoy the tranquil harbors where their dreams reside, I am there to guide them through the rough financial seas.

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I wish to thank my clients for their continued business and for nominating me for this award. I look forward to helping all of you with life goals in the future.

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— Five Star award winner