

## 2013 Philadelphia Five Star Wealth Managers

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

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

*From research conducted by Five Star Professional, April 2011.*

Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies. Common examples of wealth managers

are financial advisors, financial planners, investment advisors, tax advisors and estate planning attorneys.

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

*Philadelphia* magazine and Five Star Professional partnered to find wealth managers who satisfy 10 objective eligibility and evaluation criteria that are associated with wealth managers who provide quality services to their clients. Among many distinguishing attributes, the average one-year client retention rate for this year's award winners is more than 96 percent.

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

— *Five Star Wealth Manager*

### A Select AWARD

The 2013 Five Star Wealth Managers are a select group, representing less than 4 percent of the wealth managers in the Philadelphia area.<sup>(1)</sup>

Although this list is a useful tool for anyone looking for help in managing their financial world or implementing aspects of their financial strategies, it should not be considered exhaustive. Undoubtedly, there are many excellent wealth managers who, for one reason or another, are not on this year's list.

### Award CANDIDATES

In order to consider a broad population of high-quality wealth managers, award candidates are identified by one of three sources: firm nomination, peer nomination or pre-qualification based on industry standing. Self-nominations are not accepted. Philadelphia award candidates were identified using internal and external research data, including a survey to more than 15,300 registered financial services professionals and all identified financial service companies in the area that are registered with FINRA or the SEC.

# Determination OF AWARD WINNERS

Award candidates who satisfied 10 objective eligibility and evaluation criteria that are associated with wealth managers who provide quality services were named 2013 Five Star Wealth Managers.<sup>(2)</sup>

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

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

## Evaluation Criteria - Considered<sup>(5)</sup>

6. One-year client retention rate (the average one-year client retention rate of this year's award winners is more than 96 percent).
7. Five-year client retention rate.
8. Non-institutional discretionary and/or non-discretionary client assets administered (this year's award winners administer an average of \$110 million in client assets).
9. Number of client households served (on average, this year's award winners serve 265 households).
10. Education and professional designations.

## Research DISCLOSURES

- Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers.
- The Five Star award is not indicative of the wealth manager's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or *Philadelphia* magazine.
- Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future.
- Five Star Professional is not an advisory firm, and the content of this article should not be considered financial advice. For more information on the Five Star award and the research/selection methodology, go to [www.fivestarprofessional.com](http://www.fivestarprofessional.com).
- <sup>(1)</sup> 3,354 award candidates in the Philadelphia area were considered for the Five Star Wealth Manager award. 922 (approximately 28 percent of the award candidates) were named 2013 Five Star Wealth Managers.

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

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

<sup>(4)</sup> As defined by Five Star Professional, the wealth manager has not:

- Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine.
- Had more than a total of three customer complaints filed against them (settled or pending) with any regulatory authority or Five Star Professional's consumer complaint process.
- Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority.
- Filed for personal bankruptcy.
- Been convicted of a felony.

Five Star Professional conducts a regulatory review of each nominated wealth manager using the Investment Adviser Public Disclosure (IAPD) website. Five Star Professional also uses multiple supporting processes to help ensure that a favorable regulatory and complaint history exists. Data submitted through these processes was applied per the above criteria:

- Each wealth manager who passes the Five Star Professional regulatory review must attest that they meet the definition of favorable regulatory history, based upon the criteria listed above.
- Five Star Professional promotes via local advertising the opportunity for consumers to confidentially submit complaints regarding a wealth manager.
- Five Star Professional contacted approximately 1 in 12 households identified as having a high propensity to use the services of wealth managers in order to provide consumers the opportunity to submit complaints regarding a wealth manager. More than 65,000 households in the Philadelphia area were contacted.

The Five Star Wealth Manager selection criteria were 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. Contact Five Star Professional at [info@fivestarprofessional.com](mailto:info@fivestarprofessional.com) for additional information regarding the selection process for 2005 - 2011 award winners.



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

## Insights from Five Star Wealth Managers

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

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

“Only invest in something that you understand.”

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



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

### Business Planning

George Christopher Dallas · AEGIS Advisors  
 Robert F. Fischer · Fischer Cunnane & Associates  
 Gregory Larson · Commonwealth Pension Management  
 Steven Leshner · Commonwealth Investment Management Group  
 Frank Liuzzi · Muracco & Liuzzi  
 Marshall Myers · Morgan Stanley  
**David Pozzi · Oak Financial Partners** Page 47  
 Steven Resnick · Resnick Amsterdam Leshner  
 Francesco Spezzano · IRUS Advisory Corporation  
 Brian Sykes · Independence Planning Group  
 James Wechsler, Jr. · Wechsler/Marsico Associates  
 Noel Wolfe · Morgan Stanley

### Estate Planning

**Russell Bishop, Jr. · Harvest Advisers** Page 22  
 Dana Bookbinder · Begley Law Group  
 D. Brown · Stuckert & Yates  
 Wayne Buckwalter · Cohen Seglias Pallas Greenhall & Furman  
 Lawrence Chane · Blank Rome  
 Janet Colliton · Colliton Law Associates  
 Douglas Fendrick · Fendrick & Morgan  
 Steven Fromm · Steven J. Fromm & Associates  
 Anita Grossman · Grossman Financial Planning Group/Lincoln Financial Advisors  
 Michelle Hong · Brown Brothers Harriman & Company  
 Benjamin Jerner · Jerner & Palmer  
**Peter Klenk · The Law Offices of Peter Klenk** Page 35  
 Joseph Lastowka · Abbott Lastowka & Overholt  
 Maurice Lee · Saul Ewing  
 Donald Lynn, Jr. · Larmore Scarlett  
 Jeffrey Matteo · Fox & Fox Attorneys at Law  
 Alan Mittelman · Spector Gadon & Rosen  
 Anthony Morris · Buckley Brion McGuire Morris & Sommer  
**Charles Plotnick · Plotnick & Ellis** Page 39  
 Joseph Pozzuolo · Pozzuolo Rodden  
 Ian Rose · AXA Advisors

**Jordon Rosen · Belfint Lyons & Shuman** Page 53

James Ruggiero · Ruggiero Law Offices  
 Adam Sherman · Firsttrust Financial Resources  
 Scudder G. Stevens · Scudder G. Stevens  
 Louis Teti · MacElree Harvey  
 Warren Vogel · Eckert Seaman Cherin & Mellott  
 Nancy Hopkins Wentz · McGrory Wentz  
 John Williams · The Williams Law Firm  
 Lee Zepowitz · The Zepowitz Group

### Financial Planning

William Adolph III · Merrill Lynch  
 Catherine Allen · M Financial Planning Services  
 Robert Allen · Ameriprise Financial Services, Inc.  
 David Allon · Firsttrust Financial Resources  
 Brian Altmann · Ameriprise Financial Services, Inc.  
 Thomas Alvarez · Comprehensive Investment Solutions  
 Michael Amato · Independent Tax & Financial Planners  
**Joseph Amodei · Amodei & Associates/ Ameriprise Financial Services, Inc.** Page 50  
 Petros Andreanidis · Ameriprise Financial Services, Inc.  
 Susan L. Arnette · SLA Financial  
**Giovanni Astorino · GSA Wealth Management** Page 50  
**Andrew Avellan · AXA Advisors** Page 38  
 Marilyn Banyai · Marilyn A. Banyai CPA  
 William Bareford · Ameriprise Financial Services, Inc.  
 Christy Barilotti · Barilotti Wealth Strategies

**Elizabeth Barker · RBC Wealth Management** Page 50

Ana Barnett · Main Street Investment Group  
 Ryan Barrett · Comprehensive Investment Solutions  
 Kenneth Barroway · Ameriprise Financial Services, Inc.  
**Charles Bartler · Bartler Wealth** Page 30  
 Joseph D. Battaglini · Battaglini & Company  
 Paul Baumbach · Mallard Advisors  
 Mitchell Bednoff · Sage Financial Group

**Brooke Bees · Mercer Global Advisors** Page 50

Adi Benyishay · Financial Benefits Alliance  
 Christine Berberich · Financial Independence  
 David Berdow · Corporate Financial Services  
 David Berkeihiser · Comprehensive Wealth Management Group  
 Anthony Bernardo · Morgan Stanley  
 Nicholas Bernardo · Morgan Stanley  
 Rose Bernardo · Morgan Stanley  
**Marc Bernstein · Creative Financial Group** Page 50  
 Kristin Biermann-Hillsley · Janney Montgomery Scott  
 Joseph Biloon · Financial House  
 Andrew Bilotta · Pax Partners/Raymond James  
 Robert Birett · Tax Returns Plus Financial Services  
 William Bishop · Ameriprise Financial Services, Inc.  
 Kenneth R. Blackmon · Ameriprise Financial Services, Inc.  
 Mary Ann Blair · Financial House  
**Lynda Blessing · Ameriprise Financial Services, Inc.** Page 42  
 Lisa Bodine · Penn Wealth Planning  
 Robert Boland · The Boland Investment Group/RBC Wealth Management  
 Michael Bonventure · Morris J. Cohen & Company  
 Steven Boorstein · RockCrest Financial  
 Aaron Borstein · Ameriprise Financial Services, Inc.  
 Christopher Bove · JPL Asset Management & Planning  
 Joseph Bowers · Independent Network  
 Tammy Bowman · Janney Montgomery Scott  
 Dan Boyer III · Boenning & Scattergood  
 Michael Boyle · Financial Advisors of Delaware Valley  
 Kevin Brandt · Morgan Stanley  
**Fred Bremier · Raymond James Financial Services** Page 33  
**Kimberly Brumbaugh · Brumbaugh Wealth Management** Page 50  
 Anthony Bruno · Ameriprise Financial Services, Inc.  
 Howard Buck · 20/20 Financial Advisors



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

- J.R. Burke · Perspective Financial Group
- Louis Burnley · Ameriprise Financial Services, Inc.
- Jeffrey Bush · Informed Family Financial Services
- Alexander Cabot · Birch Run Financial/Raymond James
- B. James Cake · Janney Montgomery Scott
- Rosemary G. Caligiuri · Harvest Group Financial Services** Page 31
- Eric Callahan · AXA Advisors
- Wayne Campbell · Morgan Stanley** Page 42
- John Cane · Cane Financial Group
- Meghan Casey · Ameriprise Financial Services, Inc.
- Leo K. Casper · Leo K. Casper CPA
- Richard Catanese · The Philadelphia Group/ LPL Financial** Page 24
- Donald Chambers · MetLife
- Frank Charlton · Independence Wealth Strategies
- Bryan Cheeseman · Morgan Stanley
- Bruce Chmara · Morgan Stanley
- Brett Ciarelli · Morgan Stanley
- John P. Clark · Clark Associates Financial Planning
- W. Howard Clark · Clark Associates Financial Planning
- Robert Cleary · Ameriprise Financial Services, Inc.
- Rachel R. Cohen · Morgan Stanley
- Theodore Cohn · Sun Benefits
- Michael Comber · Morgan Stanley
- Michael Cona · Merrill Lynch
- John Corrado · Morgan Stanley
- J.P. Cummins · Janney Montgomery Scott
- Daniel Danese · Legacy Solutions
- Jerry Davidse · Merrill Lynch
- Brian Dawson · Bassett Dawson & Foy** Page 14
- Frederick Dawson · Bassett Dawson & Foy** Page 14
- Stephen DeCesare · DeCesare Retirement Specialists** Page 43
- Michael Dechiaro · Morgan Stanley
- Michael DiMenna · Morgan Stanley
- Michael Dinich · Your Money Matters** Page 51
- Bruce Doner · Innovative Wealth Management Services
- William Dorman, Jr. · Janney Montgomery Scott
- John Dougherty · Janney Montgomery Scott
- Patrick Daniel Duffield · Ameriprise Financial Services, Inc.
- Frederick Dunbar · Common Cents Planning
- Steven Duncan · Ameriprise Financial Services, Inc.
- Barbara D. Dunn · Thrivent Financial
- Richard Durso · RTD Financial Advisors
- Austin Dutton · Bridge Valley Financial Services
- Steve Earhart · Devon Financial Partners
- Scott Edelman · Edelman Wealth Management Group** Page 51
- Matthew Eisenhuth · Ameriprise Financial Services, Inc.
- Blake P. Epstein · Morgan Stanley
- Bridget A. Erhard · Ameriprise Financial Services, Inc.
- George J. Ernst, Jr. · Morgan Stanley
- Benjamin Fair · Lincoln Investment Planning
- Michael Falco · Falco Wealth Management
- Robert Farrell, Jr. · Janney Montgomery Scott** Page 43
- John Feast · Janney Montgomery Scott
- Nancy Findlay · Ameriprise Financial Services, Inc.
- Nick Fish · Ameriprise Financial Services, Inc.** Page 43
- Ronald Fish · Ameriprise Financial Services, Inc.
- Matthew Fisher · Morgan Stanley
- Samuel Flaherty · Flaherty Financial Services
- Sean Flatley · Sterling Investment Advisors** Page 27
- Walter Fletcher · Fletcher Financial Planning
- Ryan Flynn · Flynn Wealth Management
- Phil Fogli · FRS Capital Management** Page 32
- Laura Fontana · Ameriprise Financial Services, Inc.
- Harry Forst · Lincoln Investment Planning
- Lisa W. Fouraker · RBC Wealth Management** Page 29
- Bradley Foy · Bassett Dawson & Foy** Page 14
- Nicholas Frake · WSFS Investment Group
- Eric Frantz · Independence Wealth Strategies/ MetLife
- Jerome Free · Ameriprise Financial Services, Inc.
- Byron Frey · Creative Planning** Page 51
- Lynn Fryckberg · Morgan Stanley
- Brent Fuchs · Heritage Financial Consultants
- Guido Gaeffke · 1847 Financial** Page 52
- Ian Gallagher · Ameriprise Financial Services, Inc.
- John Gallagher · Lincoln Investment Planning
- Frank Galzarano · Brandywine Asset Management
- Daniel Gannon · Union Street Financial
- Michael Garry · Yardley Wealth Management
- Luis Gayoso · LG Financial Services
- Jonathan Geisler · McLaughlin Asset Management
- Paul Genoese · Brandywine Benefits Group
- James Gillin · Morgan Stanley
- Marc Goldberg · Rosenfelt, Siegel & Goldberg PC** Page 43
- Pedro Gomes · Morgan Stanley
- Robert Gorman · Kita Gorman & Associates/ Ameriprise Financial Services, Inc.
- Peter Grassi · Creative Financial Group
- Tom Graybill · Ameriprise Financial Services, Inc.
- Harry Greenberg · Morgan Stanley
- Robert Greenwood · Ameriprise Financial Services, Inc.** Page 44
- Tom Griffiths · Griffiths Financial Services
- Philip Grossman · Morgan Stanley
- Kathy Guerin · Envision Wealth Advisors** Page 44
- Eric Guggenheim · Ameriprise Financial Services, Inc.
- Jeremy Gussick · LPL Financial
- Michelle Hand · Ameriprise Financial Services, Inc.
- Derrick Handwerk · Handwerk Wealth Advisory
- Robert Harbison III · RBC Wealth Management
- Michael Hartnett · Ameriprise Financial Services, Inc.** Page 52
- Richard Haurin · Morgan Stanley
- James Hayes · Ameriprise Financial Services, Inc.
- Albert Heaton, Jr. · Well Advised Wealth** Page 44
- Peter Hecht · Janney Montgomery Scott
- Christopher Heiser · Ameriprise Financial Services, Inc.
- Jay Heller · HJ Wealth Management
- Maxwell Heller · HJ Wealth Management



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

**Frank Hennessey · Premier Planning Group***Page 52*

Patrick Henry · Morgan Stanley

Daniel Hernandez · Lincoln Investment Planning

Kenneth Higginbotham · Independent Retirement Planners

Kyle Hill · Diversified Financial Consultants

John Hochschwender · RTD Financial Advisors

**Robert Holland · The Philadelphia Group***Page 24*

Peter K. Hoover · Hoover Financial Advisors

Tor Hotham · Comprehensive Wealth Management Group

Frederick Hubler, Jr. · Creative Capital Wealth Management Group

Richard Hughes · Morgan Stanley

**Bruce Hunt · Rose Valley Asset Management***Page 52***Loretta Hutchinson · Harvest Group Financial Services***Page 31*

David E. Jenkins · Wealth Advisory Services

John Jim · Ameriprise Financial Services, Inc.

Christopher Johnson · Merrill Lynch

**Scott Jones · Jones & Associates Wealth Management***Page 52*

Yale Joseph · Morgan Stanley

Terry Jue · Ameriprise Financial Services, Inc.

Evan Kahn · Morgan Stanley

Rian Kaiser-Steinbiss · Lincoln Investment Planning

Thomas Kalejta · Kalejta Financial Management

**Scott Kaminsky · Morgan Stanley***Page 33***John Kane · Citadel***Page 19***Kevin Kane · Raymond James Financial Services***Page 33*

Mark Katzoff · Janney Montgomery Scott

Amy Leanne Keach · Fairchild &amp; Associates/ Ameriprise Financial Services, Inc.

**Christopher Kearon · Morgan Stanley***Page 34*

Harry Keller · Financial Independence Planning

Eric Kelman · Ameriprise Financial Services, Inc.

Mark Kemp · Kemp &amp; Associates Retirement Services

Jack Kennedy III · Kennedy Investment Group/ Raymond James

H. Brad Kerr · Janney Montgomery Scott

Terence Kita · Kita Gorman &amp; Associates/ Ameriprise Financial Services, Inc.

John Kochel · Thrivent Financial

Paul C. Koenig, Jr. · Integrated Financial Partners/ Lincoln Financial Advisors

Edward Kohlhepp · Kohlhepp Investment Advisors

Edward Kohlhepp, Jr. · Kohlhepp Investment Advisors

Brian Kohute · HJ Wealth Management

Brad Krajsa · Chester Springs Wealth Management Group/ Ameriprise Financial Services, Inc.

Kyle Kranzley · LPL Financial

Bryan Krause · Merrill Lynch

Clarence Krepps, Jr. · Financial Strategies Advisory

Steven Krzywicki · Ameriprise Financial Services, Inc.

Victor Kurtz · Morgan Stanley

Roger LaClair · LaClair Allen &amp; Associates/ Ameriprise Financial Services, Inc.

Theodore Lafair · Morgan Stanley

Lisa Lamarche · Milestone Wealth Advisors

Pamela Laudadio · Financial Advisors of Delaware Valley

Paul Laviola · RTD Financial Advisors

Patrick Lawrence · AXA Advisors

Robert Leib · Keystone Wealth Management

Jonathon Leise · Janney Montgomery Scott

Gerard Lemly · Ameriprise Financial Services, Inc.

Jeffrey Leppert · Market Street Financial Group

George Leupold · Leupold Financial Planning Associates

Daniel Levin · 1776 Capital Management Group/ Janney Montgomery Scott

Howard Levin · CIA Companies

Paul Levin · Levin Aromando Financial Group

Neil Levine · TIAA-CREF

David Levy · Diversified Financial Consultants

Lawrence Liebman · Morgan Stanley

**Marc Lowenberg · Lowenberg Wealth Management***Page 45*

Charles Luck · RBC Wealth Management

**James C. Lynch · Affinity Wealth Management***Page 52*

Michael J. Lynch, Jr. · uFinancial Group

Douglas MacGray · Compass Ion Advisors

Massimo Magliari · Kelman and Magliari/ Ameriprise Financial Services, Inc.

Sherri Magsam-Dimenna · Morgan Stanley

Francis Manella · First Financial Group

Clark Mangan · Janney Montgomery Scott

James Manuola · Merrill Lynch

Philip Marchese · Morgan Stanley

Michael Marrone · Marrone Financial

Scott Marshall · Marshall Grezlak Comprehensive Financial Planning

**William Marshall · Ameriprise Financial Services, Inc.***Page 37*

Domenic Marsico · Wechsler/Marsico Associates

**Bronwyn Martin · Ameriprise Financial Services, Inc.***Page 53*

Christen Martin · Ameriprise Financial Services, Inc.

Anthony Martinelli · Creative Financial Group

**William J. Mastalski · Janney Montgomery Scott***Page 37*

George Mastrogiorgos · Ameriprise Financial Services, Inc.

Jeff Mastronardo · The Financial Coach

Jack Mc Cann · Ameriprise Financial Services, Inc.

Shane W. McCormick · FPA Wealth Management

Daniel McCusker · Elko Financial Services

Daniel McDermott · McDermott Advisory Group

**Kevin McDermott · Citadel Credit Union***Page 19*

Brian McGeehan · Creative Financial

Seth McHenry · Axiom Wealth Management

Christopher McKee · Devon Financial Partners

Michael McLaughlin · McLaughlin Asset Management

William McLeer · Ameriprise Financial Services, Inc.

Thomas McManus · Lincoln Investment Planning

Robert McMaster · MetLife

Matthew McMenamy · Ameriprise Financial Services, Inc.

Glenn Mellin · MetLife

Gregory Merlino · Ameriway Financial Services

Scott Michalek · Wescott Financial Advisory Group

James Miller · Ameriprise Financial Services, Inc.



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

- Jessica Miller · TIAA-CREF
- William Miller · Ameriprise Financial Services, Inc.
- Martin Minder · Secure Planning Group
- Charles Minnich · Foundation Capital Management
- J. Douglas Moran · Merrill Lynch
- Mary L. Morina · Lincoln Investment Planning
- Louis Mosca · Morgan Stanley
- Donald Moser · Woloshin Investment Management
- Melissa Motz · Motz Wealth Management
- Brett Mower · Merrill Lynch
- Owen Mulhern · The Financial Coach
- Paul Mullen · Merrill Lynch
- William Mullin · Villanova Financial Services
- David Muntz · Muntz Financial
- Frank Murphy · Merrill Lynch
- Adam Murray · Morgan Stanley** Page 53
- Paul Murray · PTM Wealth Management
- Ryan Murray · Ameriprise Financial Services, Inc.** Page 37
- Scott E. Myers · Morgan Stanley
- Scott Nash · Janney Montgomery Scott
- James Nastasi · Morgan Stanley
- Beverly Neal · Ameriprise Financial Services, Inc.
- Andrew Nehrbas · Janney Montgomery Scott
- Christy Neill · Ameriprise Financial Services, Inc.
- Michael Neill · Morgan Stanley** Page 46
- Marc Neumann · Lighthouse Planning Consultants
- Donald W. Nicholson · Donald W. Nicholson & Associates
- Kevin Nicholson · Walsh & Nicholson Financial Group
- James Nocito · Ameriprise Financial Services, Inc.
- Rochana Norby · The FMA Group
- Joseph Norris · J. Spencer & Company
- Kevin Norris · Girard Partners
- James Notarianni · Ameriprise Financial Services, Inc.
- Melvin Novak · Brandywine Financial Management
- David Nuddle · Janney Montgomery Scott
- Joseph Ochotny, Jr. · Ochotny Wealth Management
- Michael Odorisio · Morgan Stanley
- Mark Ohler · Chester Springs Wealth Management Group/Ameriprise Financial Services, Inc.
- Nicholas Olesen · The Philadelphia Group/LPL Financial** Page 24
- Harry Orth · Ameriprise Financial Services, Inc.
- Kimberlee Orth · Ameriprise Financial Services, Inc.
- John F. Ortolfo · Morgan Stanley** Page 46
- Michael Paolone · Merrill Lynch
- Michael Patitucci · Janney Montgomery Scott
- Carol Peckman · Lincoln Investment Planning** Page 53
- Oscar Pedraza · Merrill Lynch
- James Pfizenmayer · The Rittenhouse Group/Morgan Stanley
- Patricia Picardi · Independence Planning Group
- Daniel Picinich · Charles Schwab & Company
- Douglas Pires · Morgan Stanley
- George Pittaoulis · Ameriprise Financial Services, Inc.
- Alec Price · Merrill Lynch
- Matthew Pruitt · The Pruitt Fisher Group/Morgan Stanley
- Adam Puff · Puff Wealth Management
- Michael Pultro · First Financial Planners
- Shawn Purdy · Morgan Stanley
- John Quatrini · SOS/Cetera Financial Specialists
- Keith Radimer · Laselva and Radimer/Ameriprise Financial Services, Inc.
- Christopher Rall · Morgan Stanley
- Matthew Ramer · Morgan Stanley
- Philip N. Ranalli · LPL Financial
- Grant Rawdin · Wescott Financial Advisory Group
- John P. Rearden · Ameriprise Financial Services, Inc.
- T. Eric Reich · Reich Asset Management
- Mark Reimet · Ocean City Financial
- James Richter · ESG Wealth Management
- Bruce Risler · Risler Financial Management
- Matthew Rittenhouse · Lacher Financial
- Joseph Ronzano · Chester Springs Wealth Management Group/Ameriprise Financial Services, Inc.
- Michael Rosen · LPL Financial** Page 47
- Peter Rubincam · Balance Financial Solutions
- Charles Rucker · Ameriprise Financial Services, Inc.
- Brad Rude · Morgan Stanley
- Rocco Rugnetta · Merrill Lynch
- Kurt Ruoff · Morgan Stanley
- William M. Sabia · Merrill Lynch
- Carl Sacchetti · Wharton Advisory Group
- David Sacker · Ameriprise Financial Services, Inc.
- Harvey Sacks · Ameriprise Financial Services, Inc.
- Steven Sanson · Financial Voyages
- Americo Santella · Morgan Stanley** Page 42
- Matthew Santillo · Ameriprise Financial Services, Inc.
- Joseph Saskiewicz · Saskiewicz & Associates
- Robert Sayre · Mid-Atlantic Wealth Advisory Group
- Paul Scattolini · AXA Advisors
- Stephen Schaeffer · Morgan Stanley** Page 54
- Harry Scheyer · Pinnacle Financial Advisors
- Martha Schilling · Schilling Group Advisors
- John Schoff · Schoff-Talley Investment Group/Raymond James
- John Schofield · Independence Wealth
- Donald Scholz · Marshall Financial Group
- Michael Schwartz · Schwartz Financial Services
- Frank Sciecinski · Sciecinski Wealth Management** Page 54
- Catherine Seeber · Wescott Financial Advisory Group
- Steven Seide · Seide Financial Group
- Patrick Seiler · Raymond James Financial Services
- Ayesha Selden · Ameriprise Financial Services, Inc.
- Shawn Senior · Morgan Stanley
- Lydia Sheckels · Wescott Financial Advisory Group
- John Shimp · Shimp Townsley & Associates/Ameriprise Financial Services, Inc.
- David Shoup · Keystone Financial Group
- Gary Shumate · Morgan Stanley** Page 40
- Kathleen Sikora-Arnold · Ameriprise Financial Services, Inc.
- Terry Siman · United Capital Philadelphia
- James Simone · Simone Zajac Wealth Management Group



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

Thomas Smedile · Swarthmore Financial Advisors

Jeffrey Smith · Bishop Smith and Associates/  
Ameriprise Financial Services, Inc.

Robert Smith · Comprehensive Financial Advisors

Jason Snipe · First Genesis Financial Group

John Sodaski · Morgan Stanley

**Nick Sollena · Fulton Financial Advisors**  
Page 40

**Adam Soloff · Soloff Wealth Management**  
Page 48

Kenneth Souder · Financial Independence  
Planning

Joel Spangler · Morgan Stanley

Ari Spectorman · The Doylestown Private Wealth  
Group/Ameriprise Financial Services, Inc.

Kevin Sporer · Ameriprise Financial Services, Inc.

Steven Springer · Merrill Lynch

Kimberly St Pierre · Ameriprise Financial Services,  
Inc.

Michael Staman · Charles Schwab & Company

Edward Staudenmayer · Ameriprise Financial  
Services, Inc.

Robert Stec · Morgan Stanley

Christine Stefanou · Ameriprise Financial Services,  
Inc.

**Gregg Stein · McGladrey Wealth Management**  
Page 48

**Christopher Steinhauer · Morgan Stanley**  
Page 48

John Stella · Ameriprise Financial Services, Inc.

Willard Stem · Senior Secure

Kirk Stensrud · Morgan Stanley

Steve Stinson · Morgan Stanley

**Brett Straub · The Straub Group Wealth  
Management Services** Page 41

Dirk Stribrny · Morgan Stanley

Norman Strobel · Strobel Financial

David Stuart · Lincoln Financial Advisors

Theodore Suleski · Money Management Financial  
Services

Joseph Sullivan · Sullivan Financial Services

**Kevin Supka · LPL Financial** Page 28

Perry Sutton · Ameriprise Financial Services, Inc.

**Douglas Sweeney · The Philadelphia Group/LPL  
Financial** Page 24

John Taylor · Greenville Financial Group

Joseph Tortis · First Financial Group

Christopher Townsley · Ameriprise Financial  
Services, Inc.

Kevin Trainor · Devon Financial Group

Paul Tropea · RBC Wealth Management

Paul Tully · Eagle Wealth Strategies

Sean Tully · Ameriprise Financial Services, Inc.

Christopher VanDusen · Morgan Stanley

Mike Vaules · FlagStone Retirement Consultants

**James Verros · Lincoln Investment Planning**  
Page 54

Thomas Vickers III · Financial Planning Associates

Frank Violini · First Priority Financial Services

**Steven Vitanza · Ameriprise Financial Services,  
Inc.** Page 49

Michael Wahl · uFinancial Group

Brian Walsh · Walsh & Nicholson Financial Group

William Walters · Wealth Planning Group

**Yong Wang · Advanced Financial Strategies**  
Page 49

Thomas F. Warner, Jr. · Ameriprise Financial  
Services, Inc.

Barry Waronker · Informed Family Financial  
Services

**Patrick Wayman · Frazer Wayman & Company/  
Ameriprise Financial Services, Inc.** Page 21

**Peter Wechsler · Franklin Retirement Solutions**  
Page 49

Paul Wechsler III · Wechsler/Marsico Associates

Jay Weintraub · Weintraub Financial Services

Charles Welde · The CP Welde Group

Mitchell Welsch · Morgan Stanley

Daniel White · Ameriprise Financial Services, Inc.

Stuart White · Ameriprise Financial Services, Inc.

Richard Wiedl · Legacy Advisory Services

Theresa Wiedmann · Lincoln Investment Planning

John Wilson · Morgan Stanley

Karen Wisdom · Wisdom Antonelli Financial  
Group

Fred Wojcik · Rockland Financial Group

**Michael Wolfgang · Morgan Stanley** Page 49

Jon Yenney · Kelman and Magliari/Ameriprise  
Financial Services, Inc.

**W. Ross Young · Wharton Advisory Group**  
Page 54

Daniel Zajac · Simone Zajac Wealth Management  
Group

Richard Zajac · Simone Zajac Wealth Management  
Group

Alfred Zarroli · Ameriprise Financial Services, Inc.

Joseph Zielinski · Money Management Financial  
Services

Gretchen Zierolf · Stedmark Partners/Janney  
Montgomery Scott

Steven Zimmerman · Valley Forge Enterprises

### Insurance

Lisa Broadbent-Diossi · Nationwide Insurance

**Joseph Cafiso · Laken Kramer Cafiso & Pearson**  
Page 50

**Michael Chiappinelli · AXA Advisors** Page 51

Robert Cinalli · AXA Advisors

Gary Klazmer · Klazmer Financial Group

John Newhouse · MetLife

### Investments

Scott Abramson · Ameriprise Financial Services,  
Inc.

Matthew Allen · Wells Fargo Advisors, LLC

Mark Andrews · Ameriprise Financial Services,  
Inc.

Albert Angelos · Janney Montgomery Scott

William Angelos · Wells Fargo Advisors Financial  
Network, LLC

Josephine Aynat-Molina · Primerica

**Paul Baker · Baker Wealth Management/Wells  
Fargo Advisors, LLC** Page 12

Vincent Barbera · TGS Financial Advisors

**Drew Barlow · Penn Wealth Management  
Group/Morgan Stanley** Page 13

Andrew Barnett · Wealth CMT

Richard Barnett · Barnett Financial Services

Wendel Barnett · Wells Fargo Advisors, LLC

Ann Baron · Wells Fargo Advisors, LLC

Paul Bechly · Morgan Stanley

Keith Becker · Wells Fargo Advisors, LLC

**Richard Becker · Wells Fargo Advisors, LLC**  
Page 15

Ted Beringer · The Beringer Group

Peter Berlin · Ameriprise Financial Services, Inc.



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

Jason Betz · Ameriprise Financial Services, Inc.

Marc Bianchi · Morgan Stanley

Peter Blok · Blok Financial

Frederick Bluefeld · Borer Denton & Associates/  
Peterson Investments

Kevin Bondi · Ameriprise Financial Services, Inc.

Eric Boory · Morgan Stanley

Steven Borenstein · Morgan Stanley

**Ken Brackett · Lighthouse Financial** Page 50

**William Brams · Harvest Advisers** Page 22

Stuart Bristow · RBC Wealth Management

Randolph Brock · Wells Fargo Advisors, LLC

**Frank Brodsky · Wells Fargo Advisors, LLC**  
Page 34

Francis Brolley · Raymond James Financial  
Services

David Burd · TGS Financial Advisors

Charles Burns · Janney Montgomery Scott

Jon Burns · Morgan Stanley

**Mark Byelich · M.J. Byelich & Associates  
Financial Services** Page 18

Robert Caesar · AXA Advisors

Raul Calle · Calle Financial Network

Dean Camp · Wells Fargo Advisors, LLC

Thomas Campbell · Edward Jones

**Justin Capetola · Blue Bell Private Wealth  
Management** Page 16

Michael Carlucci · Penn Wealth Advisors

**Raymond Carota · Brandywine Financial Group**  
Page 17

Harry Carroll · Creative Financial Group

**Allison Casey · Janney Montgomery Scott**  
Page 39

John Castner · Edward Jones

Caroline Chahal · Morgan Stanley

John Chessock · Ameriprise Financial Services,  
Inc.

Ernest Chisena · Latitude Advisors

Laurie Chouinard · Wells Fargo Advisors, LLC

John Cipollone · Wells Fargo Advisors, LLC

Robert Clarke · RWC Investment Management

**Christopher Clavin · Wells Fargo Advisors, LLC**  
Page 51

Robert Clothier · Wells Fargo Advisors, LLC

Michael Coccozza · Kagan Coccozza Asset  
Management

Steven Cohen · Morgan Stanley

Alan J. Cohn · Sage Financial Group

Stephen Cohn · Sage Financial Group

Keith Coleman · Edward Jones

**Sean Cook · Harvest Advisers** Page 22

Dennis Cooney · Wells Fargo Advisors, LLC

Paolo Costa · Morgan Stanley

Frank Crandell, Jr. · New England Financial

James Cuccaro · Wells Fargo Advisors, LLC

Robert Cumming · LPL Financial

Thomas Cunningham · Wells Fargo Advisors  
Financial Network, LLC

Patrick D'Agostino · Boenning & Scattergood

Brian D'Amico · Wells Fargo Advisors, LLC

Joseph Daverso · Morgan Stanley

Andrew DelBeato · Creative Financial Group

**John Delp · The Philadelphia Group/LPL  
Financial** Page 24

A. Louis Denton · Borer Denton & Associates

R. Scott Denworth · Boenning & Scattergood

Steven DePaul · Wells Fargo Advisors, LLC

Joseph DeSipio · Arin Risk Advisors

Richard Devlin · Wells Fargo Advisors, LLC

David DeWitt · DeWitt Capital Management

**Seth Diener · Diener Money Management**  
Page 51

Joseph Diorio · Wells Fargo Advisors, LLC

Anthony Divalerio, Jr. · Morgan Stanley

Mark Doknovitch · Morgan Stanley

John Dolan · Merrill Lynch

Mitchell Dressler · Merrill Lynch

Gregory Dries · Morgan Stanley

Marc Driggs · Morgan Stanley

David Durman · Merrill Lynch

Carmela Elco · Resources For Retirement

Shane Ennis · Janney Montgomery Scott

James Ernst · Janney Montgomery Scott

Mark R. Eskin · Janney Montgomery Scott

Lawrence Ettenger · Merrill Lynch

Charles Euler, Jr. · Janney Montgomery Scott

Gideon Evans · Janney Montgomery Scott

Randall Evans · Edward Jones

James C. Ewing · Merrill Lynch

Steven Eyer · Valley Forge Investment Services  
Corporation

**Henry Faragalli III · RBC Wealth Management**  
Page 51

David Fattizzo · First Investors Corporation

John Feeley · Wells Fargo Advisors, LLC

Michael Fehrenback · Morgan Stanley

Glenn Fels · Merrill Lynch

Stephen Felt · Morgan Stanley

James Fernberger · Merrill Lynch

Joel Fineman · Janney Montgomery Scott

Al Finkelstein · Edward Jones

Barry Fisch · Wells Fargo Advisors, LLC

Paul Fisch · Wells Fargo Advisors, LLC

Maureen Fisher · Morgan Stanley

**Timothy Flatley · Sterling Investment Advisors**  
Page 27

Binnie Footer · Janney Montgomery Scott

Elliott Footer · Janney Montgomery Scott

**Geoffrey Forcino · The Philadelphia Group/LPL  
Financial** Page 24

Patrick Forst · Lincoln Investment Planning

Albert Fox · Fox Penberthy & Dehn Merrill Lynch  
Wealth Management

**Stephen Frank · The Frank Financial Consulting  
Group/Wells Fargo Advisors, LLC** Page 43

**Ari Frazer · Ameriprise Financial Services, Inc.**  
Page 21

Mark Freilich · DeKalb Wealth Management

**Robert Friedman · Wells Fargo Advisors, LLC**  
Page 31

Stephen Gansler · Merrill Lynch

Jeffrey Gardiner · BCG Securities

Thomas Gasbarre · First Flag Capital Advisors/  
Wells Fargo Advisors, LLC

**William Geilfuss · BestVest Investments**  
Page 52

Sidney Geller · Signature Capital/Wells Fargo  
Advisors, LLC

Warren Gerdine · CFG Asset Management

**Francisco Gil · Wells Fargo Advisors, LLC**  
Page 32





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

- Janice Ginsburg · Fulcrum Securities
- Michael Glackin · INR Advisory Services
- Mark Gleckner · Wells Fargo Advisors, LLC
- Theresa Goelz · Janney Montgomery Scott
- Alan Gold · Wells Fargo Advisors, LLC
- Thomas Goldsmith · Flagship Capital Management
- Lance Goldstein · Merrill Lynch
- Michael Goldstein · Merrill Lynch
- Stephen Goldstein · Morgan Stanley
- Leo Gotlieb · Gotlieb & Associates
- Jeffrey Green · Wells Fargo Advisors, LLC**  
*Page 44*
- Richard Grobman · Oppenheimer & Company
- Josh Gross · Mill Creek Capital Advisors
- Gerald Grossman · Morgan Stanley
- Donald Gudhus · Oracle Financial Group
- Joseph Gunsiorowski · Wells Fargo Advisors, LLC
- David Guy · Securities America
- Jacob Guzman · Morgan Stanley
- Joseph C. Hagan, Jr. · Oppenheimer & Company
- James Hall · Affinity Wealth Management
- Michael Hamilton · Merrill Lynch
- Mathew Hammer · Rosenzweig & Associates  
Wealth Management Group
- Jerry Hanejko · Edward Jones
- John Hannan III · Wells Fargo Advisors, LLC
- Harry Hannigan · Janney Montgomery Scott
- Mary Jo Harper · Merrill Lynch
- James Hemphill · TGS Financial Advisors
- Thomas Henry · Lincoln Investment Planning**  
*Page 52*
- Charles Hess · Bloomingdale Associates
- Christopher Hickey · Merrill Lynch
- Robert Hoey · Janney Montgomery Scott
- Charles Hoffmann · Portin Hoffmann Financial  
Group
- Peter Hoffmann · Portin Hoffmann Financial  
Group
- Jeffrey Hohl · Wells Fargo Advisors, LLC
- Scott Holstein · Prudent Wealth Management**  
*Page 23*
- Adrienne Horen · Janney Montgomery Scott
- Susan Janicz · Morgan Stanley** *Page 30*
- Carol Javage · Oppenheimer & Company
- Andrew Jenkins · Brandywine Valley Financial  
Services
- Gerald Jevic · Oppenheimer & Company
- Suken Jogani · Wells Fargo Advisors, LLC
- Anthony Johnson · Edward Jones
- Russell Johnson III · Main Street Investment Group
- Laurence Kagan · Kagan Coccozza Asset  
Management
- James Kahn · Wells Fargo Advisors, LLC
- William Kaiser · Fleming Financial Services
- Donald Kalil · Affinity Wealth Management
- Jeffrey Kane · Wells Fargo Advisors, LLC
- Steve Kanteliotis · Wells Fargo Advisors, LLC**  
*Page 34*
- Arthur Karafin · Arthur Karafin Investment  
Advisors
- Paul Karcher · Wells Fargo Advisors Financial  
Network, LLC
- Bruce Kardon · Conservest Capital Advisors
- Jeffrey Karpel · Sage Financial Group
- Harold Keating · Morgan Stanley** *Page 35*
- Megan Keating · Morgan Stanley** *Page 35*
- Mark Kelley · Janney Montgomery Scott
- Roger Kent · Merrill Lynch
- Richard Kidron · Kahn Kidron Financial Group/  
Wells Fargo Advisors, LLC
- Shawn Kindt · Fairman Group Family Office**  
*Page 20*
- Fletcher King · Morgan Stanley
- Jeffrey Kitchen · Edward Jones
- Michael Klein · Lincoln Investment Planning
- Douglas Knight · Janney Montgomery Scott
- Carl Koenig · Merrill Lynch
- Maureen Kozak · McCloskey Financial Group/  
Wells Fargo Advisors Financial Network, LLC
- David J. Kron · Kron & Polis Financial Group/  
Wells Fargo Advisors, LLC** *Page 36*
- Ronald Kummerer, Jr. · Merrill Lynch
- Charles Kuntz · Morgan Stanley
- Robert Lankin · Raymond James Financial  
Services** *Page 33*
- Robert Lansing · Wells Fargo Advisors, LLC
- Howard Lashner · Primerica
- Richard Lawrence · Lawrence Wealth Management
- William Leckey, Jr. · Merrill Lynch
- Pearl Lee · Janney Montgomery Scott
- Constance F. Lehman · Lehman Financial Services
- Ryan Leib · Keystone Wealth Management
- Scott Lerner · Morgan Stanley
- Mark Levin · Morgan Stanley
- Jeffrey Levinsohn · Morgan Stanley
- Andrew Lewis · Infinity Wealth Management
- Paul Liebezeit · Centurion Asset Management
- George Limbach · Compass Ion Advisors
- Frederick Linden · Janney Montgomery Scott
- Joseph Little · Bala Financial Group** *Page 45*
- Paul Lofurno · Wells Fargo Advisors, LLC
- Eric Long · The Philadelphia Group/LPL  
Financial** *Page 24*
- Darryl Longo · First Investors Corporation
- Paul Lu · Wells Fargo Advisors, LLC
- Gary Lux · Fortune Strategies** *Page 36*
- Thomas Lynch · Haverford Trust
- Charles Lynch, Jr. · Bernstein Global Wealth  
Management
- Brian Lynn · Wells Fargo Advisors, LLC
- Kathleen Lynn · Janney Montgomery Scott
- Robert Macaulay · Wells Fargo Advisors, LLC
- Harvey Maclary · Morgan Stanley
- Dennis Maguire · Mid-Atlantic Wealth Advisory  
Group
- David Maharam · Morgan Stanley
- Earl Maitland · Wells Fargo Advisors, LLC
- David Mallach · Merrill Lynch
- Alexander M. Mancini · RBC Wealth Management
- Steven Manley · Janney Montgomery Scott
- Raymond Manza · Affinity Wealth Management
- Matthew Marcolina · Wells Fargo Advisors, LLC
- Bruce Marra · West Chester Capital Advisors
- Denise Keil Martin · Merrill Lynch
- Robert Martin · CRA Financial
- Michael Mattise · Radnor Financial Advisors
- David Matulewicz · Wells Fargo Advisors, LLC
- Todd McClure · Ameriprise Financial Services, Inc.
- Kevin McCoy · Morgan Stanley** *Page 45*



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

Thomas McDevitt · Ameriprise Financial Services, Inc.

John McFadden · Wells Fargo Advisors, LLC

Charles P. McGee · Janney Montgomery Scott

**Brian McKeon · Penn Wealth Management Group/Morgan Stanley** *Page 13*

Robert J. McKiernan · Morgan Stanley

**James McLaughlin · Wells Fargo Advisors, LLC** *Page 53*

Leo McManus · Wells Fargo Advisors, LLC

Brendan McPoyle · Affinity Wealth Management

George McReynolds · McReynolds Wealth Management

Hugh Mergan · Merrill Lynch

Michael Messler · Charles Schwab & Company

James Meyer · Tower Bridge Advisors

Anthony Midili · Janney Montgomery Scott

Elliott Miller · Fulcrum Securities

**Peter Miller · Roffman Miller Associates** *Page 25*

**J. Scott Miller, Jr. · Blue Bell Private Wealth Management** *Page 16*

**J. Scott Miller, Sr. · Blue Bell Private Wealth Management** *Page 16*

Eric Mitchell · Boenning & Scattergood

Jerrold Mitzner · Morgan Stanley

Matthew Montenero · Wells Fargo Advisors, LLC

Danielle Moore · Ameriprise Financial Services, Inc.

Robert Moran, Jr. · Merrill Lynch

Keith Morris · Morris Capital Management Group/Wells Fargo Advisors Financial Network, LLC

Daniel Morse · The Philadelphia Group/LPL Financial

William Mundy · Morgan Stanley

Larry Murphy · Murphy Financial Advisors

Stephen Muzekari · Wells Fargo Advisors, LLC

**Joseph Myers · Raymond James Financial Services** *Page 45*

**Sean Newman · Wells Fargo Advisors, LLC** *Page 46*

Thomas Newman · Wells Fargo Advisors, LLC

Teresa C. Nino · Merrill Lynch

Mark Nottingham · Merrill Lynch

Robert Null · Wells Fargo Advisors, LLC

Michael Nunno · Wells Fargo Advisors, LLC

Van Olmstead · Fulcrum Securities

Joseph O'Neill, Jr. · Merrill Lynch

Thomas O'Rourke · Morgan Stanley

Boris Padams · Wells Fargo Advisors, LLC

Sharmila Padmalingam · Wells Fargo Advisors Financial Network, LLC

**Danielle Page · Raymond James & Associates** *Page 38*

David Page · Janney Montgomery Scott

Louis Papa · Penn Liberty Wealth Advisors

Scott Parker · Wells Fargo Advisors, LLC

**John Patterson, Jr. · John E. Patterson, Jr., CFP®** *Page 46*

Kevin Patton · Wells Fargo Advisors, LLC

Sanjay Pawar · Ameriprise Financial Services, Inc.

Bryan Pecherek · Investment Services At MSDFCU

Edward Penberthy · Merrill Lynch

Jason T. Pepe · Valley Forge Asset Management

Daniel Peters · Wells Fargo Advisors, LLC

Chad Polin · First Niagara Investment Services

**Andrew M. Polis · Kron & Polis Financial Group/Wells Fargo Advisors, LLC** *Page 36*

Carolyn Porter · Wells Fargo Advisors, LLC

David Prosser · Wells Fargo Advisors, LLC

Mark Quinn · Edward Jones

David Rankin · Janney Montgomery Scott

Marc Rapoport · Janney Montgomery Scott

Craig Rappaport · Wells Fargo Advisors, LLC

David Rash · Wells Fargo Advisors, LLC

Robert Reidinger · M&T Securities

Augustine Repetto · Locust Capital

Peter Ressler, Jr. · Wells Fargo Advisors, LLC

Douglas Reynolds · Wells Fargo Advisors, LLC

Thomas Rice · Merrill Lynch

Marc Richman · Morgan Stanley

**Michael Rifkin · Morgan Stanley** *Page 53*

Lorrie Riggs · Janney Montgomery Scott

Janet Riser · Janney Montgomery Scott

J. Douglas Riva · Merrill Lynch

**Richard Robbins · Wells Fargo Advisors, LLC** *Page 53*

Stanley Robbins · Wells Fargo Advisors, LLC

Samuel R. Roberts, Jr. · Janney Montgomery Scott

Richard Robinson · Janney Montgomery Scott

**Lebaron Robinson, Jr. · Janney Montgomery Scott** *Page 39*

**Hugo Rocha · Wells Fargo Advisors, LLC** *Page 53*

Bob Rogers · Walnut Street Securities

James Rogers · Keystone Financial Group

Donald Rohner · Janney Montgomery Scott

Dean Rosini · Wells Fargo Advisors, LLC

Steven Ross · Wells Fargo Advisors, LLC

Jon Roth · Thrivent Financial

Marsha Rubin · Wharton Investment Consultants

James Ryan · Oppenheimer & Company

Stephen Sader · Merrill Lynch

Eric Salmansohn · Morgan Stanley

**Robert A. Salon · Wells Fargo Advisors, LLC** *Page 47*

Harvey Samachson · Wells Fargo Advisors, LLC

**Joseph Sarappo · Retirement Planning Specialists** *Page 26*

Peter Sargent · Janney Montgomery Scott

Michael Savage · Morgan Stanley

David Schaeffer · Morgan Stanley

David Schaming · Wells Fargo Advisors, LLC

Robert Schmauk · Philadelphia Brokerage Corporation

William Schmidt · RBC Wealth Management

Johan Scholdstrom · Commonwealth Financial Network

Thomas Schorn · Schorn Wealth Management

Michael Schorr · Morgan Stanley

Craig Schwartz · Wells Fargo Advisors, LLC

Walter Schwenk · Wells Fargo Advisors, LLC

Timothy Seeger · Wells Fargo Advisors, LLC

Thomas Seiler · Raymond James & Associates

William Serrill · Wells Fargo Advisors, LLC

**James Sgro · Karr Barth Associates** *Page 54*

Jonathan Sharaf · Wells Fargo Advisors, LLC

Charles Shields · Wells Fargo Advisors, LLC

Gary Siano · Guided Wealth Management

John Sion · Sage Financial Group



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

Jeffrey Sloan · Deutsche Bank Securities	Stephen Tulli · Wells Fargo Advisors, LLC	George Zindel III · Wells Fargo Advisors, LLC
Robert Smee · Brandywine Financial Management	Harry Urian, Jr. · Providence Investment Management	Lloyd Zitomer · Wells Fargo Advisors, LLC
Charlotte Smith · Penn Liberty Wealth Management	Timothy H. Valente · RBC Wealth Management	<b>Taxation</b>
Henry Smith · The Haverford Trust Company	David Vande-Poele · Merrill Lynch	Sharon Bishop · Bishop & Bishop
<b>Shane Smith · The Philadelphia Group/LPL Financial</b> Page 24	<b>Steven Victor · RBC Wealth Management</b> Page 29	George Boyle, Jr. · G.P. Boyle & Associates
Anthony Snaith · Janney Montgomery Scott	David Viola · Wells Fargo Advisors, LLC	<b>Anita Conner · Anita T. Conner &amp; Associates</b> Page 51
Bernard Snyder · Janney Montgomery Scott	Alan Vladimir · Wells Fargo Advisors, LLC	Mary Duff · Duff Accounting Solutions
<b>Jon Sobotkin · Blue Bell Private Wealth Management</b> Page 16	Gary Vogel · Wells Fargo Advisors, LLC	Alvin Elfand · Elfand & Associates
<b>John Solis-Cohen · Wells Fargo Advisors, LLC</b> Page 47	Kevin Wall · Wells Fargo Advisors, LLC	<b>Roy M. Fairman · Fairman Group Family Office</b> Page 20
Scott Springer · Ameriprise Financial Services, Inc.	Ronald Wall · Morgan Stanley	Barry H. Frank · Archer & Greiner
William Springer · Spire Investment Partners	Dennis Wallace · D.M. Wallace & Company/LPL Financial	Christopher Jackson · Chris Jackson Tax & Financial Advisory Services/Arthur J. Green & Company
John Stack · AXA Advisors	James Walls · Wells Fargo Advisors, LLC	Michael Kornfeld · Michael Kornfeld CPA
Frank Staves · Morgan Stanley	Michael Walsh · Wells Fargo Advisors, LLC	Robert Kratz · Robert J. Kratz & Company CPAs
E. Matthew Steinberg · Oppenheimer & Company	Patrick Walsh · Merrill Lynch	Cynthia Leitzell · Leitzell & Economidis
<b>Jill B. Steinberg · Walden Capital Advisors</b> Page 41	Geraldine Wardle · Primerica	Richard Loomis · Richard A. Loomis CPA
Robert Steinman · Raymond James & Associates	<b>Thomas Watkins, Jr. · Lincoln Investment Planning</b> Page 54	Andrew Lutz · Lutz & Travers
Lucy Steitz · Sage Financial Group	Joseph Watson · Janney Montgomery Scott	Andrew Malone · Fesnak & Associates
Anthony Stencler · Wealth Advisory Services/LPL Financial	Robert Weckenman · Janney Montgomery Scott	Thomas McKernan · Lawrence F. Tornetta
Raymond Stephano · Stephano Financial Management	Aaron Weierbach · RBC Wealth Management	William Noll · Noll & Company
Brian Stephenson · Wells Fargo Advisors, LLC	<b>Thomas Weirich · Wells Fargo Advisors, LLC</b> Page 54	Susan Palmer · Blumenthal & Palmer
Richard Stevens · Mill Creek Capital Advisors	Thomas Weisenfels · Merrill Lynch	Wesley G. Pericone · Wesley G. Pericone
Brian Sutcliffe · Morgan Stanley	H. Fred Welch · Wells Fargo Advisors, LLC	Gene Preston · Fesnak & Associates
James Sweetwood · Janney Montgomery Scott	Stephen Wetzell · Prometheus Capital Management	Joseph Rago · Rago Grieser & Company
<b>Joanne Tadeo · Morgan Stanley</b> Page 34	John Whitehead · Wells Fargo Advisors, LLC	Christopher Ruggiero · Ruggiero & Company
<b>Gail Tanzola-Seymour · Morgan Stanley</b> Page 34	Stan Wilcox · Wells Fargo Advisors, LLC	Michael Shore · Michael Shore CPA
Greg Teal · Your Best Interest Financial Services	James Wiley · Wiley Group	Gladys Snively · Gladys D. Snively CPA
Alicia Templeton · Ameriprise Financial Services, Inc.	Milan Winters · Lighthouse Financial	Michael Solomon · Rudney Solomon Cohen & Felzer
Robert Tepfer · Wells Fargo Advisors, LLC	Scott Wisman · Merrill Lynch	Eric Starkman · Markovitz Starkman & Company CPA
Charles Tessler · Wells Fargo Advisors, LLC	Charles Wisner · Wells Fargo Advisors, LLC	Ruth Tanur · Isdaner & Company
Bob Teti · ArcherTeti Associates/Wells Fargo Advisors, LLC	Thomas Wood · Wells Fargo Advisors, LLC	Adam Varrenti, Jr. · The Varrenti Company
<b>Robert Tomasulo · Wells Fargo Advisors, LLC</b> Page 48	Peyton Wylie · Janney Montgomery Scott	Charles Waldecker · BDO USA
	Lawrence Yerkees · Oppenheimer & Company	
	Danielle Yoch · Financial Advisors of Delaware Valley	
	T.J. Zak · Wells Fargo Advisors, LLC	

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and the federally registered CFP (with flame logo) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. The Chartered Financial Consultant credential [ChFC®] is a financial planning designation awarded by The American College.



# Baker Wealth Management Group

Relationships Built on Trust, Integrity and Honest Communication



Five-year winner Paul S. Baker, CFP®, Managing Director – Investment Officer

Retirement Planning,  
Estate Investment  
Planning, Fee-Based  
Asset Management

- Serving health care professionals and their families for more than 25 years
- Offering sophisticated strategies in today's complex monetary world
- Providing exceptional, personalized service by a dedicated team

The Baker Wealth Management Group offers a level of service highly valued by professionals who are transitioning into retirement. Benefits packages can be complex and irrevocable, erroneous choices can carry severely negative consequences. At these times, high-net-worth professionals often find they need more sophisticated professional guidance in managing

their affluence. We pay careful attention to each source of wealth as well as every detail in the portfolio to structure a strong investment plan. We are the advisor you want when it's time to look seriously at long-term wealth preservation, accumulation and transfer.

## BAKER

WEALTH MANAGEMENT GROUP

*of Wells Fargo Advisors*

165 Township Line Road • Jenkintown, PA 19046  
Office: (215) 572-2001 • Toll-free: (800) 223-7053  
paul.baker@wfadvisors.com • [www.bakerwealthmanagementgroup.wfadv.com](http://www.bakerwealthmanagementgroup.wfadv.com)

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0813-04634 08/27/2013].



## Drew D. Barlow and Brian J. McKeon



*Pursuit of Insight*

Left to right: 2009, 2012 and 2013 winner **Drew D. Barlow**, CPM®, Senior Vice President, Family Wealth Director, Financial Advisor, Portfolio Management Director; **Michael D. Hanahan**, Financial Advisor; **Kirk Hasen**, CFP®, First Vice President – Investments, Financial Advisor; **Brittney Barndt**, Client Service Associate; **Tracey A. Herring**, Associate Vice President, Relationship Manager; **Karen A. McLaughlin**, Senior Client Service Associate; 2011 – 2013 winner **Brian J. McKeon**, CPM®, CMFC®, CLTC®, Senior Vice President, Family Wealth Director, Financial Advisor, Portfolio Management Director

- Do you have a plan for tomorrow?
- Are you receiving financial advice backed by the best thinking on Wall Street?
- Will you find the right solutions?

We will ask questions that help us to discover the kind of lifestyle that you enjoy and what you want to accomplish. We learn about what worries you and what you're passionate about. As family wealth directors, we have the specialized knowledge, training and experience to help create solutions that address what is important to you and your family. We focus on areas such as multi-generational estate planning, business monetization and succession planning strategies. We look forward to working closely with your other professional

advisors and have access to a variety of unique advisory services. As a valued client, we provide personalized attention and the global resources necessary to help you, your family and your charitable interests enjoy the benefits of the wealth that you have created.

Thank you to all of our clients for the trust and confidence that they have placed in us. It is an honor for us to be selected again for this award and to be recognized as successful professionals in the financial services industry.

## Morgan Stanley

4259 West Swamp Road, Suite 400 • Doylestown, PA 18902  
Office: (215) 230-6900 • Toll-free: (888) 789-1055



## Bassett, Dawson & Foy Team

Dedicated to the Prudent Stewardship of Our Clients' Wealth



Comprehensive Wealth Management

Left to right: 2013 winner and 2012, 2013 Delaware winner Bradley J. Foy, CFP®; 2012, 2013 winner and 2013 Delaware winner Frederick J. Dawson, ChFC®, CLU®; 2012 Delaware winner Holly Chappell, JD; 2013 Delaware winner Joseph M. Bassett, MBA, ChFC®, CLU®, CFP®; 2012, 2013 winner and 2013 Delaware winner Brian D. Dawson, ChFC®, CIMC

- Investment planning
- Retirement planning
- Estate planning

At Bassett, Dawson & Foy, the financial planning process begins with identifying and prioritizing your specific financial objectives. Together, we determine short- and long-term strategies that are appropriate in helping achieve your objectives. We can then either assist in the implementation of your plan or coordinate our efforts with other professionals of your choice. In either case, we monitor the progress you are making and periodically review and revise our recommended actions to provide you with a dynamic, up-to-date and comprehensive plan that continues to meet your unique needs.

With more than 100 years of combined experience in the financial services industry and a strong commitment to your success, the partners and staff at Bassett, Dawson & Foy, Inc. are ready to provide you with the professional expertise and objectivity that will help create, manage and conserve your wealth. Established in 1984, we have built our company with a philosophy of old-fashioned service and satisfaction, striving to provide our clients with the highest level of service possible.

This award is bestowed by an independent third party that is not affiliated with Raymond James.

**BASSETT, DAWSON & FOY, INC.**  
COMPREHENSIVE WEALTH MANAGEMENT Since 1984

\*An Independent Firm

1011 Centre Road, Suite 110 • Wilmington, DE 19805  
Office: (302) 999-9330 • Fax: (302) 999-9440 • Toll-free: (888) 811-4223  
info@bdfwealth.com • www.bdfwealth.com

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Estate planning services of Bassett, Dawson & Foy, Inc. are independent of Raymond James. This award is bestowed by an independent third party that is not affiliated with Raymond James.



## Richard A. Becker

Providing Tailored Investment Strategies to Accumulate, Manage and Transition Wealth



Five-year winner Richard A. Becker, Managing Director – Investment Officer

*Areas of Focus:  
Comprehensive Wealth  
Management Services*

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

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

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

### Wells Fargo Advisors, LLC

165 Township Line Road • Jenkintown, PA 19046  
Phone: (215) 572-2005 • Toll-free: (800) 223-7053  
richard.becker@wfadvisors.com

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0813-01811].

# Blue Bell Private Wealth Management

Proactive Risk Management With *Four* Five Star Wealth Managers



Left to right: 2013 winner Justin Capetola, five-year winner J. Scott Miller, Sr., two-year winner J. Scott Miller, Jr. and 2013 winner Jon Sobotkin

Fee-Only Advisor — Your  
Success Is Our Success

- Independent — we don't answer to Wall Street, you won't be pushed product
- Recognized — quoted in several publications such as *The Wall Street Journal*
- Unbiased advice — please call for a no-risk, complimentary consultation

Our approach is time tested, offering impartial investment advice and proactive risk management strategies built with a combined experience of 71 years among our Five Star Wealth Managers. As an independent, fee-only advisor, our income is earned solely from our clients and our loyalty is to them, not Wall Street or any large bank. We don't have proprietary or affiliated product to push or bonuses to earn by steering clients towards expensive investments. Simple asset allocation is not an optimal investment solution. We offer proactive risk management strategies appropriate for investors of all types including institutional

firms, multigenerational families, successful business people, entrepreneurs, lawyers and physicians. The foundation of our risk management approach dates back to 1972, when Scott Sr. entered the investment business and has proven itself successful through bull, bear and flat markets. We are large enough to offer institutional strategies, but small enough to provide our clients the personal attention they deserve. Please schedule a complementary consultation, you will not believe the difference in our approach. We would like to thank all of our clients for the trust they place in us.

• BLUE BELL •  
PRIVATE WEALTH MANAGEMENT

470 Norristown Road, Suite 305 • Blue Bell, PA 19422  
Office: (610) 825-3540 • Toll-free: (888) 425-8323  
info@bluebellpwm.com • www.bluebellpwm.com

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy or product made reference to directly or indirectly in this publication will be profitable, equal any corresponding indicated historical performance level(s) or be suitable for your portfolio. Due to various factors, including changing market conditions, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this publication serves as the receipt of, or as a substitute for, personalized investment advice from Blue Bell Private Wealth Management. A copy of our current written disclosure statement discussing our advisory services and fees is available for review upon request.





# Brandywine Financial Group, Inc.

Solutions • Foundation • Independence



Left to right: Jill Monteleone; 2013 winner Raymond Carota; Michael Deo, CPA

*Areas of Focus: Asset Management, Alternative Investments, Asset Preservation and Income Strategies*

- Comprehensive investment and wealth management services
- Customized retirement income planning strategies
- Well-qualified team dedicated to exceptional, personalized service

At the Brandywine Financial Group, there are no products, only solutions. Each client has unique financial circumstances and challenges, and we tailor our process and recommendations to meet your precise requirements. What sets us apart is our superior client service and unique ability to provide our clients with the wealth management solutions that are important to them. A financial services professional can use a variety of

strategies to help you reach your goals. There are different methods available depending on your goals, risk tolerance and time horizon. It is important that your financial services professional understands you and your family's objectives. You need a partner, someone to monitor the changes, opportunities and problems. We take our challenges from you and receive our satisfaction from your success.



100 Four Falls Corporate Center, Suite 105 • West Conshohocken, PA 19428  
Office: (610) 828-1155 • Fax: (610) 828-9335  
rcarota@brandywinefinancialgroup.com • www.bandywinefinancialgroup.com

Brandywine Financial Group, Inc. is a Registered Investment Advisor with the Pennsylvania Securities Commission and offers Securities Through American Portfolios Financial Services, Brandywine Financial Group, Inc. is not affiliated with APFS, Member FINRA/SIPC.



## Mark Byelich

Independent • Objective • Unbiased



Left to right: Ryan Schwartz; 2013 winner Mark Byelich, CFP®, RFC®, AIF®; Jessica Fee; Patrick Clark

*A Different Approach,  
a Different Strategy,  
a New Sense of Confidence*

- Investment management
- Financial planning
- Fiduciary assistance

Mark and his team focus on private wealth management for individuals and institutions. Always independent, objective and unbiased, Mark's clients know that the advice, platforms and services offered have the client's best interests at heart, and only the client's goals in mind.

Clients have said that Mark acts as their personal CFO, helping them make informed and prudent financial decisions.

Clients have also complimented the team's attention to detail, high level of service and personal touch.



### M.J. Byelich & Associates Financial Services

115 East Maple Avenue • Langhorne, PA 19047  
Phone: (215) 310-9440 • Cell: (267) 237-2749  
mbyelich@mjbba.com • www.mjbba.com

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Private Advisor Group, LLC, a Registered Investment Advisor and separate entity from LPL Financial.



# Citadel Investment Services Team

Available Through CUSO Financial Services, L.P.



*Specializing in Investment,  
Retirement and  
Financial Planning*

*Two-Year  
Winner*

Left to right: Joseph Mylotte, A.J. Hiller, two-year winners Kevin McDermott and John Kane, 2012 winner Jim McCrudden, David Layo

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

The most important aspect of successful investment, retirement and financial planning is the relationship that you have with your investment advisor. At Citadel, we want to earn your confidence and be your financial partner.

Our highly trained CFS\* investment advisors will help you

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

We look forward to beginning a new relationship with you.



520 Eagleview Boulevard • Exton, PA 19341  
Phone: (800) 666-0191  
CitadelBanking.com

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



# Fairman Group Family Office

Improving Lives of High-Net-Worth Individuals and Families



Left to right: Three-year winner Roy Fairman, CPA/PFS; five-year winner Shawn P. Kindt, CPA/PFS, CFP®; Marianne Inforzato, CFP®; Douglas E. Morisoli, CFA, CPA, CFP®

*Areas of Focus: Family Office, Investments, Tax and Strategic Planning*

- A fiduciary responsibility to do what is best for you
- Full integration of your investment, tax, retirement, estate and trust needs
- Fee-only: no affiliations, no commissions, no product sales, no conflicts

Many families lack the time, willingness or ability to effectively manage all aspects of their wealth. The team of knowledgeable, trusted and caring professionals at Fairman Group Family Office (FGFO) provides independent, personalized advice and fully-integrated family office solutions that enable clients to sleep well at night.

Income, estate and gift taxes negatively impact wealth accumulation, preservation and transfer. Unlike many other

advisors, FGFO embraces tax planning as a core part of the investment and strategic planning process.

Hiring the right advisor is critical. From paying your bills and administering the family finances to investing and planning for multigenerational wealth, FGFO is uniquely positioned to coordinate and serve all areas of your financial needs. We welcome the opportunity to discuss how we may assist you.



**FAIRMAN GROUP**  
FAMILY OFFICE

899 Cassatt Road, Suite 115 • Berwyn, PA 19312

Office: (610) 889-7300

[serviceteam@fairmangroup.com](mailto:serviceteam@fairmangroup.com) • [www.fairmangroup.com](http://www.fairmangroup.com)

Investment Advisory Services offered through The Fairman Group LLC, an SEC-Registered Investment Advisor.



Left to right: Three-year winner Patrick Wayman, CRCP; Brian Callahan; Eric Bono; three-year winner Ari Frazer, CRCP; Michael Weber, CFP®; Mimi Rodman; Rose Marie Soto; Dweeta Basuthakur

## Frazer, Wayman & Associates

A private wealth advisory practice of Ameriprise Financial Services, Inc.

- Wealth management combined with a comprehensive planning approach
- Committed to providing thoughtful guidance and personalized service
- Unique strategies for individual, families and businesses

*Asset Management, Financial Planning, Estate Planning*

Frazer, Wayman & Associates is a private wealth advisory practice of Ameriprise Financial Services, Inc. The team has extensive experience in helping affluent clients preserve and grow their wealth. We possess the capabilities and resources to provide customized recommendations and support for tax, estate and retirement planning. You will receive personalized service and one-to-one interaction with your advisor.

Ameriprise Financial gives private wealth advisors the special priority, service and resources so that we can give our clients the best possible client experience.

We would especially like to thank all of our clients for their continued loyalty, friendship and trust. We love what we do and recognize that we could not do it without each of you.



5 East Germantown Pike • Plymouth Meeting, PA 19462  
Office: (610) 943-3113 • Office: (610) 943-3110  
ari.m.frazer@ampf.com • patrick.t.wayman@ampf.com

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. Ameriprise Financial and its representatives do not provide tax or legal advice. Consult your tax advisor or attorney regarding specific tax or legal issues.



## The Harvest Advisers Team

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



Left to right: Four-year winner William Brams, CLU, ChFC, MSFS, AIF®; three-year winner Sean Cook, CFP®; four-year winner Russ Bishop, Jr., MA, MDiv, CLU®, ChFC®, CFP®; Kristen Iannotti and Debbie Boyle

*Effective Investment  
and Retirement  
Income Strategies*

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

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

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

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

**Harvest** 

501 Office Center Drive, Suite 425 • Fort Washington, PA 19034  
Office: (215) 628-9200  
[www.harvestmywealth.com](http://www.harvestmywealth.com)

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



Three-year winner Scott E. Holstein, Wealth Manager, Financial Advisor, CPA, PFS, CFP®

## Scott E. Holstein

Experience • Knowledge  
Wisdom • Integrity

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

My staff and I have been offering our clients personalized financial solutions for more than 26 years. During that time, we have established a considerable reputation for providing professional and knowledgeable advice in many areas of financial services, including cash management, asset protection, risk management, retirement plans, financial planning and estate planning. We provide personalized, tailored recommendations that act as a road map to achieve your financial goals.

We are independent with an open architecture which means

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



**Prudent Wealth Management Inc.**  
Independent Financial Services  
Experience • Knowledge • Wisdom • Integrity

221 West Street Road • Feasterville, PA 19053  
Toll-free: (800) 458-9330 • Fax: (800) 436-9399  
info@scottholstein • www.scottholstein.com

Securities and investment advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC, a registered investment advisor. Certain advisory services and financial planning services offered through PFG Financial Advisors, a registered investment advisor. Prudent Wealth Management (PWM) and PFG Financial Advisors are unaffiliated entities. Cetera is under separate ownership from any other named entity. The Five Star award is granted by Five Star Professional. This award is based on 10 objective criteria. See section article page for research disclosures. The Paladin Registry Honor Roll Advisor ranking is based on criteria determined by the Paladin Registry, years of financial services experience, education, number of industry degrees/designations, clean compliance/regulatory record and industry licenses and registrations. Inclusion in the Paladin Registry is not an endorsement of the advisor by the Paladin Registry, nor is it indicative of the future performance or quality of investment advice provided by the advisor. For additional information please visit the Paladin website at: [www.paladinregistry.com/external/whypaladin/whyselect.php](http://www.paladinregistry.com/external/whypaladin/whyselect.php).



# The Philadelphia Group

Your Greatest Investment Is Also Ours: You



*Areas of Focus:  
Building, Managing, and  
Protecting Wealth*

Left to right: Standing: Two-year winner Douglas J. Sweeney, CRPC; 2013 winners Geoffrey F. Forcino, AIF; Eric J. Long, CFP®; and Shane P. Smith, CFP®; five-year winner John Delp  
Seated: Two-year winner Nicholas J.D. Olesen, CFP®; three-year winners Robert B. Holland, CFP® and Richard Catanese

- Private wealth management services
- Retirement plan consulting
- Comprehensive financial planning services

The Philadelphia Group is an independent wealth management services firm with a key founding principle: to be completely independent from any proprietary relationships that would cause any bias or conflict of interest in their recommendations to clients. This true independence allows each client to feel confident that recommendations are made without any of the inherent bias present in so many financial institutions.



## The Philadelphia Group

150 South Warner Road, Suite 300 • King of Prussia, PA 19406

Office: (610) 520-1500

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

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Private Advisor Group, a registered investment advisor. Private Advisor Group and The Philadelphia Group are separate entities from LPL Financial. Award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2013 Five Star Wealth Managers.





# Roffman Miller Associates

Wealth Managers Since 1990



*Wealth Management,  
Advisory Services,  
Asset Management*

Left to right: F. Tucker Schade; Paulette Greenwell, CFA, MBA; Bob Hofmann, CFP®; Lori Hartman; Susan Arnold; Mark Frombach, CFA, MBA; three-year winner Peter Miller, Founder; four-year winner Ryan Crooks, MBA

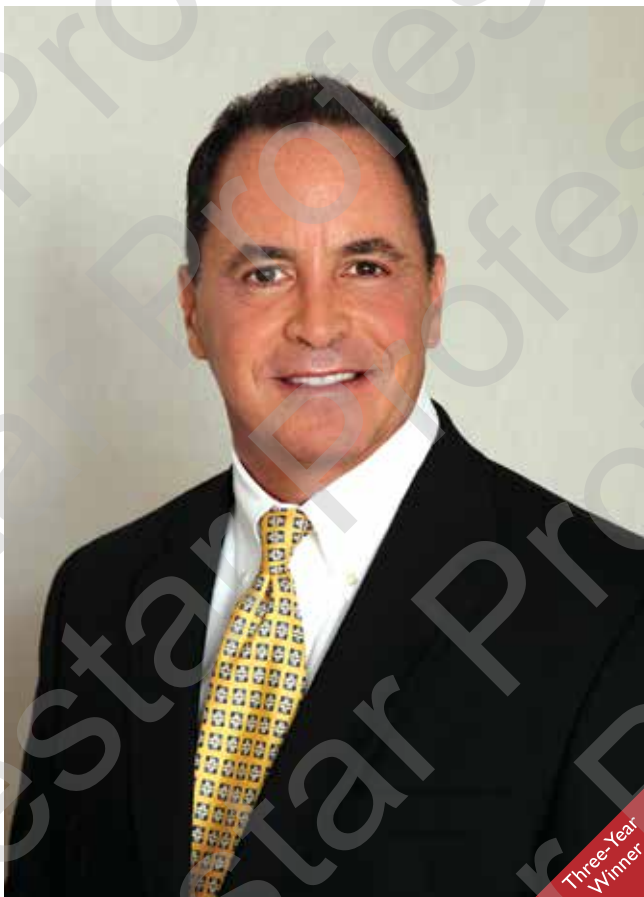
- Personal, fiduciary relationships
- Custom portfolio construction
- Trust account management

Congratulations to Ryan and Peter for being chosen as Five Star Wealth Managers! Roffman Miller Associates is built on a commitment to our clients — providing a sound return while minimizing risk by utilizing a well-researched and disciplined approach. Our investment process is team driven, allowing

clients to benefit from our collective experience and expertise. We help clients make intelligent decisions regarding their financial lives and keep them on track with their investment plan. Contact us to find out more.



1835 Market Street, Suite 500 • Philadelphia, PA 19103  
Direct: (215) 981-1030 • Toll-free: (800) 995-1030  
info@roffmanmiller.com • www.roffmanmiller.com



Three-year winner Joseph Sarappo

## Joseph P. Sarappo III

### A Personal Approach to Wealth Management

- Completely independent
- More than \$160 million in managed assets
- Specializing in wealth management for those at or nearing retirement, widows and divorcées

I am honored to again receive the Five Star Wealth Manager award. This recognition is especially meaningful because it reflects my years of commitment to growing and maintaining truly personal client relationships in order to best meet their individual planning needs. Ongoing communication is the foundation of this partnership. Together, we develop a strategy that meets tomorrow's goals as well as the needs of today.

***The four pillars in my logo represent what I believe to be the fundamental elements of effective wealth management:***

- The creation of wealth
- The protection of wealth
- The enjoyment of wealth
- The legacy of wealth



1000 Easton Road • Willow Grove, PA 19090  
Phone: (215) 657-8600 • Fax: (215) 657-9030  
[www.retire-yes.com](http://www.retire-yes.com)

Investment advisory services offered through Retirement Planning Specialists, Inc., an SEC-registered investment advisor. Securities offered through Comprehensive Asset Management and Servicing, Inc. Member FINRA/SIPC/MSRB. Retirement Planning Specialists, Inc. and Comprehensive Asset Management and Servicing, Inc. are not affiliated.



# Sterling Investment Advisors, Ltd

Visit Our Website for Our Special Welcome Letter to *Philadelphia* Magazine Readers



Left to right: Three-year winner Tim Flatley, President, CEO; Michelle Smaltz; Lisa Curcio; 2013 winner Sean Flatley

Areas of Focus: Goal Setting, Investment Management

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

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

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



**Sterling Investment Advisors, Ltd.**

1055 Westlakes Drive, Suite 150 • Berwyn, PA 19312  
Office: (610) 560-0400, Ext. 111  
flatleyt@sterling-advisors.com • www.sterling-advisors.com

Securities offered through Purshé Kaplan Sterling Investments, member FINRA/SIPC, Headquartered at 18 Corporate Woods Blvd, Albany, NY 12211.  
NOT FDIC INSURED. NOT BANK GUARANTEED. MAY LOSE VALUE, INCLUDING LOSS OF PRINCIPAL. NOT INSURED BY ANY STATE OR FEDERAL AGENCY.



## Kevin P. Supka

Independent, Like You



Two-year winner Kevin P. Supka, Registered Securities Principal

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

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

Advisors from other firms are welcome to reach out and learn the true meaning of being independent with one of the most successful business models in the industry! LPL Financial is the No. 1 independent broker-dealer as reported by *Financial Planning* magazine, June 1996 – 2013, based on total revenue.

Call us anytime for an appointment!



Left to right: Joanne Vasquez, two-year winner Kevin Supka and Jennifer Gaida

## LPL Financial

405 Johnson Street • Jenkintown, PA 19046  
Office: (215) 572-4300 • Cell: (215) 806 3412  
Kevin.supka@lpl.com • www.kevinsupka.com

LPL Financial member FINRA/SIPC.



# Victor/Fouraker Group

There's Wealth in Our Approach



*Comprehensive Planning  
Provides the Best  
Opportunity for Success*

Left to right: 2013 winners Lisa W. Fouraker, CFP®, Vice President — Financial Advisor and Steve C. Victor, Senior Vice President — Financial Advisor

- Comprehensive planning
- Extensive investment experience
- Successful wealth management

We are committed to providing comprehensive wealth management solutions for affluent individuals, families, professionals and corporate retirement plans. We utilize a tailored consulting process that emphasizes the importance of goals in the wealth management process. We build and

develop retirement, education and asset allocation plans for each member of our client base. For our affluent clients we focus on issues including wealth accumulation, preservation and wealth transfer for future generations. Let's take the next step — contact us to set up a meeting.



**RBC Wealth Management®**

Six Tower Bridge, 181 Washington Street, Suite 500 • Conshohocken, PA 19428

Office: (484) 530-2851

Lisa.Fouraker@RBC.com • Steve.Victor@RBC.com • www.VictorFourakerGroup.com

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



Left to right: **Four-year winner Charles Bartler, CLU®, ChFC®** and **Christopher Bartler**

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

## Bartler Wealth Management Group

Knowledge Makes the Difference

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

### Bartler Wealth Management Group, LLC

1 International Plaza, Suite 550  
Philadelphia, PA 19113

Phone: (215) 665-1058  
cbartler@bartlerwealth.com  
bartlerwealth.com

Securities offered through Securities America, Inc., a Registered Broker/Dealer, Member FINRA/SIPC. Charles C. Bartler, Registered Representative. Advisory services offered through Securities America Advisors, Inc. an SEC-Registered Investment Advisory Firm, Charles C. Bartler, Investment Advisor Representative. Bartler Wealth Management Group LLC and Securities America are unaffiliated.



Left to right: **Kim Corcoran**, Senior Client Service Advisor; **Adam Saunders**, Financial Advisor; **Tim Trexler**, Portfolio Manager, Financial Advisor, First Vice President; **two-year winner Susan L. Janicz**, Financial Advisor, Second Vice President

Five Star Wealth Manager Susan L. Janicz is a principal in our Bryn Mawr Group at Morgan Stanley. We combine sophisticated investments and professional services from Morgan Stanley with personal, friendly assistance and years of experience. Our systematic approach to investing begins with establishing goals and risk parameters. We apply this strategy to personalized solutions for individuals, foundations, endowments, litigation and settlement accounts, 529s and 401(k)s.

## The Bryn Mawr Group at Morgan Stanley

Tailored Investing

- Service
- Experience
- Custom solutions

## Morgan Stanley

Two Town Place, Suite 100  
Bryn Mawr, PA 19010  
Office: (610) 542-2935  
Toll-free: (855) 542-2980

susan.l.janicz@morganstanley.com  
www.morganstanleyfa.com/thebrynmawrgroup

Morgan Stanley and its Financial Advisors do not provide tax or legal advice. Individuals should seek advice based on their particular circumstances from an independent tax advisor.  
©2013 Morgan Stanley Smith Barney LLC. Member SIPC.



Left to right: Five-year winner **Rosemary G. Caligiuri**, President, CASL®; two-year winner **Loretta D. Hutchinson**, CDFIA™, NCC

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

### Harvest Group Financial Services Corporation

1707 Langhorne-Newtown Road, Suite 1  
Langhorne, PA 19047

Phone: (215) 860-6056 • Toll-free: (800) 893-6056  
rcaligiuri@cfemail.com • lhutchinson@cfemail.com  
www.harvestgroupfinancialservices.com

Registered representatives offering securities and advisory services through Centaurus Financial Inc., a registered investment advisor. Member FINRA and SIPC, Supervisory Branch: 3902 State Street, Suite 101, Santa Barbara, CA 93105, 1(888) 569-1982. HGFS and Centaurus Financial are not affiliated.



Left to right: **Chad Friedman**, CFP®, CRPC®, Financial Consultant; 2013 winner **Robert P. Friedman**, CRC®, Managing Director – Investment Officer; **Julie Howey**, Client Associate; **Alix Friedman**, Financial Consultant

With more than 40 years of combined financial services experience, we established the Friedman Financial Services Group of Wells Fargo Advisors to confirm our commitment to helping clients make smart long-term financial decisions and successfully live the one life they have, the best they can, without taking any undue risk. We focus on comprehensive investment planning, including consulting and retirement planning services.

### Robert P. Friedman

#### Friedman Financial Services Group of Wells Fargo Advisors

- Personalized approach to help our clients achieve their unique financial goals
- Trust and honesty are essential to our relationships
- Commitment, dedication and results



1000 Chesterbrook Boulevard, Suite 101  
Berwyn, PA 19312

Office: (800) 283-7050  
Direct: (610) 648-8912

Bo.Friedman@WellsFargoAdvisors.com  
www.FriedmanFSG.com

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0913-00710 9/5/13].



Left to right: Philip J. Fogli, Jr., David Marcinowski, two-year winner Philip J. Fogli, Sr., Josh Walker

FRS Capital Management and its affiliated company, eXcel – Fiduciary Retirement Solutions, provide plan design, investment management and employee education for private and public sector pensions.

FRS has been providing financial, retirement and estate planning services since 1984. Our advisors, Philip J. Fogli, Sr. and Jr., David Marcinowski, Carol Chaney and Josh Walker are focused on improving retirement readiness. The firm's hallmarks are independence and objectivity.

## FRS Capital Group

### Fiduciary Standards for Independent and Objective Investment Advice

- Fiduciary investment advisor services for private and public sector retirement plans
- Retirement plan design, implementation and investment services
- Private wealth management for individual, financial, retirement and estate planning

### FRS Capital Management

10116 Valley Forge Circle  
King of Prussia, PA 19406

Phone: (610) 354-0288

[pfogli@frscapital.com](mailto:pfogli@frscapital.com)  
[www.frscapital.com](http://www.frscapital.com)

Securities and advisory services offered through Geneos Wealth Management, Inc., member FINRA & SIPC.



2013 winner Francisco J. Gil, First Vice President – Investment Officer

For more than 25 years, Frank has been advising clients on their financial matters, creating and implementing strategies designed to build and preserve their family's wealth. These strategies objectively manage financial assets with multiple generations to assist in transferring assets efficiently in coordination with your accountant and attorney, thereby reducing financial concerns and fulfilling long-term goals with follow through on the details.

## Francisco J. Gil

### Nothing Is Casual About Investing

- Financial analysis and portfolio construction
- Managing assets for individuals and families in U.S. and overseas with proficiency in Spanish



165 Township Line Road, Suite 200  
Jenkintown, PA 19046

Phone: (215) 572-4296

Toll-free: (800) 223-7053

[francisco.j.gil@wfadvisors.com](mailto:francisco.j.gil@wfadvisors.com)

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0913-01085].





Left to right: Standing: 2012 – 2013 winner **Bob Lankin**, J.D., CFP®, CEP®, Branch Manager; **Vishal Gaur**, Financial Advisor; Seated: 2012 – 2013 winner **Fred Bremier III**, Financial Advisor and 2013 winner **Kevin Kane**, Financial Advisor

With more than 93 years of combined industry experience, Fred, Bob, Vishal and Kevin believe that having choices is important to investing. Each financial advisor has the unique freedom to offer objective, unbiased advice — which means everything we do is client focused, not transactional focused. Our goal is to become your partner in building the future you desire.

## Greenwood Financial Services Inc.

An Independent Firm

- 100% committed to our clients
- Goal planning and monitoring
- Straightforward investing approach

### RAYMOND JAMES®

633 North Easton Road • Glenside, PA 19038  
328 West Broad Street • Quakertown, PA 18951

Glenside: (215) 887-9990

Quakertown: (267) 373-9550

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

[www.raymondjames.com/quakertown](http://www.raymondjames.com/quakertown)

Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC.  
This award is bestowed by an independent third party organization not affiliated with Raymond James.



Left to right: **Chris Bryan**, Portfolio Manager; five-year winner **Scott J. Kaminsky**, CFP®, Senior Portfolio Manager, NFLPA Registered Financial Advisor; **Kim Corcoran**, Senior Client Service Associate

During Scott's 17 years and Chris' six years, they have helped hundreds of families navigate an ever-changing market that has included two major upheavals. As a CERTIFIED FINANCIAL PLANNER™ professional, Scott is trained to analyze each stage of the investment lifecycle. Together, their clear and consistent communication with their clients includes both proactive and interactive portfolio adjustments to help combat the financial pitfalls that are extremely prevalent today.

## Scott J. Kaminsky

Unparalleled Client Service

- Experienced in dealing with tumultuous markets
- Disciplined approach to financial planning
- Accountable and results oriented

### Morgan Stanley

Two Town Place, Suite 100  
Bryn Mawr, PA 19010

Office: (610) 542-2918

Office: (610) 542-2924

[scott.j.kaminsky@ms.com](mailto:scott.j.kaminsky@ms.com)

[www.morganstanleyfa.com/scott.j.kaminsky](http://www.morganstanleyfa.com/scott.j.kaminsky)

[www.morganstanleyfa.com/chrisbryan](http://www.morganstanleyfa.com/chrisbryan)

©2013 Morgan Stanley Smith Barney LLC. Member SIPC. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.



Left to right: 2013 winner Steve Kanteliotis, Senior Vice President – Investments; Stephen Gitter, Senior Vice President – Investments; 2013 winner Frank Brodsky, Senior Vice President – Investments

The Gitter, Kanteliotis, Brodsky Investment Group of Wells Fargo Advisors offers the intimacy and personal attention of a boutique firm while utilizing the global resources of one of the world's largest financial services firms. The team places a premium on integrity and provides attentive, individualized client service that extends far beyond investments. Please call or visit us on the web for more information.



The Gitter Kanteliotis Brodsky  
Investment Group of Wells Fargo Advisors  
30 South 17<sup>th</sup> Street, Suite 2000 • Philadelphia, PA 19103  
Phone: (215) 564-8866  
Toll-free: (800) 331-4262, Ext. 8862  
steve.kanteliotis@wellsfargoadvisors.com

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0913-02149].



Left to right: Brian P. Kearon, Portfolio Management Associate, Assistant Vice President; 2013 winners Joanne A. Tadeo, CRPC®, Financial Advisor, Vice President and Gail E. Tanzola-Seymour, CRPC®, Financial Advisor, Vice President; three-year winner Christopher J. Kearon, Financial Advisor, Senior Vice President

As financial advisors, we are committed to building a relationship of trust in which we can work closely with you to help define your objectives, explore alternatives and choose the financial and investment strategies that are most appropriate for you. As our relationship evolves, we hope you will come to regard us as a valued resource and professionals who can help you make a more informed decision on any financial issue.



## Kearon Tadeo Tanzola Wealth Management at Morgan Stanley

Experience • Integrity  
Comprehensive Planning

- Wealth accumulation, preservation and family wealth transfer planning
- Unbiased investment planning and portfolio management
- Lifetime income planning

## Morgan Stanley

899 Cassatt Road, Suite 100  
Berwyn, PA 19312  
Direct: (610) 408-1905  
Toll-free: (877) 874-9498  
KearonTadeoTanzolaWM@ms.com  
morganstanleyfa.com/kttwealthmanagement

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.



Left to right: **Three-year winner Chip Keating**, Financial Advisor; **four-year winner Megan Keating**, Vice President, Financial Advisor, CRPC®; **Jillian Sharkey**, Client Service Associate

Megan and Chip are honored to be recognized as Five Star Wealth Managers in the area and are grateful to their clients and peers for their support. As a father-daughter team, The Keating Group provides comprehensive wealth management services for generations of individuals and affluent families. They are committed to providing their clients with distinctive, caring and personalized attention as they work together to achieve their clients' goals. The Keating Group strives to earn their clients' trust and exceed their expectations.

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

## The Keating Group at Morgan Stanley

Experience • Integrity • Caring Advice

- More than 50 years of combined experience helping clients achieve their goals
- Long-term relationships built on trust, integrity and objective advice
- Working together to grow and preserve personal wealth

## Morgan Stanley

899 Cassatt Road, Suite 100  
Berwyn, PA 19312

Office: (610) 408-1944

Toll-free: (800) 345-3050

megan.keating@morganstanley.com

www.morganstanleyfa.com/thekeatinggroup



Left to right: **Glen Ridenour**, **Tatyana Gleyzer**, **three-year winner Peter Klenk**

Peter Klenk, Estate Planning Attorney, is recognized as a Five Star Professional Wealth Manager because he works closely with his clients' wealth managers as part of a team. He is always willing to go that extra step. Though a product of the prestigious NYU Law School LL.M. tax program and a Navy veteran, Peter still retains his Minnesota farm boy bedside manner. Approachable, professional and reliable; make Peter part of your team.

## Peter Klenk, Esq. & Assoc.

Wills, Trusts and Estates —  
It's All We Do!

- Working with wealth managers for more than 20 years
- Focusing only on estate planning
- Serving clients in Pennsylvania, New Jersey, New York and Florida



1701 Walnut Street, Sixth Floor  
Philadelphia, PA 19103

Office: (215) 790-1095

peterklenk@klenklaw.com

KlenkLaw.com



Financial Advisors left to right: Five-year winner David Kron, four-year winner Andrew Polis and Matthew Cass, CRPC®

The Kron & Polis Financial Group believes that the short- and long-term financial choices you make today should serve as a strong foundation for attaining your goals and preserving your legacy. With more than 50 years of combined experience and a team-based approach, we have the skills and resources to ensure your financial decisions today are consistent with your life goals for tomorrow. Please call or visit us on the web for more information.

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 0913-00952].

## David Kron and Andrew Polis

### Generations of Experience

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

### Kron & Polis Financial Group of Wells Fargo Advisors

30 South 17<sup>th</sup> Street, Suite 2000  
Philadelphia, PA 19103

Office: (215) 496-7645

Toll-free: (800) 331-4262, Ext. 2614

kpfinaancialGroup@wellsfargoadvisors.com  
www.KP-financial-group.com



2013 winner Gary P. Lux, CLU®, ChFC®, CFP®

There are many reasons to turn to Gary. First and foremost is the serious involvement he establishes with you to achieve an accurate and effectual assessment of your present situation, your potential and of the alternatives open to you — not a simple task. You deserve the intuitive understanding and detached analyses that he brings to help you reach your goals.

## Gary P. Lux

### Making a Difference for Those He Serves

- Retirement income planning
- Estate planning
- Investment management\*



172 Churchville Lane  
Churchville, PA 18966

Office: (215) 396-9182

Cell: (215) 801-9957

gary@fortunestrategies.net  
FortuneStrategies.net

\*Investment Advisor Representative with and Securities Offered through Lincoln Financial Securities Corp., Member FINRA and SIPC. Fortune Strategies and Lincoln Financial Securities Corp. are not affiliated. LFS 2013.0808.D14.FG.L.



Five-year winner William J. Mastalski

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

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

Janney Montgomery Scott LLC. Member NYSE, FINRA, SIPC.

## William J. Mastalski

### Trusted Financial Advice

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

### Janney Montgomery Scott, LLC

40 Morris Avenue, Suite 200  
Bryn Mawr, PA 19010

Phone: (610) 526-7217

Toll-free: (866) 909-4824

wmastalski@janney.com



Left to right: Three-year winner Ryan Murray, CRPC®, CFS, CAS®, Financial Advisor; two-year winner William Marshall, CFP®, ChFC®, CLU®, CRPC®, Financial Advisor

For many people today, the dream of retirement is on the horizon. Even after spending decades saving and prudently investing for retirement, many people are asking themselves if they can afford to retire and how to make their income last over time. This insecurity is not surprising, as today's consumers face unique challenges, including a prolonged period of market uncertainty and longer lives.

Meet with Marshall, Murray & Associates, a financial advisory practice of Ameriprise Financial Services, Inc. and get the personal planning and advice you need to put your dreams more within reach.

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.

*Confident retirement* is not a guarantee of future financial results.

## Ryan Murray William Marshall

Our *Confident Retirement*<sup>®</sup>  
approach can help you with:

- Covering essentials and ensuring lifestyle
- Preparing for the unexpected
- Leaving a legacy

**Ameriprise**  
Financial

2300 East Lincoln Highway, Suite 705  
Langhorne, PA 19047

Office: (215) 757-7600, Ext. 402

ameripriseadvisors.com/ryan.d.murray  
ameripriseadvisors.com/william.p.marshall



Left to right: Anna Matos Pastorick; Erin Cresko; 2013 winner Danielle R. Page, CFP®; Dana Rising

A genuine relationship with your financial advisor is essential. As investment professionals, we believe your financial success is built like a house — from the ground up. The Page Group will help plan a solid foundation by partnering with you, developing strategies in order to achieve your financial goals. Our team strives to provide the highest level of individualized service so you can focus your energy on what is important to you and your family.

## The Page Group

### Building Your Financial Blueprint

- Creates a secure future
- Delivers step-by-step guidance
- Provides comprehensive planning for every stage of life



1095 Rydal Road  
Rydal, PA 19046

Office: (215) 884-7243  
Toll-free: (888) 846-7896

danielle.page@raymondjames.com  
www.pagegroupprja.com

Raymond James & Associates, Inc., Member New York Stock Exchange/SIPC.



Left to right: Two-year winner Peter D'Amico, CFP®; three-year winner Benjamin Bross, CRPC; Casey Fehl; two-year winner Andrew Avellan, CFP®

With more than 40 years of combined experience, The Philadelphia Wealth Management Company specializes in retirement and estate planning as well as distribution and wealth transfer.

Having worked together for the past decade, we have built our practice through client introductions stemming from our unique, VIP client experience.

Leveraging technology and our team-oriented approach, our ultimate goal is to financially guide you and your family across generations.

## The Philadelphia Wealth Management Co.

### "Your Wealth ... Well Managed"

- Retirement planning
- Investment management
- Estate planning and wealth transfer



40 Monument Road  
Bala Cynwyd, PA 19004  
Phone: (610) 660-4174

www.philadelphiawealthmanagement.com

Securities offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Investment advisory products and services offered through AXA Advisors LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC. AXA Advisors and AXA Network do not provide tax or legal advice and does not own or operate The Philadelphia Wealth Management Company. AGE-88128 (09/13)(exp.09/15).



Left to right: Four-year winner Charles Plotnick and Jon Ellis, Partner

Plotnick & Ellis is a small but unique law firm with a strong emphasis on helping people plan their estates and settle the estates of deceased persons, as well as assisting clients with business and real estate matters. The firm stresses “people planning” as well as tax planning and brings more than 50 years of experience to meet clients’ needs. Their attorneys have written books and articles on tax issues and settling estates, and have lectured extensively to the public as well as other attorneys and accountants.

## Plotnick & Ellis

### Planning and Administering Estates for More Than 50 Years

- Personalized planning through the use of wills, trusts, financial and health care powers of attorney
- Experienced, professional assistance administering the estates of deceased persons
- Visit our website for up-to-date planning information

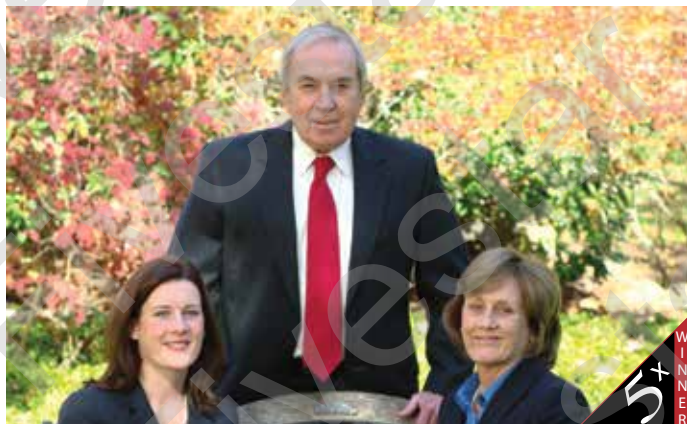
#### Plotnick & Ellis, P.C.

261 Old York Road, Suite 200  
Jenkintown, PA 19046

One Liberty Place, 56<sup>th</sup> Floor  
Philadelphia, PA 19103

Phone: (215) 576-1730

info@plotnickellis.com  
www.plotnickellis.com



Left to right: 2013 winner Allison T. Casey, CFP®; five-year winner LeBaron O. Robinson, Jr., Senior Vice President; Winifred D. Robinson

For more than 35 years, we have dedicated ourselves to guiding investors through some of life’s most challenging situations. Through consultation, education and a commitment to offering the highest quality service and advice. Based on trust, respect and integrity, we have helped many families and organizations accumulate, grow, preserve and enjoy their wealth for generations. Call us today or visit us at [www.therobinsongrp.com](http://www.therobinsongrp.com).

## The Robinson Group

### Trusted Advisors for Generations

- Diligence
- Perspective
- Quality advice



6000 Sagemore Drive, Suite 6201  
Marlton, NJ 08053

Office: (856) 985-4913

Toll-free: (800) 948-7914

acasey@janney.com

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

Member NYSE, FINRA, SIPC.



2013 winner **Gary L. Shumate**, Financial Advisor, Vice President, Portfolio Manager, Financial Planning Specialist

I want to thank my clients for their continued trust in me. I seek to maintain long-term relationships with my clients and their families by offering personalized service and goal-oriented planning. The complexity of today's markets makes it paramount to have a balanced approach to investing — guided by financial advisors. Communication is a critical component of a true relationship; my proactive approach helps to minimize risks and provides greater opportunities.

Morgan Stanley and its Financial Advisors do not provide tax or legal advice. Individuals should seek advice based on their particular circumstances from an independent tax advisor.  
©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

## Gary L. Shumate

### Goal-Oriented Financial Planning

- Retirement planning
- Business planning
- Portfolio management

## Morgan Stanley

Two Town Place, Suite 100  
Bryn Mawr, PA 19010

Office: (610) 542-2909  
Toll-free: (800) 221-8496

Gary.Shumate@MorganStanley.com  
www.morganstanleyfa.com/gary.l.shumate



2013 winner **Nick Sollena**, Vice President, Financial Advisor

I understand that serving clients' financial and investment needs begins with building strong, lasting partnerships. I focus on listening to each client because I believe everyone's needs and financial goals for the future are unique. Blending integrity, hard work and a willingness to listen to each client like they are the only investor in the world. I use a hands-on approach with regular face-to-face meetings to tailor your investment and estate needs throughout changing times.

Fulton Financial Advisors operates through Fulton Bank, N.A. and other subsidiaries of Fulton Financial Corporation and is headquartered at One Penn Square, Lancaster, PA 17602. Nicolo is a Financial Advisor with, and offer securities through, Raymond James Financial Services, Inc., Member FINRA/SIPC, (not affiliated with Fulton Financial Advisors and Fulton Bank of New Jersey). Securities are not insured by the FDIC or any other government agency or bank insurance, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal.

## Nicolo Sollena

### Care, Listen, Understand and Deliver

- Financial, estate, trust and insurance planning
- Customized personal and corporate retirement plans
- Meetings conveniently held in Fulton Bank of New Jersey offices



FULTON FINANCIAL ADVISORS<sup>SM</sup>

179 Kings Highway  
Woolwich Township, NJ 08085

Office: (856) 467-1195  
Cell: (609) 220-3623

nsollena@fultonfinancialadvisors.com  
fultonfinancialadvisors.com/nicksollena





Four-year winner Jill Broder Steinberg

After more than 20 years in the investment advisory and banking fields, Jill founded Walden Capital Advisors to provide high-net-worth women and men comprehensive investment advice. We are your partner in this process — working together to define your financial and life goals, developing savings and investment strategies designed to help you achieve them and adjusting your portfolio over time. *Our goal is to help you achieve yours.*

Our focus is on couples, women (divorced, widowed, single) and retirement plans for smaller businesses and professional practices.

**Education:** Wharton MBA, Princeton University B.A.



Two Bala Plaza, Suite 300  
Bala Cynwyd, PA 19004

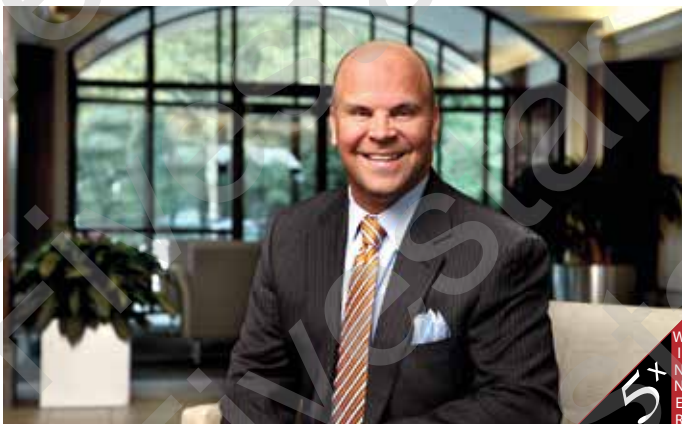
Phone: (610) 660-7718

Fax: (610) 537-6007

jill@waldenadv.com

www.waldenadv.com

Walden Capital Advisors is a registered investment advisor with the SEC. Information contained here is for informational purposes only and should not be considered investment advice.



Five-year winner Brett T. Straub CFP®, CLU®, ChFC®

Successful and motivated individuals partner with us to assure they have enough. Enough of what you may ask? Discover that for yourself by answering one simple question that will transform your life. We provide the leadership to help manage your biggest risks, relationships to capture your opportunities and creativity to maximize your strengths. Join our successful team and experience The Straub Group Advantage™ for yourself!

Insurance products from the Principal Financial Group® are issued by Principal National Life Insurance Company (except in New York) and Principal Life Insurance Company. Securities and advisory products offered through Princor Financial Services Corporation, 800/247-1737, member SIPC, Principal National, Principal Life and Princor® are members of the Principal Financial Group®, Des Moines, IA 50392. Brett T. Straub, Principal National and Principal Life Financial Representative, Princor Registered Representative, Financial Advisor. The Straub Group Wealth Management Services is not an affiliate of any company of the Principal Financial Group®. t13090902zt.

## Jill Broder Steinberg

### A Personal Approach to Investing

- Build strong relationships with clients
- Focus clients on achieving financial and life goals
- Personalized service and diversified investment strategies

## Brett T. Straub

### The Straub Group Advantage™

- Our six-step process to assure you have enough!
  1. Your Future Focus Conversation™
  2. Your Success Summary™
  3. The Fulfillment Formula™
  4. Friendly Reminder™
  5. Results Reflection™
  6. The Confidence Snapshot™



400 Lippincott Drive, Suite 110  
Marlton, NJ 08053

Office: (888)-958-0876

straub.brett@principal.com

www.straubgroupwms.com



Left to right: 2013 winners **Wayne Campbell**, CLTC, First Vice President, Relationship Manager; **Rick Santella**, CLTC, Senior Vice President, Financial Advisor

The Templar Group is devoted to providing independent, prudent and ethical financial planning as it designs client-centered solutions for wealth accumulation and preservation. Five Star 2013 winners Rick Santella and Wayne Campbell have achieved the designation of Certified Long-Term Care Planners. Having strong ties to their communities, both are very active in the FreeMasons and their charitable organizations and Rick also sits on the board of The Community Care Center of Philadelphia.

## The Templar Group at Morgan Stanley

Trusted Advisors for Three Decades

- Comprehensive wealth management
- Unbiased investment advice
- Superior client service

## Morgan Stanley

1650 Market Street, 42<sup>nd</sup> Floor  
Philadelphia, PA 19103

Office: (215) 854-6018  
Toll-free: (800) 233-1414

Rick.Santella@morganstanley.com  
[www.morganstanleyfa.com/thetemplargroup](http://www.morganstanleyfa.com/thetemplargroup)

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

### Lynda Blessing



ChFC®, CRPC®, CASL®  
Financial Advisor



225 S Church St.  
West Chester, PA 19382  
Office: (610) 436-5257  
[lynda.b.blessing@ampf.com](mailto:lynda.b.blessing@ampf.com)  
[ameripriseadvisors.com](http://ameripriseadvisors.com)  
[lynda.b.blessing](http://lynda.b.blessing)

#### Strong Client Relationships

- It's about your life, not just your money
- Comprehensive financial planning approach
- Investments, insurance, retirement planning

I am most proud of my client relationships that have lasted over decades. I believe these relationships are a testament to the premier service my team and I strive to provide. We look at the big picture, then track all the little details. I focus on providing individualized, clear advice and on constantly improving my own knowledge base.

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.

### Steve DeCesare



President and Founder, CFP®  
Series 7, 63, 65



10000 Lincoln Dr. E, Ste. 201  
Marlton, NJ 08053  
Phone: (856) 235-3830  
[Steve@DeCesareRetirement.com](mailto:Steve@DeCesareRetirement.com)  
[www.DeCesareRetirement.com](http://www.DeCesareRetirement.com)

#### Transitioning You From Work to Life

- Working and want to build wealth
- Ready to retire and need a plan
- Retired and need a steady income

Steve DeCesare has dedicated his career to helping the greater Philadelphia area corporate professionals and business owners build wealth, plan for and realize their financial and lifestyle goals for retirement. His multidisciplinary approach works to ensure that the investment, income, tax and estate strategies are accounted for in a comprehensive retirement plan.

Advisory Services offered by Steve DeCesare, Ltd.  
Securities offered through Triad Advisors, Inc. Member FINRA/SIPC.



### Robert F. Farrell



CFP®, First Vice President —  
Wealth Management



1120 Rte. 73  
Mount Laurel, NJ 08054  
Toll-free: (855) 289-2168  
Office: (856) 291-5004  
rfarrell@janney.com  
www.shindelfarrell.com

Three-Year  
Winner

#### Lasting Relationships Based on Trust

- Excellence
- Success
- Professionalism

I believe in building lasting relationships based on trust. My practice was established to provide quality service and financial advice to our clients — individual investors, families, retirees, business owners, corporations, endowments and foundations. With more than 20 years of experience, my goal is to assist clients grow, maintain and distribute their wealth for multiple generations.

Janney Montgomery Scott LLC, Member NYSE, FINRA, SIPC. Licensed in the following state(s): AK, AZ, CA, CO, CT, DE, FL, GA, HI, IL, LA, MA, MD, ME, MS, NC, NE, NJ, NV, NY, OH, PA, SC, TN, TX, VA, WI. Securities and Investment Advisory services offered through Registered Representatives and Investment Adviser Representatives of Janney Montgomery Scott LLC a Registered Investment Adviser. Member FINRA, NYSE, SIPC.

### Nicholas S. Fish



Financial Advisor,  
CFP®, MSFP, CMFC®



Fish and Associates, A Financial  
Advisory Practice of Ameriprise  
Financial Services, Inc.  
Voorhees, NJ 08043  
Office: (856) 741-8000  
nicholas.s.fish@ampf.com

Four-Year  
Winner

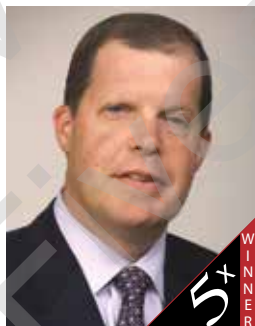
#### Putting Clients' Interests First

- Retirement and income planning strategies
- Estate and tax planning strategies
- Honest and straightforward advice

Everyone's financial picture is different. You have worked hard to reach a level of financial independence in your life and you need to manage and protect all that you have achieved. We will work with you to understand your goals and needs. Through lasting relationships, we provide clients with advice specifically tailored to their personal circumstances. Please call our office for a complimentary review.

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.

### Stephen G. Frank



Managing Director —  
Investment Officer

The Frank Financial  
Consulting Group of  
Wells Fargo Advisors, LLC

Two Tower Bridge, One Fayette St.  
Conshohocken, PA 19428  
Phone: (610) 940-2043  
stephen.frank@wfadvisors.com  
www.frankfinancial.wfadv.com

5+  
WINNER

#### Building Relationships Based on Trust

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

Stephen Frank has more than 28 years of experience as a trusted financial advisor. He has built his business by providing personalized investment advice and superior service.

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0813-04699].

Investment and Insurance Products:

NOT FDIC-Insured NO Bank Guarantee MAY Lose Value

### Marc Stuart Goldberg



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



33 Rock Hill Rd., Ste. 300  
Bala Cynwyd, PA 19004  
Phone: (610) 667-2060, Ext. 110  
marc@rsgcpas.com  
www.the-cpa.com

5+  
WINNER

#### Investments and Tax-Saving Solutions

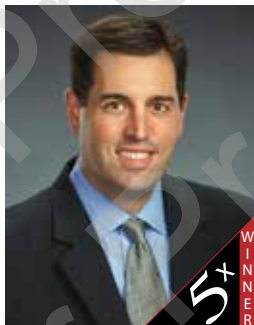
- Wealth management and financial planning
- Strategic income tax and estate advice
- Portfolio and retirement strategies

Creatively integrating investments, estates and trusts, individual corporate and estate income tax preparation and retirement planning for more than 30 years to help you achieve your goals; giving you more time to enjoy life.

All Securities offered through The Investment Center, Inc. Bedminster, N.J. Member FINRA/SIPC. Advisory Services provided through IC Advisory Services, Inc. An SEC Registered Investment Advisor. Marc Goldberg is a registered representative of the Investment Center, Inc. RS & G is not affiliated with the Investment Center, Inc. or IC Advisory Services, Inc.



### Jeffrey Green



Senior Vice President – Investment Officer



One Fayette St., Two Tower  
Bridge, Ste. 200  
Conshohocken, PA 19428  
Office: (610) 832-7660  
jeffrey.green@wellsfargoadvisors.com  
www.wfadvisors.com/jeffrey.green

#### Trusted Advice — Exceptional Service

- Dedicated to helping clients meet their financial goals
- Highest level of personal client service
- Customized advice for wealth accumulation and preservation

As a financial advisor with more than 20 years of experience, I am committed to a client-first approach in helping develop and implement a customized strategy for your wealth management needs. My practice is dedicated and focused on long-term client relationships with an outstanding level of service. My personal goal is to become a lifetime resource for each and every client.

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 0713-05338].

### Robert P. Greenwood



CPA, CFP®, Financial Advisor



1105 Laurel Oak Rd., Ste. 154  
Voorhees, NJ 08043  
Office: (856) 783-5050, Ext. 226  
robert.p.greenwood@ampf.com  
www.ameripriseadvisors.com/  
robert.p.greenwood

#### Client-Focused Wealth Management

- Disciplined approach to financial planning
- Expert advice delivered with integrity
- Long-term relationships built on honesty

As a four-year winner, Robert's success is based on the support and loyalty of his clients. He puts clients first and applies his specialized knowledge to find the best strategies to help them achieve their unique goals. As he tracks their progress over time, Robert forges relationships with his clients that inspire their confidence and trust.

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.

### Kathy D. Guerin



President and CEO  
CFP®, CDFA, CA



760 Audubon Dr.  
North Wales, PA 19454  
Office: (215) 699-1552  
kathy.guerin@envisionwealthadvisors.com  
www.envisionwealthadvisors.com

#### Envision Your Custom Built Future

- To inspire
- To plan
- To achieve

Specializing in full-service planning and wealth management services for affluent individuals and couples going through major life transitions. Life transitions come with many positive and negative emotions. We strive to take the fear and uncertainty out of the future by helping you clarify your life vision, get organized and create a framework to make sound financial decisions. Our team has been serving individuals and couples since 1984.

Planning and Advisory Services offered through Envision Wealth Advisors, a Registered Investment Advisor.

### Al Heaton, Jr.

CEO and Founder



5 Neshaminy Interplex, Suite 205  
Trevese, PA 19053  
Phone: (215) 245-2233  
albert.heaton@pl.com

#### Customized Wealth Planning Strategies

- Serving successful women and celebrities
- Focus on alternative investments
- Diversified, holistic financial plans

I am honored by this award and by the trust placed in me by my clients. Since 2002, I have been providing consultative, custom-tailored wealth management strategies delivered with an exceptional level of care and attention. My practice is built on service and personal relationships and I strive to simplify my clients' lives by acting as their CFO.

Award based on 10 objective criteria associated with providing quality services to clients, such as credentials, experience and assets under management, among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2013 Five Star Wealth Managers.

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



### Joseph S. Little

*Managing Partner, CLU®*



**BALA FINANCIAL GROUP, INC.**  
YOUR RETIREMENT RESOURCE CENTER

208 Old Lancaster Rd.  
Devon, PA 19333  
Direct: (610) 940-1010  
jlittle@balafinancial.com  
www.balafinancial.com

#### Your Retirement Resource Center

- Integrity, dedication and personalized service
- 25 years of experience
- Comprehensive wealth management solutions

Joe Little is the Managing Partner of Bala Financial Group, Inc. As a firm, we are proud to provide wealth management solutions, lifetime income strategies, social security planning and insurance protection for our clients and their families. Our focus is on innovative solutions to the financial challenges clients face every day.

Registered Representative / Securities and Investment Advisory Services offered through Signator Investors, Inc., Member FINRA, SIPC, a registered investment advisor. Bala Financial Group, Inc. is independent of Signator Investors, Inc. 322-20130905-154917.

### Marc Lowenberg

*President, MBA, CFP®, ChFC®*



**LOWENBERG WEALTH MANAGEMENT, LLC**  
*Helping to Protect, Preserve, and Grow the Assets of our Clients*

208 Old Lancaster Rd.  
Devon, PA 19333  
Office: (484) 259-1606  
mlowenberg@jhnnetwork.com

#### Providing Personalized Service

- Helping clients meet their financial goals
- Professionalism, trust and integrity
- Comprehensive wealth management solutions

I would like to thank my clients for their continued business and the trust they have placed in my firm. My focus is on helping people realize their financial goals. By providing innovative solutions I am able to help meet the challenges my clients are facing today.

Offering John Hancock insurance products. Registered Representative / Securities and Investment Advisory Services offered through Signator Investors Inc., Member FINRA, SIPC, a Registered Investment Advisor. Lowenberg Wealth Management is independent of John Hancock and Singator Investors, Inc. 208 Old Lancaster Road, Devon, PA 19333 (610) 940-1000, 322-20130812-153193.

### Kevin A. McCoy

*First Vice President, Financial Advisor,  
Portfolio Management Director, CRPC®*



#### Morgan Stanley

899 Cassatt Rd., Ste. 100  
Berwyn, PA 19312  
Phone: (610) 408-1926  
kevin.mccoy@morganstanley.com  
www.morganstanleyfa.com/kevin.mccoy

#### Trust Matters

- Comprehensive financial planning
- Customized portfolio management
- Superior client service

As a senior portfolio manager with 20 years of experience, I provide financial planning and investment management for those who do not have the time, knowledge or experience to do so most effectively for themselves. I work with high-net-worth individuals who want to benefit from goal-oriented financial planning. I design detailed financial plans for clients taking into account their investment needs, financial goals and tolerance for risk.

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

### Joseph S. Myers

*Financial Advisor and Branch  
Manager, RJFS, MBA*



#### RAYMOND JAMES®

14 E Main St.  
Marlton, NJ 08053  
Office: (856) 988-1123  
Cell: (856) 745-6671  
joseph.myers@raymondjames.com  
myersandcompanymba.com

#### Planning, Preparation, Partnership

- Cash-flow-based wealth manager
- Individual customized portfolios
- 30 years of investment experience

Successful investing involves four key steps: analyze, allocate, adjust and assess.

As an independent financial advisor, my mission is to provide trustworthy advice, quality investment alternatives and personalized service to help clients obtain their financial objectives.

Let's put that mission to work for you.

Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC.



### Michael Neill



*Financial Advisor, Vice President,  
CFP®, ChFC®*

### Morgan Stanley

1650 Market St., 42<sup>nd</sup> Fl.  
Philadelphia, PA 19103  
Direct: (215) 854-6116  
Toll-free: (800) 233-1414  
michael.neill@ms.com  
www.morganstanleyfa.com/michael.neill

#### Building Relationships Based on Trust

- Comprehensive wealth management
- Pre- and post-retirement planning
- Personal and exceptional client service

Whether it is playing baseball professionally, representing the United States in the 2000 Sydney Olympics or developing financial plans, I have always been driven to succeed. As a CERTIFIED FINANCIAL PLANNER™ practitioner, my team would love an opportunity to assist you in developing a plan tailored to meet your personal goals and present situation.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S. ©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

### Sean T. Newman



*First Vice President –  
Investment Officer*



2005 S Easton Rd., Ste. 108  
Doylestown, PA 18901  
Office: (215) 230-2893  
Toll-free: (800) 666-2671  
Sean.Newman@WFAdvisors.com

#### Sound, Experienced Advice

- Comprehensive goal-based planning
- Retirement income planning
- Educating and empowering clients

An experienced financial advisor who has successfully navigated his clients through some of the best and worst markets of the last century, Sean works with a select group of individuals, families, union employees and businesses to help build and preserve wealth. With a personalized approach, Sean focuses on delivering the highest level of service for his clients while maintaining a common-sense approach to investing.

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 0913-1343].

### John F. Ortolf



*Associate Vice President, Financial  
Advisor, CFP®, CLTC*

### Morgan Stanley

4259 West Swamp Rd., Ste. 400  
Doylestown, PA 18902  
Office: (215) 230-2918  
john.f.ortolf@ms.com  
www.morganstanleyfa.com/  
john.f.ortolf

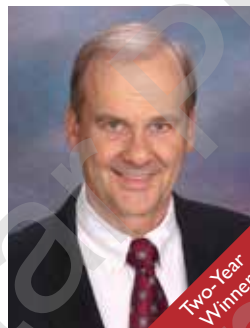
#### Helping You Achieve Financial Success

- CERTIFIED FINANCIAL PLANNER™
- Certified in long-term care
- Master of Science in personal financial planning

Do you remember planning for that last big vacation? Most people spend more time planning for their vacations than planning for their retirement. I help my clients plan for their retirement ... and if planned well, the longest vacation of their lives.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. Morgan Stanley and its Financial Advisors do not provide tax or legal advice. Individuals should seek advice based on their particular circumstances from an independent tax advisor. John F. Ortolf is licensed in the following state(s): AR, AZ, CA, DE, FL, GA, IL, MA, MD, NC, NJ, NM, NY, PA, SC, TX, VA. ©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

### John E. Patterson, Jr.



*CFP®, CPA, MT*

### TFS Securities, Inc

14 Elliott Ave., Ste. 2  
Bryn Mawr, PA 19010  
Office: (610) 525-7400  
Cell: (610) 299-1884  
johnpatterson@tfsrep.com

#### Trusted Investment and Tax Advisor

- Retirement planning and investment management
- Income and estate planning
- Independent, objective financial advice

As a CERTIFIED FINANCIAL PLANNER™ practitioner and CPA with a master's degree in taxation, John helps clients accumulate wealth through prudent investment management combined with strategic income tax deferral and estate tax minimization techniques.

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 TFS Advisory Services, a division of TFS Securities, Inc.



## David S. Pozzi

Member AXA Advisors' Elite Producer Group  
Two-Year Winner



9 East Stow Road • Marlton, NJ 08053  
Office: (856) 751-2665 • Cell: (609) 254-5757  
david.pozzi@axa-advisors.com  
www.oakfinancialpartners.com

### Distinctive Financial Services

- Estate planning strategies
- Retirement and business planning
- Commitment to exceptional client service

My primary focus is working with business owners and families to assist them with their specific insurance and investment planning. I received the Wharton Certificate in retirement planning.

Securities offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Investment advisory products and services offered through AXA Advisors LLC, an investment advisor registered with the SEC. Annuity and insurance products offered through AXA Network, LLC. AXA Advisors and AXA Network do not provide tax or legal advice. Oak Financial Partners is not owned or operated by AXA Advisors or AXA Network. AGE-88195 (09/13)(exp.09/15).

## Michael S. Rosen

Investment Advisor Representative



**LPL Financial**

1864 Rte. 70 E  
Cherry Hill, NJ 08003  
Office: (856) 424-0067  
Michael.Rosen@lpl.com

### A Trusted Advisor

- Comprehensive financial planning
- Strategic and tactical asset management
- Insurance and estate planning

The events of the past few years have created unprecedented challenges to all investors. Michael Rosen's years of experience have enabled him to guide his clients through these difficult times. His focus is helping individuals deal with and adapt to changing market conditions.

A registered investment advisor, Member FINRA/SIPC. Award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2013 Five Star Wealth Managers.

## Robert A. Salon

Managing Director – Investment  
Officer, Senior PIM Portfolio Manager



30 S 17<sup>th</sup> St.  
Philadelphia, PA 19103  
Office: (215) 496-7642  
Toll-free: (800) 331-4262  
robert.salon@wfadvisors.com  
www.robertsalon.net

### Risk-Managed Investment Philosophy

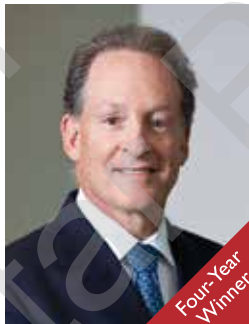
- Goal-oriented investing
- Professional portfolio management
- Personalized client service

Rob takes a personal approach to helping his clients achieve their financial goals. As a trusted advisor, Rob engages his clients in thoughtful conversations and sincerely listens as he helps develop a plan to work towards their objectives. He employs a disciplined, risk-managed investment philosophy that relies on extensive evaluation to construct personalized wealth management strategies for his 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 0813-03936].

## John A. Solis-Cohen

Managing Director – Investment  
Officer



2 Pitcairn Pl., Ste. 200  
165 Township Line Rd.  
P.O. Box 9013  
Jenkintown, PA 19046  
Office: (215) 572-4276  
john.solis-cohen@wfadvisors.com

### Excellence in Wealth Management

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

John Solis-Cohen brings more than 32 years of professional experience providing comprehensive wealth management, advice and strategies. Each client's personal investments, retirement accounts, insurance needs and estate investment planning strategies are integrated into a comprehensive plan seeking to achieve the client's goal using investment parameters that correspond with their risk tolerance.

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0813-03967].



### Adam Soloff

*President and Founder, CFP®, EA*



20 Roy Ln.  
Huntingdon Valley, PA 19006  
Office: (215) 874-7147  
Toll-free: (888) Soloff-5  
Info@SoloffWealth.com  
www.SoloffWealth.com

#### Independent, Experienced, Unbiased

- Utilizes a proprietary planning process
- Focused on building and preserving wealth
- Highly disciplined investment process

Serving select clientele, Soloff Wealth is a comprehensive financial services practice assisting clients to address their most critical goals. Adam is uniquely qualified to oversee complex financial plans from an educated, independent, unbiased perspective.

Honored by this award, Adam would like to thank the clients of Soloff Wealth for their continued trust and confidence.

Securities and Financial Planning through LPL Financial; member FINRA/SIPC.

### Gregg Stein

*Wealth Management Director,  
CFP®, CPA*



751 Arbor Way, Ste. 200  
Blue Bell, PA 19422  
Office: (215) 641-8600  
gregg.stein@mcgladrey.com  
www.mcgladrey.com

#### The Power of Being Understood

- Offers a consultative, holistic approach
- Understands our clients' financial needs
- Provides individualized planning solutions

Thank you for the honor of being selected five years in a row! The client experience is what separates our services from traditional advisory relationships. The decisions and direction for your wealth plan will be objective and managed with your best interests in mind. That's the power of being understood. That's the power of McGladrey.

McGladrey Wealth Management LLC is an SEC-registered investment advisor.

### Christopher G. Steinhauer

*Vice President, Financial Advisor,  
Portfolio Manager, CFP®*



#### Morgan Stanley

1650 Market St.  
Philadelphia, PA 08062  
Office: (215) 963-3884  
Christopher.Steinhauer@ms.com  
morganstanleyfa.com/christopher.steinhauer

#### Create, Accumulate, Preserve Wealth

- Customized retirement and income planning
- Disciplined, rules-based investing
- Risk management and tax efficiency

I dedicate my practice to helping individuals, families and businesses develop comprehensive wealth management strategies tailored to their specific goals. With a focus on mitigating risk and reducing volatility during uncertain times, my mission is to provide unparalleled expertise and integrity to ensure long-term success. With a proven track record of client satisfaction, I look forward to helping you navigate your financial future.

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

### Robert P. Tomasulo

*CFP®, Managing Director –  
Investment Officer*



1010 Stony Hill Rd., Ste. 100  
Yardley, PA 19067  
Toll-free: (866) 497-3300, Ext. 3304  
Direct: (215) 497-3304  
robert.tomasulo@wfadvisors.com

#### Advice and Service You Can Count On

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

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

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. The Premier Advisors designation is held by a select group of Financial Advisors within Wells Fargo Advisors based on many factors including production. [CAR 0913-01317].





### Steven Vitanza



Financial Advisor,  
CFP®, ChFC®, CLU®



1105 Laurel Oak Rd., Ste. 142  
Voorhees, NJ 08043  
Office: (856) 741-8000  
steven.x.vitanza@ampf.com  
www.ameripriseadvisors.com  
financialplanningassociation.com

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

The strong and growing foundation of my practice is due to loyal, long-term client relationships and excellent support staff. A major objective of my practice has always been to understand the immediate and long-term financial planning needs of each client. Then, all necessary steps are taken in an attempt to meet those individual goals. Thank you to everyone that has worked with me over the years.

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.

### Yong Wang



CERTIFIED FINANCIAL PLANNER™  
practitioner, ChFC®, CLU®

#### Advanced Financial Strategies, LLC

One Oxford Valley, Ste. 707  
Langhorne, PA 19047  
Office: (215) 757-2535  
ywang@wangfinancialplanning.com

#### Wealth Protection

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

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

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

### Peter R. Wechsler



Registered Investment Advisor



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

#### Preserve • Protect • Plan

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

*Our areas of focus include retirement, financial and estate planning.*

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

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

### Michael P. Wolfgang



Senior Vice President,  
Wealth Advisor

#### Morgan Stanley

1650 Market St., 42<sup>nd</sup> Fl.  
Philadelphia, PA 19103  
Office: (215) 854-6086  
michael.p.wolfgang@morganstanley.com  
www.morganstanleyfa.com/wolfgang

#### Preserving Wealth for Generations

- Planning based on you and your life
- Business monetization and succession
- Family advisory services

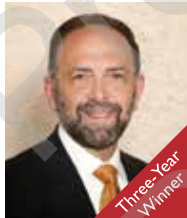
I believe that success in achieving important financial goals starts with a comprehensive wealth strategy. I will help you define what is most important to you and then formulate the strategies that are suited for your needs; whether you are accumulating wealth or investing for income, solidifying your retirement plan or devising a distribution approach that meets your lifestyle and legacy goals.

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.



### Joseph Amodei

Private Wealth Advisor, CERTIFIED FINANCIAL PLANNER™ practitioner



1 Righter Pkwy., Ste. 250  
Wilmington, DE 19803-1534  
Office: (302) 656-7773, Ext. 11  
joseph.c.amodei@ampf.com  
www.josephamodei.com

I strongly believe that having an ongoing relationship with a financial advisor is one of the most valuable investments you can make. My goal is to provide you with financial guidance on what matters most to you.

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.

### Giovanni S. Astorino

Financial Advisor, CRPC®



1618 Dillon Rd.  
Maple Glen, PA 19002  
Office: (215) 646-6141  
Cell: (215) 740-5998  
John.astorino@securitiesamerica.com  
gsawealthmanagement.com

Giovanni (John) specializes in implementing wealth management strategies with an emphasis on generating retirement income and constructing portfolios designed to reduce risk and maximize returns.

Securities offered through Securities America, Inc., Member FINRA/SIPC and Advisory Services offered through Securities America Advisors, Inc., an SEC-Registered Investment Advisory Firm, Giovanni Astorino, Representative. GSA Wealth Management and the Securities America Companies are not affiliated.

### Elizabeth R. Barker

Vice President, Financial Advisor



RBC Wealth Management

181 Washington St.,  
Six Tower, Ste. 500  
Conshohocken, PA 19428  
Phone: (484) 530-2806  
liz.barker@rbc.com  
www.lizbarker.com

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

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

### Brooke A. Bees

Financial Advisor, CFP®



Mercer Global Advisors  
150 N Radnor Chester Rd., C-100  
Radnor, PA 19087  
Office: (610) 862-1086  
brooke.bees@merceradvisors.com  
www.merceradvisors.com

Brooke has been providing financial advice for the owners of closely held businesses and high-net-worth individuals since 1999. She is committed to educating and providing clients with comprehensive wealth planning solutions.

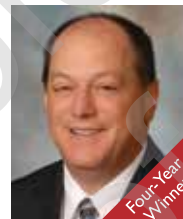
Mercer Global Advisors Inc. is registered with the Securities and Exchange Commission and delivers all investment-related services. Mercer Advisors Inc. is the parent company of Mercer Global Advisors Inc. and is not involved with investment services.

“Financial planning is a holistic approach to financial well-being.”

— Five Star award winner

### Marc J. Bernstein

JD, ChFC®, CLU®, CAP®, Financial Representative



610 W Germantown Pike,  
Ste. 200  
Plymouth Meeting, PA 19462  
Phone: (610) 832-9330  
marc@marjbernsteins.com

Using our unique process we help people accomplish their lifetime and legacy goals. It is very fulfilling to help family-owned businesses and entrepreneurs accumulate wealth, safeguard assets and create a legacy for future generations.

Securities products and investment advisory services offered through New England Securities Corp (NES), (member FINRA/SIPC), and a Registered Investment Adviser. CFG is not affiliated with NES. L0913341676[exp1014][DE,FL,IA,MN,NU,NY,PA]

### Ken Brackett

President

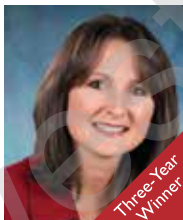


Lighthouse Financial  
501 Silverside Rd., Ste. 117  
Wilmington, DE 19809  
Office: (302) 351-5660  
Fax: (302) 351-4953  
kenbrackett@mylighthousefinancial.com  
mylighthousefinancial.com

Whether you are looking for wealth management, estate planning, tax efficiency, retirement plans or wealth transfer, Lighthouse Financial is your local hometown office where you will not be treated like a faceless account number.

### Kimberly Brumbaugh

Founder and CEO



760 Constitution Dr., Ste. 100  
Exton, PA 19341  
Office: (610) 458-2495  
brumbaughwealth.com

Adaptive investing and tailored plans to match income with expenses designed for your lifestyle in retirement. Creating confidence and strong relationships for individuals, families, executives and business owners.

Kimberly Brumbaugh is a registered representative of Lincoln Financial Advisors Corp. Securities and investment advisory services offered through Lincoln Financial Advisors Corp., a broker/dealer (member SIPC) and registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. CRN201308-2083926.

### Joseph Cafiso

Investment Advisor, ChFC®



100 W Third Ave., Ste. 300  
P.O. Box 346  
Conshohocken, PA 19428  
Phone: (610) 940-1904  
jcafiso@lkcp.net  
www.lkcp.net

For more than 25 years, Joseph has worked closely with both individual and corporate clients, advising them on the accumulation and preservation of wealth. Through diligent planning and his personal involvement, he makes sure each plan is meeting his client's goals and objectives.

Securities offered through the O.N. Equity Sales Company. Investment Advisory Services offered through O.N. Investment Management Company. Member FINRA/SIPC.



**Michael Chiappinelli**  
MBA, Divisional Vice President



**AXA Advisors**  
40 Monument Rd.  
Bala Cynwyd, PA 19004  
Office: (610) 660-4057  
michael.chiappinelli@axa-advisors.com  
www.michaelchiappinelli.com



I am honored and grateful to be selected as a three-time Five Star Wealth Manager. As a financial professional, I am dedicated to helping my clients build secure financial futures. My team places a strong emphasis on developing long-term relationships and understanding the goals of our clients.

Securities Offered through AXA Advisors, LLC (NY, NY 212-314-4600), member FINRA, SIPC. Annuity and insurance products offered through AXA Network, LLC. AGE-87976 (08/13) (exp. 08/15).

**Christopher W. Clavin**  
Sr. Vice President – Investments, Sr. PIM Portfolio Manager, CIMA®



1000 Chesterbrook Blvd., Ste. 101  
Berwyn, PA 19312  
Direct: (610) 648-8908  
Toll-free: (800) 283-7050  
chris.clavin@wfadvisors.com  
scgwealth.com



My team's focus is our long-term client relationships that are based on trust, integrity and satisfaction. We align our interests with those of our clients by utilizing a fee-based investment strategy.

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 CAR-0813-04301].

**Anita T. Conner**  
Managing Partner, CPA, MST, CFP®



**Anita T. Conner & Associates, P.C.**  
8000 Old York Rd.  
Elkins Park, PA 19027  
Office: (215) 782-8833  
aconner@atconnercpa.com  
www.atconnercpa.com



Making the difference for more than 25 years! Providing accounting, tax and financial planning, insurance and investment advisory services. Reducing taxes, increasing and protecting wealth for our clients.

Securities and Investment Advisory Services offered through H. Beck, Inc. Member FINRA/SIPC. H. Beck, Inc. and Anita T. Conner & Associates, P.C. are not affiliated.

**Seth J. Diener**  
Financial Advisor, Wealth Consultant



**Nationwide Securities, LLC**  
Diener Money Management  
Barton Insurance Group  
406 Norristown Rd.  
Horsham, PA 19044  
Office: (215) 675-3030  
dieners@nationwide.com



Our mission is to make a positive difference in the lives of our clients through demonstrating honesty, integrity and respect. I aim to build lifelong client relationships done through sensitivity to each financial situation because I know that you have unique needs.

Securities and Investment Advisory Services offered through Nationwide Securities, LLC, member FINRA, SIPC, and a Registered Investment Advisor. DBA Nationwide Advisory Services, LLC. in AR, FL, IL, NY, TX and WY. Representative of Nationwide Life Insurance Company, affiliated companies and other companies. FEM-3741A0.1 (09/2013).

“If you're in this business for money alone, you will never make it. You have to genuinely want to make a difference in your clients' lives.”

— Five Star award winner

**Michael Dinich**  
Registered Financial Consultant



**YourMoney Matters**  
600 W Germantown Pike,  
Ste. 400  
Plymouth Meeting, PA 19462  
Office: (800) 729-1564  
www.michaeldinich.com



Helping folks avoid the mistakes most people make in retirement, estate and tax planning. An Ed Slott Master Elite IRA Advisor, Mike has appeared on the “Consumer’s Advocate” show on NBC, ABC, CBS and FOX affiliates across the country, in the *Wall Street Journal* and *USA Today*.

**Scott D. Edelman**  
President



777 Township Line Rd., Ste. 260  
Yardley, PA 19067  
Phone: (215) 579-5601  
Scott@EWMGINC.com  
edelmanwealthmanagement.com

Providing the wisdom to accumulate, protect and transfer your assets.

Specializing in life, long-term care, health insurance, retirement planning, strategic investment allocation and employee benefits.

Securities and Advisory services offered by Signator Investors, Inc., member FINRA/SIPC.

**Henry J. Faragalli III**  
Senior Vice President, Financial Advisor



RBC Wealth Management®

181 Washington St., Ste. 500  
Conshohocken, PA. 19428  
Phone: (484) 530-2807  
Toll-free: (877) 530-3060  
henry.faragalli@rbc.com

Henry J. Faragalli III has more than 20 years of experience helping families and business owners achieve their financial goals. He specializes in bonds, capital markets and lending with a primary goal of asset preservation and long-term stability.

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

**Byron A. Frey**  
CFP®, Private Wealth Manager



15 Folsom Ave.  
Cape May, NJ 08204  
Cell: (609) 742-1350  
frey@thinkingbeyond.com  
thinkingbeyond.com



Creative Planning has been ranked as *Barron's* 2013 No. 1 Independent Advisor in America. Areas of focus: investment management, financial planning, estate planning, tax planning and charitable planning.

Creative Planning manages more than \$7 billion for clients in all 50 states.



Guido Gaeffke



### 1847Financial

161 Washington St., Ste. 700  
Conshohocken, PA 19428  
Office: (610) 771-1017  
ggaeffke@1847financial.com  
www.1847financial.com

I help my clients get towards the top of the mountain. Meanwhile, I formulate strategies how to get down safely so that retirement can be enjoyed.

Registered Representative of, and Securities and Investment Advisory Services offered through Hornor, Townsend & Kent, Inc. (HTK). Registered Investment Advisor, Member FINRA/SIPC. Phone: (610) 771-0800.

1847Financial is not affiliated with Hornor, Townsend & Kent, Inc. A3YK-0802-06E2

William F. Geilfuss III

Financial Advisor



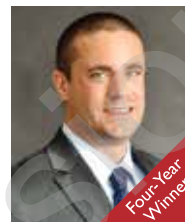
600 N Jackson St., Ste. 305  
Media, PA 19063  
Direct: (610) 891-2865  
Toll-free: (800) 434-1776  
bgeilfuss@bestvest.net

We focus on investments and retirement income and planning. Providing personalized investment advisory services to individuals, businesses and institutions with more than 33 years of experience.

Member FINRA/SIPC.

Michael L. Hartnett

CFS®, CRPC®, Financial Advisor, Business Financial Advisor



161 Washington St., Ste. 1300  
Conshohocken, PA 19428  
Office: (610) 825-9055  
michael.l.hartnett@ampf.com  
www.ameripriseadvisors.com/michael.l.hartnett

As a financial advisor, Michael helps clients feel confident about their financial future. He works with individuals and businesses to align their financial plans and 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. Abramson, Hartnett & Associates A financial advisory practice of Ameriprise Financial, Inc.

Frank S. Hennessey

ChFC®



Premier Planning  
Group, Inc.  
1260 Valley Forge Rd.  
Phoenixville, PA 19460  
Phone: (610) 917-9600  
fhennessey@aicinvest.com

Frank is committed to helping clients achieve financial goals for themselves and their businesses by providing strategies for wealth accumulation, preservation and transfer. Areas of experience: retirement planning, estate planning, executive compensation, tax strategies.

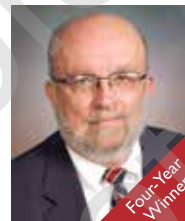
Securities and investment advisory services offered solely through Ameritas Investment Corp. (AIC). Member FINRA/SIPC. AIC and Premier Planning Group, Inc. are not affiliated. Additional products and services may be available through Frank Hennessey or Premier Planning Group, Inc. that are not offered by AIC.

“Success requires  
patience, discipline  
and diligence.”

— Five Star award winner

Thomas R. Henry

Financial Representative



Lincoln Investment  
Planning, Inc.  
101 West Ave., Ste. 200  
Jenkintown, PA 19046  
Toll-free: (800) 242-1421,  
Ext. 1553  
therry@lincolninvestment.com  
www.lincolninvestment.com

The trust and confidence of my clients is the foundation of my practice. I want to thank them again for the privilege of serving as their financial advisor.

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

Bruce Everett Hunt

Founder and President



Rose Valley Asset  
Management, LLC  
21 West Front St.  
Media, PA 19063  
Phone: (610) 544-0900  
bhunt@rosevalleyasset.com  
www.rosevalleyasset.com

We provide comprehensive financial planning and investment advisory services to individuals and institutions. As an independent fee-only advisor, our clients receive objective, thoughtful advice which addresses their specific financial circumstances.

Rose Valley Asset Management, LLC is a Registered Investment Advisory Firm.

Scott E. Jones

Founder and Financial Advisor, CRPC®, RFC®



1300 Rt. 73, Ste. 201  
Mt Laurel, NJ 08054  
Office: (856) 283-3959  
scott@joneswm.com  
www.joneswm.com

Get real answers. We remove the guesswork from wealth and retirement planning. Call today for a complimentary consultation (\$400 value).

Investments offered through Investors Capital Corp. Member FINRA/SIPC. Advisory services offered through Investors Capital Advisory. Broker Dealer (800) 949-1422.

Jim Lynch

President, AIF®



54 Friends Ln., Ste. 112  
Newtown, PA 18940  
Toll-free: (877) 772-3744  
Direct: (215) 579-2655  
jlynch@affinitywm.com  
www.affinitywm.com

As an independent financial advisor, I can help you craft a customized plan centered on what's important to you. Our company philosophy is based on caring for our clients in the way we would want for ourselves — treating clients like people, not like portfolio balances.

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



**Bronwyn L. Martin**  
Financial Advisor, ChFC®, MBA, CFS®, CRPC®, CMFC®



107 W State St.  
Kennett Square, PA 19348  
Office: (610) 444-8312  
bronwyn.x.martin@ampf.com  
www.ameripriseadvisors.com/bronwyn.x.martin

Listening is the key to allowing me to align your goals with a plan of action that can be adjusted over time as your needs change. My areas of focus include women's financial strategies, retirement planning strategies, charitable giving, domestic partner planning.

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.

**James McLaughlin**  
Financial Advisor, Vice President – Investments



77 Lancaster Ave.  
Malvern, PA 19355  
Phone: (610) 251-5396  
james.mclaughlin@wellsfargo.com



James has more than 20 of years assisting clients with their financial needs. Investment, retirement and estate investment planning.

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, member SIPC, is a registered broker dealer and a separate non-bank affiliate of Wells Fargo & Company [CAR 0813-05924].

**Investment and Insurance Products:**

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

**Adam J. Murray**  
Financial Advisor and Portfolio Manager



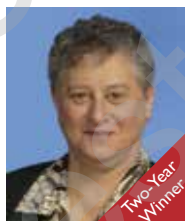
**Morgan Stanley**

One Liberty Pl.  
1650 Market St., 42<sup>nd</sup> Fl.  
Philadelphia, PA 19103  
Direct: (215) 963-3857  
adam.murray@morganstanley.com  
morganstanleyfa.com/adam.murray

Adam develops and implements wealth management strategies for clients by concentrating on financial planning, portfolio construction and risk management. He is dedicated to delivering highly responsive service and individualized solutions to help his clients achieve their personal goals.

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

**Carol Peckman**  
Financial Advisor



101 West Ave., Ste. 200  
Jenkintown, PA 19046  
Direct: (215) 885-7115, Ext. 1709  
cpeckman@lincolninvestment.com  
www.lincolninvestment.com



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

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

“You will never get rich by just saving money — you must invest in opportunities to build wealth.”

— Five Star award winner

**Michael L. Rifkin**  
Senior Vice President, Branch Manager, CFP®, CRPC®



**Morgan Stanley**

17 W Gay St., Ste. 200  
West Chester, PA 19380  
Direct: (610) 430-1932  
Toll-free: (800) 745-1324  
michael.l.rifkin@ms.com  
fa.morganstanley.com/michaelfrifkin



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

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

**Richard Robbins**  
Managing Director – Investments, Accredited Asset Mgmt. Specialist



525 Route 73 N, Ste. 400  
Marlton, NJ 08053  
Toll-free: (800) 395-7630  
richard.robbins@wfadvisors.com



Mr. Robbins believes in taking the least risk necessary to meet personal goals. He also plans for retirement income after the paycheck stops.

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 0813-02063].

**Investment and Insurance Products:**

**NOT FDIC-Insured | NO Bank Guarantee | May Lose Value**

**Hugo M. Rocha**  
Financial Advisor, Assistant Vice President – Investments



2349 Street Rd.  
Bensalem, PA 19020  
Phone: (215) 638-8143  
Toll-free: (888) 800-3567  
Hugo.Rocha@wellsfargo.com  
www.wfadvisors.com/hugo.rocha

As a financial advisor with Wells Fargo Advisors, I can deliver a full range of investment planning solutions tailored to your unique needs.

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC, is a registered broker-dealer and a separate non-bank affiliate of Wells Fargo & Company. [CAR 0913-02265].

**Investment and Insurance Products:**

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

**Jordan N. Rosen**  
Director, Estate and Trust Section, CPA, AEP®



West Chester, PA 19380  
Wilmington, DE 19805  
Phone: (610) 537-5200  
Phone: (302) 225-0600  
jrosen@belfint.com  
www.belfint.com



Through questioning, sifting and sorting, Jordan filters all of the details of estate planning and net-worth scenarios to come up with a succinct tax plan for his clients. He helps them make unbiased, clear choices while advocating for their best estate plan. He enjoys getting his clients' "ducks in a row," minimizing taxes and organizing their financial affairs.



**Stephen R. Schaeffer**  
First Vice President – Financial Advisor



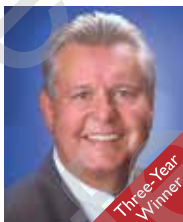
**Morgan Stanley**

One Liberty Pl.  
Philadelphia, PA 19103  
Direct: (215) 854-6041  
Stephen.r.schaeffer@ms.com  
morganstanleyfa.com/srschaeffer

Steve provides comprehensive financial planning and portfolio management to many high-net-worth individuals and families. Steve has been recognized as a 2010, 2011, 2012 and 2013 Five Star Wealth Manager.

©2013 Morgan Stanley Smith Barney LLC. Member SIPC.

**Frank Sciecinski**  
President



**SCIECINSKI WEALTH MANAGEMENT**  
1127 Dodgson Rd.  
West Chester, PA 19382  
Office: (484) 315-8239  
www.sciecinski.com

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

Securities and Financial Planning offered through LPL Financial, a Registered Investment Advisor. Member FINRA/SIPC.

**James R. Sgro**  
Senior Vice President



**KARR BARTH ASSOCIATES INC.**  
40 Monument Rd.  
Bala Cynwyd, PA 19004  
Office: (610) 660-4483  
James.Sgro@axa-advisors.com

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

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

**James Verros**  
CERTIFIED FINANCIAL PLANNER™ professional, CLTC



**LINCOLN INVESTMENT**  
Embrace the Future®  
101 West Ave., Ste. 200  
Jenkintown, PA 19046  
Office: (800) 242-1421, Ext. 1232  
Direct: (215) 885-7115, Ext. 1232  
jverros@lincolninvestment.com

We are honored to be recognized for our efforts as personal financial advisors. For more than 30 years, we have been working to help simplify and provide clarity and organization to financial matters for our clients. We believe in creating lasting relationships of mutual trust. Retirement income planning is a special focus of our practice.

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

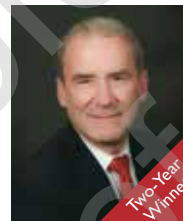
**Thomas H. Watkins**  
Financial Advisor



**LINCOLN INVESTMENT**  
Embrace the Future®  
101 West Ave., Ste. 200  
Jenkintown, PA 19046  
Direct: (215) 887-8111, Ext. 1507  
Office: (215) 885-7115, Ext. 1507  
twatkins@lincolninvestment.com  
www.lincolninvestment.com

Thomas Watkins has been in the financial services field for more than 25 years and is a graduate of Duke University and LaSalle University School of Business. He was inducted into Lincoln's Hall of Fame in 2005.

**Thomas W. Weirich**  
First Vice President – Investment Officer



**WELLS FARGO ADVISORS**  
525 Rte. 73 N, Ste. 400  
Marlton, NJ 08053  
Phone: (856) 988-4271  
thomas.weirich@wellsfargoadvisors.com  
wellsfargoadvisors.com/thomas.weirich

My mission is to help you thrive and prosper. I focus on personalized investment planning for sudden money and life's transitions, as well as income strategies, professional portfolio design and management services. I have 28 years' experience as a trusted advisor.

Advisor selection is not reflective of individual client satisfaction or future performance. Please see the introduction section for important information on the scope of the award and the Five Star selection process. Wells Fargo Advisors, LLC, Member SIPC. [CAR 0813-03495].

**W. Ross Young**  
LPL Registered Representative



**WHARTON ADVISORY GROUP**  
148 E Lancaster Ave.  
Wayne, PA 19087  
Phone: (610) 293-9000  
Fax: (610) 293-9930  
WRY@Whartonag.com  
www.whartonag.com

Our mission is designed with the goal of helping create actionable plans that effectively accumulate, preserve and transfer your wealth. Through identifying and addressing all of your financial needs, we deliver more value than just investment advice.

Securities offered through LPL Financial. Member FINRA/SIPC. Investment advice offered through Wharton Advisory Group, a registered investment advisor and separate entity from LPL Financial.

*"Wealth will only come as a result of living beneath your means. Saving even a small amount every month can grow into something significant."*

— Five Star award winner

