



2014 Philadelphia Five Star Wealth Managers

A Select AWARD

Finding a wealth manager who suits your needs can be a daunting task. In fact, many consumers have a hard time figuring out where to even begin.

Sometimes, a few simple questions can set one off on the right path.

Asking a wealth manager what makes working with him or her a unique experience can help you understand how they work and if their style meshes with your own. Further, asking a financial advisor to talk about any specialties they might have can help uncover skills you might find useful.

Ultimately, how do you find an experienced wealth manager who you feel comfortable working with? One who has high retention rates? One who has undergone a thorough complaint and regulatory review? One who has tenure in the industry?

Philadelphia magazine and Five Star Professional partnered to find wealth managers who satisfy 10 objective eligibility and evaluation criteria. Among many distinguishing attributes, the average one-year client retention rate for this year's award winners is more than 96 percent. Although this list is a useful tool for anyone looking for help in managing their financial world or implementing aspects of their financial strategies, it should not be considered exhaustive. Undoubtedly, there are many excellent wealth managers who, for one reason or another, are not on this year's list.

In order to consider a broad population of high-quality wealth managers, award candidates are identified by one of three sources: firm nomination, peer nomination or pre-qualification based on industry standing. Self-nominations are not accepted. Philadelphia award candidates were identified using internal and external research data.

Determination OF AWARD WINNERS

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2014 Five Star Wealth Managers.

Eligibility Criteria - Required

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

Evaluation Criteria - Considered

6. One-year client retention rate.
7. Five-year client retention rate.
8. Non-institutional discretionary and/or non-discretionary client assets administered.
9. Number of client households served.
10. Education and professional designations.

Research DISCLOSURES

- Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers.
- The Five Star award is not indicative of the wealth manager's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or *Philadelphia* magazine.
- Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future.
- Five Star Professional is not an advisory firm, and the content of this article should not be considered financial advice. For more information on the Five Star award and the research/selection methodology, go to www.fivestarpromotional.com.
- 4,438 award candidates in the Philadelphia area were considered for the Five Star Wealth Manager award. 856 (approximately 20 percent of the award candidates) were named 2014 Five Star Wealth Managers.

Regulatory Review

As defined by Five Star Professional, the wealth manager has not:

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

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.

For more information on the program, go to FiveStarProfessional.com/awards/cpa_epa_wm_program.php.

Blue Bell Private Wealth Management

Proactive Risk Management With Four Five Star Wealth Managers



Left to right: Two-year winner Jon Sobotkin, three-year winner J. Scott Miller, Jr., two-year winner Justin Capetola, three-year winner J. Scott Miller

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 built with a combined experience of 75 years among our Five Star Wealth Managers. As an independent, fee-only advisor, our income is earned solely from our clients. Our loyalty is to them, not Wall Street or a large bank. We do not 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. broke into 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 complimentary 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

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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.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

Richard A. Becker

Providing Tailored Investment Strategies to Help Accumulate, Manage and Transition Wealth



Three-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 26 years
- Uses client-centered approach to investment and retirement strategies
- Builds relationships on trust, integrity and objective advice

With more than 26 years of investment industry experience, Rich helps clients establish investment objectives and maintain a financial roadmap to help build wealth. He relies on his vast investment experience and a degree in economics from the Wharton School of Business to provide insight and advice in today's market. His recommendations and decisions are based upon each client's unique needs, risk tolerance and financial goals.

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



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Sterling Investment Advisors, Ltd.

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



Left to right: Three-year winner Timothy Flatley, David Newcomb, Michelle Smaltz, Paul McClatchy, Lisa Curcio, Matthew Croley, two-year winner Sean Flatley

Areas of Focus: Goal Setting and 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, *SmartCEO* 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.

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Securities offered through Purshe 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.

Purshe Kaplan Sterling Investments and Sterling Investment Advisors, Ltd. are not affiliated companies.

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The Stribrny Group at Morgan Stanley

A Customized Approach for the Individual Investor



Left to right: **Marisa Varano**, Client Service Associate; **Joseph R. Croll**, Financial Advisor; **Rose DeFalco**, Portfolio Associate; **three-year winner Dirk Stribrny**, CFP®, Financial Advisor; **Susan Sussman**, Senior Client Service Associate; **Kevin Sives**, Financial Advisor

Personalized access to global resources and products

- Executive financial services, section 16 officers and directors, 10b5-1 plans
- Financial planning, retirement planning, estate planning strategies
- Access to banking, lending services, trust services, philanthropic services

To create fully customized investment plans for a diverse group of clients with a broad range of financial goals, Dirk begins with the same question: "What is the least amount of risk needed to help achieve an acceptably high probability of reaching this client's objectives?" This commitment drives him

to seek out promising investment and wealth management strategies that might be applied to the benefit of our clients. With a full, open investment platform, he provides access to the extraordinary depth and breadth of resources needed to address any financial challenge.

Morgan Stanley

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Fairman Group Family Office

Improving Lives of High-Net-Worth Individuals and Families



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

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

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WhartonHill Advisors

Retirement Plan Fiduciary Consulting and Investment Advisory Services



Left to right: Dan O'Sullivan, AIF®; Richard Hepp; Tom Conroy; Jessica Bachinsky; Connie Geist; Karen McCloskey, AIF®; 2014 winner Andrew J. DeGroat, AIF®; Maureen Gillespie; John Wenz

A comprehensive qualified plan assessment can identify risks, gaps and deficiencies

- Retirement plan investment fiduciary services, 3(21) or 3(38)
- Coordinate employee communication and education services
- Comprehensive vendor benchmarking and due diligence services

WhartonHill Advisors provide independent, client-focused retirement plan advisory and consulting services on a co-fiduciary basis that qualified plan trustees and fiduciaries need to satisfy their duties and obligations outlined within ERISA.

Starting with our first 401(k) clients in 1990, we understood the need for independent, specific consulting services that benefited both plan sponsors and their employees.

Our knowledge, dedication and experience help deliver comprehensive services in areas such as plan design assistance, investment due diligence, employee education and vendor management.

You and your plan participants come first with us. Discover the benefits of our fiduciary experience, tactical guidance and unbiased advice.



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Investment advice offered through WhartonHill Advisors, a registered investment advisor and separate entity from LPL Financial.

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Kenneth W. Rudzinski

Serve First, Serve Last, Serve Always



Left to right: Pat Bryant; Christina Jensen; 2014 winner Kenneth W. Rudzinski, CFP®, CLU®, ChFC®, CRPC®, CASL®, CAP®; Lori Rutkowski; Alex Rudzinski

*Wealth Management,
Retirement Income Solutions,
Customized Legacy Planning*

- We specialize in tax-efficient wealth creation, distribution and preservation solutions
- We build the detailed road map to your retirement and financial and legacy goals
- We customize your planning with a concierge level of service that is second-to-none

Because we have over 40 years of experience and work predominately with high-net-worth families, we have developed a thorough understanding of the unique problems and opportunities that you may confront. This translates into a proven ability to obtain measurable and meaningful results for you, your business and, ultimately, your family. But we don't stop there. We have access to the pre-eminent ideas our company offers and provide you with confidential, highly customized, second-to-none personal service. "Serve first, serve last, serve always" is the LFA motto and mission.

Ken Rudzinski is a partner at Heritage Financial Consultants, LLC, a full-service, independent wealth management firm. We are founded on the principle that the client relationship, customer service, prudent recommendations and access to quality research, products and solutions ultimately define our place in the financial services industry. Our firm currently has over \$2.6 billion of client-invested assets. With more than 20 associates and a national presence, the firm has been ranked by *Inc. 5000* as one of the fastest growing companies since 2010.



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Paul T. Murray

Helping You Make Smart Financial Decisions



Three-year winner Paul T. Murray, ChFC®, CDFIA™

*Focusing on Your Goals, in
All Aspects of Your Life*

- Goals-based financial planning
- Experienced investment management
- Divorce financial advice and planning

Beginning his career in wealth management in 2000, Paul T. Murray has seen the best and the worst of the financial markets. He will focus on where you are most financially vulnerable by addressing your uncertainties and needs, such as income in retirement, financial security post-divorce and education funding. Once your unique goals have been established, he'll apply risk-managed, tax-sensitive investment strategies designed to help you pursue them. Together, you can make smart financial decisions.



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No strategy can assure success or guarantee against loss. Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Private Advisor Group, a registered investment advisor and separate entity from LPL Financial.

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Roffman Miller Associates

We Don't Just Build Portfolios. We Build Relationships.



*Individual Portfolio
Construction, Customized
Planning*

Left to right: Mark Frombach, CFA, MBA; 2014 winner Bob Hofmann, CFP®; three-year winner Peter Miller, Founder; Paulette Greenwell, CFA, MBA; 2012 winner Ryan Crooks, MBA; F. Tucker Schade; Susan Arnold; Kevin Cooke, CFP®, MBA; Lori Hartman

- Helping clients reach their financial goals for the last quarter century
- Tax-efficient and risk-conscious wealth management
- A no-conflict, fiduciary partner working for the best interest of clients

Roffman Miller Associates was founded in 1990. Through all the economic ups and downs, the firm has upheld an important mantra: stay the course. As the firm's successful history proves so well, long-term investing is the most effective way to enhance wealth. As each individual has varying goals, obligations and risk factors, our team listens and takes a customized approach to our client's portfolios.



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Jeffrey R. Schulte

We Offer Preeminent Comprehensive Wealth Management



Left to right: Teresa Bush, Client Manager; 2014 winner Jeffrey R. Schulte, ChFC®, Partner; Beth Chapman, Director of Financial Planning

"To share an inheritance is a financial and emotional experience." — JRS

- We lead with advice in the creation of your money management strategies
- Family dynamics drive the formation of a wealth management plan
- We create personal, customized financial plans

Jeff Schulte is a partner at Cantor Fitzgerald Wealth Partners. He has over 30 years of experience in wealth management. Past accomplishments include being founder of eMoney Advisor and Wharton Business Group. Jeff holds a bachelor's degree in economics from the University of Pennsylvania.



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The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

Financial Coach Retirement Gameplan™



Left to right: Carmen Mulhern; two-year winner Jeff Mastronardo, CFP®, ChFC®; 2012 winner Jim McLaughlin, CFP®; Becky Mulhern, RP; three-year winner Owen Mulhern, CFP®; Meghan Tait; Mike Traynor, CFA®, MBA

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- How do we maintain control over our lives in retirement and not let the markets control us?
- How much income do we take and how do we take it? How do we verify that amount?
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At Financial Coach, the mission of our gameplan™ process is to put you, our client, in the best position to succeed. Truly knowing who you are is the launchpad for that mission. With transparency and straight talk, we address your most pressing fears and align our guidance with your unique hopes and dreams. Our team of coaches allows us to see your whole picture, make the complex seem simple and turn challenges into opportunities. Begin your retirement gameplan™ today!



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Citadel Investment Services Team

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Left to right: Seth Borders, Joseph P. Mylotte, Clinton Smedley, 2014 winner David B. Layo, two-year winner John G. Kane, 2012 winner Jim McCrudden, three-year winner Kevin J. McDermott, A.J. Hiller

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Left to right: Dana Rising; Erin Cresko; two-year winner Danielle R. Page, CFP®; Anna Matos

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Left to right: Pamela B. Cohen, Client Associate; **three-year winner Stephen G. Frank**, Managing Director – Investment Officer; Derek R. Brooks, CFP®, Financial Consultant

Stephen Frank started his career committed to the same principles that still guide his practice today: integrity, objectivity, independence and trust. Together with his team, he has built a highly successful business through hard work and superior service, benefiting from word-of-mouth referrals from existing clients and professional contacts. With over 50 years of combined experience, the Frank Financial Consulting Group of Wells Fargo Advisors serves a wide range of high-net-worth clients, including small-business owners, professionals and corporate 401(k) plans.

Stephen G. Frank

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- Providing sound investment advice and superior service
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THREE-YEAR WINNER

Left to right: Three-year winner David J. Kron, Managing Director – Investments; 2014 winner Matthew S. Cass, CRPC®; Financial Consultant; three-year winner Andrew M. Polis, Managing Director – Investments

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TWO-YEAR WINNER

Two-year winner Jill Broder Steinberg

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

Education: Wharton MBA, Princeton University BA.

Jill Broder Steinberg

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- Focus clients on achieving financial and life goals
- Personalized service and diversified investment strategies



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Rosemary G. Caligiuri



Three-year winner Rosemary G. Caligiuri, President, CASL*

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

Rosemary G. Caligiuri (dba Harvest Group) is a registered representative offering securities and advisory services through Centaurus Financial Inc., Member FINRA and SIPC, a registered broker-dealer, and a registered investment advisor. Supervisory Branch: 3902 State Street, Suite 101, Santa Barbara, CA 93105, 1-888-569-1982. Harvest Group Financial Services and Centaurus Financial are not affiliated.

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www.harvestgroupfinancialservices.com

Bob Lankin Fred Bremier Kevin Kane



Left to right: 2012 – 2014 winner Fred Bremier III, Financial Advisor;
2012 – 2014 winner Bob Lankin, J.D., CFP®, CEP®, Branch Manager;
2013 – 2014 winner Kevin Kane, Financial Advisor

With more than 75 years of combined industry experience, Fred, Bob 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.

- 100 percent committed to our clients
- Goal planning and monitoring
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Left to right: Kelly Cullen, CIMA®; 2014 winner Joslyn Ewart, CFP®; Steven Schaad; Mckenzie Frankel, CFP®

In everything we do, we believe in maximizing potential. We believe in thinking differently about money. We partner with clients to help them make informed decisions, so they may achieve all that is important to them. We serve as wealth managers because we have found that most affluent clients want help with their entire financial lives. Our highly systemized consultative process addresses wealth enhancement, wealth transfer, wealth protection and charitable giving.

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Left to right: Timothy Sabol, Financial Advisor; two-year winner Ayesha Selden, Financial Advisor; three-year winner Terry Jue, Financial Advisor; two-year winner Christy Neill, Financial Advisor; two-year winner David Sacker, Financial Advisor

We believe success should be measured not just by your financial well-being, but by how confident you feel about your future. We specialize in the financial planning, investment advice, insurance and complex estate planning strategy needs of private individuals, nonprofits and small businesses. Our mission is to help you reach your financial goals through an ongoing relationship based on personalized, knowledgeable advice.

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- Customized approach to financial planning
- Committed to providing thoughtful guidance and personalized service



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Left to right: Front row: **2014 winner Stephen Gitter**, Senior Vice President – Investments; **two-year winner Frank Brodsky**, Senior Vice President – Investments
Back row: **Two-year winner Steve Kanteliotis**, Senior Vice President – Investments; **2014 winner David Engel**, CFP®, First Vice President – Investment Officer; **Tom Penrose**, Senior Vice President – Investment Officer

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- Client-centered approach to investment strategies



Three-year winner William J. Mastalski

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

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

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2014 winner David T. Hibshman, CPA, CFP®

Thank you to my clients for your trust, loyalty, referrals, and friendships over the past 25-plus years. I am honored and humbled by all who considered me worthy of this prestigious Five Star Professional award. As a CPA, CFP® professional and 17-year qualifying and life member of the Million Dollar Roundtable (MDRT), including three Top of the Table awards, I remain committed to providing sound advice and responsive, personalized service based upon mutual trust, honesty and ethical standards. I am grateful to have the opportunity to serve you.



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David T. Hibshman

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TWO-YEAR WINNER

Left to right: **Two-year winners** Lisa W. Fouraker, CFP®, Vice President – Financial Advisor and Steven C. Victor, Senior Vice President – Financial Advisor

We are committed to providing comprehensive wealth management solutions for affluent individuals and 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.

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Left to right: **Deb Barr**, Client Associate; **Stephanie Tomasulo**, Senior Client Associate; **three-year winner Robert P. Tomasulo**, CFP®, Managing Director – Investment Officer, Premier Advisor; **Sheila Jacobs**, CFP®, Financial Advisor

Most people don't plan to fail, they fail to plan. A truly customized and successful financial strategy begins by identifying your objectives, time horizons and tolerance for risk. Once I understand your goals, the real work begins. 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.

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Robert P. Tomasulo

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- Retirement and estate investment planning
- 37 years of investment experience



1010 Stony Hill Road, Suite 100
Yardley, PA 19067

Toll-free: 866-497-3300, Ext. 3304
Direct: 215-497-3304

robert.tomasulo@wfadvisors.com



Left to right: **Three-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. a SEC-Registered Investment Advisory Firm, Charles C. Bartler, Investment Advisor Representative.
Bartler Wealth Management Group LLC and Securities America are unaffiliated.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.



Left to right: **Teresa A. Verone**, Investment Associate; **2014 winner Scott A. Karkenny**, Senior Vice President – Financial Advisor

The Karkenny Team has been helping families and businesses over two generations build lifelong, multigenerational client relationships through a foundation of trust and confidence. Our business is built on our experience and knowledge of wealth management, specializing in personalized retirement income planning.

Scott is a dedicated, hands-on financial advisor whose passion is to help people live more financially secure lives putting their interests first.

The Karkenny Team

Personalized Wealth Management Planning

- Retirement income planning
- Comprehensive investment selection
- Exceptional client service



RBC Wealth Management®

181 Washington Street, Suite 500
Conshohocken, PA 19428

Office: 484-530-2857

Toll-free: 877-530-3060

scott.karkenny@rbc.com

www.karkennyteam.com

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Left to right: **2014 winner Timothy A. Rudy**, CMFC; **Joseph A. Pancerella**, CPA/PFS CFP®

Pancerella Financial Group provides comprehensive, unbiased advice integrating your investments, insurance and personal tax situation into an easy-to-understand financial approach. We earn our clients' trust on a foundation of ethics, integrity and communication. Our advisors have over 40 years of exceeding client expectations. Tim Rudy, our Five Star Wealth Manager, is a retired Navy Reserve Commander with 22 years of military service.

Pancerella Financial Group

Build Your Financial Foundation

- Investment advice and management
- Financial and retirement planning
- Professional and personal service



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www.pancerellafinancial.com

Securities and Investment Advisory Services offered through NEXT Financial Group, Inc., Member FINRA and SIPC. Pancerella Financial Group is not an affiliate of NEXT Financial Group, Inc. The Five Star award is not indicative of the wealth manager's future performance. 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 any other entity.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually, contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

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



THREE-YEAR WINNER

Left to right: **Brian P. Kearon**, Portfolio Management Associate, Assistant Vice President; **two-year 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 as professionals who can help you make a more informed decision on any financial issue.



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morganstanleyfa.com/kttwealthmanagement

John DelVecchio

How to Get There From Here

- Wealth management
- Retirement, estate and trust planning
- Alternative investments



Left to right: **2014 winner John DelVecchio, ChFC®, AIF®**; **Linda Pisaturo**; **Loretta DelVecchio**; **Barbara Volk**; **Jared Tuller, AIF®**

At Compass Financial Solutions we maintain a very high standard of performance based on integrity, honesty and our belief in a committed relationship with each of our clients. John opened Benefit Planning Services, the parent company of Compass Financial Solutions, in 1983. For over 30 years John and his staff have focused on the needs of their clients. CFS truly understands that everyone has an individual story and therefore everyone needs an individual plan.

Compass Financial Solutions

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www.mapmyfuture.net

Security and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Advisor.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.



Left to right: **Barbara Beretsky**, Client Service Associate; **2014 winner Susan C. Yelen**, CFP®, CRPS®, CIMA®, Financial Advisor, Senior Vice President; **Pamela Waugh**, Senior Registered Associate; **Chris Prater**, Client Service Associate

The financial world has become increasingly more complex and fragmented. We tailor strategies to each client and integrate lifestyle, debt and risk management concerns. We develop plans and coordinate them with tax and estate planning strategies. Personal service and comprehensive planning are the focus of our relationships with the families and retirement plans we serve. We are dedicated to one mission: defining our clients' financial goals and working towards achieving them.

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. Investment Management Consultants Association, Inc. owns the marks CIMA®, Certified Investment Management Analyst™ (with graph element)®, and Certified Investment Management Analyst™.

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.
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Susan C. Yelen

Making a Difference in Our Clients' Lives

- Wealth management
- Disciplined process
- Experienced, caring team

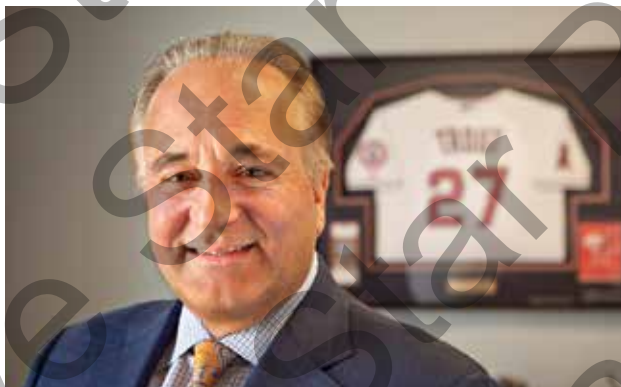
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2014 winner Brian Menickella, CIC, NFL and MLB Registered Advisor

Brian Menickella is a co-founder and managing partner of The Beacon Group of Companies. Along with his wealth management and retirement services practice, Brian leads a specialized practice in professional athlete wealth management where he provides comprehensive advisory solutions to athletes and their families. His clients include a number of current and former athletes including Phillies star pitcher Cole Hamels and 2012 MLB Rookie of the Year Mike Trout of the Angels.

Our areas of focus include: wealth management/investment advisory services.

Brian Menickella

Wealth Management and Investment Advisory Services

- Comprehensive wealth management and advisory solutions
- Professional athlete wealth management
- Fiduciary advisor for corporate retirement plans



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Securities offered through TFS Securities, Inc., Member FINRA / SIPC, a full service broker dealer, located at 437 Newman Springs Road Lincroft, NJ 07738 732-758-9300.

Investment Advisory Services offered through TFS Advisory Services, a division of TFS Securities. www.finra.org.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually, contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

**THREE-YEAR WINNER**

Left to right: **Three-year winners** Brendan McPoyle, CFP®; Ray Manza, Vice President at Affinity Wealth Management; Donald Kalil, President and James Hall, Vice President, CFP®

For over 40 years, we have earned the trust and confidence of our clients. We have succeeded by providing each and every client with uncompromising personal service at the highest professional level. Let us help you navigate through the changing financial terrain.

James E. Hall, Jr.; Donald J. Kalil; and Brendan J. McPoyle offer securities through Coastal Equities, Inc. a registered broker/dealer and a member FINRA and SIPC. This is not an offer to sell securities, which may be done only after proper delivery of a prospectus and client suitability is reviewed and determined. Information relating to securities is intended for use by individuals residing in DE, MD, NJ, PA, & FL. Affinity Wealth Management, Inc. and Coastal Equities, Inc. are not affiliated.

Affinity Wealth Management

Trusted Counsel Since 1974

- Honored by Bloomberg as a top advisor
- Torch Award recipient for high marketplace ethics
- Personalized investment solutions



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Wilmington, DE 19806

Office: 302-652-6767
Toll-free: 800-825-8399

invest@affinitywealth.com
www.affinitywealth.com

**TWO-YEAR WINNER**

Left to right: **David Richardson; Patrick Clark; Jessica Fee; two-year winner Mark Byelich, CFP®, RFC®, AIF®**

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.

Securities offered through LPL Financial, member FINRA/SIPC. Investment advice offered through Private Advisor Group, a registered investment advisor. Private Advisor Group and Attleboro Wealth Management are separate entities from LPL Financial.



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Langhorne, PA 19047

Phone: 215-310-9440
Cell: 267-237-2749

mbyelich@attleborowealth.com
www.attleborowealth.com

Mark Byelich

Independent • Objective • Unbiased

- Investment management and financial planning
- Financial planning in divorce
- Fiduciary assistance

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.



Left to right: **Two-year winner Gerry Grossman**, Senior Vice President, Wealth Advisor; **three-year winners Scott Lerner**, First Vice President, Financial Advisor and **Eric Boory**, Senior Vice President, Wealth Advisor

Eric Boory, Gerry Grossman and Scott Lerner are committed to helping clients, in a discrete and comprehensive manner, accumulate, manage, preserve and transfer family wealth. We seek to accomplish this through a disciplined process of clearly defining goals and objectives, carefully developing a plan, diligently implementing that plan and regularly monitoring our client's financial well-being. Our vision is to instill confidence in our clients in order to be the wealth advisor of choice while helping to meet their financial needs. Experience matters. Gerry Grossman, Five Star Wealth Manager 2013, 2014. Scott Lerner, Five Star Wealth Manager 2012 – 2014. Eric Boory, Five Star Wealth Manager 2012 – 2014.

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LGB Group at Morgan Stanley

Professionals Aiming to Perform
at the Highest Possible Level

- The LGB Group builds relationships that are rooted in trust and focused on you
- We offer the wisdom and knowledge you deserve with a commitment to continuing education
- We will work in collaboration with your attorney, CPA and other advisors when needed

Morgan Stanley

1000 Main Street, Suite 201

Voorhees, NJ 08043

Phone: 856-489-4410

LGB_Group@MorganStanley.com

www.morganstanleyfa.com/lgbgroup



Two-year winner David A. Simon, First Vice President – Investment Officer, Fundamental Choice Portfolio Manager

Clients choose Dave as their trusted wealth advisor because of his exceptional service and experience. Since graduating from Duke University, Dave has 26 years of comprehensive wealth management experience. Dave helps build, maintain, preserve and transition the comprehensive wealth by using liability strategies, risk management and controls for his select high-net-worth families and corporate clients.

Wells Fargo Advisors, LLC, Member SIPC. [CAR 1014-03158].

David A. Simon

Helping Secure Your Financial Future

- Comprehensive wealth management services
- 26 years of experience
- We are committed to our clients' prosperity

Wells Fargo Advisors, LLC

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Jenkintown, PA 19046

Direct: 215-572-4242

dave.simon@wfadvisors.com

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The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

Robert A. Salon

TWO-YEAR WINNER

Managing Director – Investment Officer, Senior PIM Portfolio Manager



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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 toward their objectives. He employs a disciplined, risk-managed investment philosophy that relies on extensive evaluation to construct personalized wealth management strategies for his clients.

Wells Fargo Advisors, LLC, Member SIPC. [GAR.0914-04002].

Frank Sciecinski

THREE-YEAR WINNER

President



1127 Dodgson Rd.
West Chester, PA 19382

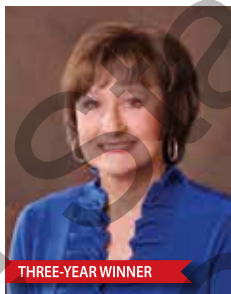
Office: 484-315-8239
www.sciecinski.com

Client-Centric Practice

- Financial planning and wealth management
- Personalized strategies and services for the individual, families and businesses

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.

Kathy D. Guerin

THREE-YEAR WINNER

President and CEO
CFP®, CDFA™, CAP®



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North Wales, PA 19454

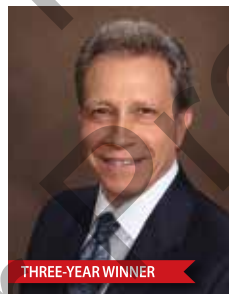
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- To inspire
- To plan
- To achieve

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

Steven Vitanza

THREE-YEAR WINNER

CFP®, ChFC®, CLU®
Financial Advisor



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Voorhees, NJ 08043

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steven.x.vitanza@ampf.com
ameripriseadvisors.com

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

Everyone's financial situation is unique. So is their view on retirement. A retirement income specialist is critical to maximize your dream of the perfect retirement. Thorough review of all your options, and the specific implementation of your choices can make the difference in your retirement plans. Together, we will make the most of your retirement dream.

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.

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John A. Solis-Cohen

Managing Director – Investment Officer



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P.O. Box 9013
Jenkintown, PA 19046
Office: 215-572-4276
john.solis-cohen@wfadvisors.com

THREE-YEAR WINNER

Excellence in Wealth Management

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

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 his or her risk tolerance.

Wells Fargo Advisors, LLC, Member SIPC. [CAR 1014-04842].

Jeffrey Green

Senior Vice President – Investment Officer



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Conshohocken, PA 19428
Office: 610-832-7660
jeffrey.green@wellsfargoadvisors.com
www.wfadvisors.com/jeffrey.green

THREE-YEAR WINNER

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.

Wells Fargo Advisors, LLC, Member SIPC. [CAR 1014-01384].

Margaret Emerson

*Vice President, Investments
CFP® ChFC®*

RAYMOND JAMES®

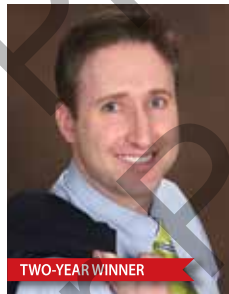
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www.margaretemersonrj.com

Customized Comprehensive Planning

- 34 years of financial services experience
- Goal-based wealth management
- Investments, retirement income, insurance

My focus is helping clients find comprehensive solutions for their financial concerns that include managing risk, investment planning, growth, income and tax-efficient strategies and estate planning. Providing the highest level of service possible is always a priority. I thank my clients for their continued trust and loyalty.

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Adam Soloff

*President and Founder,
CFP®, EA*



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Info@SoloffWealth.com
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TWO-YEAR WINNER

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.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually, contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

John Bartuccio

TWO-YEAR WINNER

CFP®, ChFC®, CLU®

Allen Associates

630 S Brewster Rd.
Vineland, NJ 08361
Office: 856-692-2250
Toll-free: 800-442-5536
jbartuccio@lincolninvestment.com
allenassoc.com

Transforming Hopes to Reality

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

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

John Bartuccio is a financial representative of and offers advisory services and securities through Lincoln Investment Planning Inc., Registered Investment Advisor, Broker Dealer, Member FINRA/SIPC. Lincoln Investment Corporate Office: 218 Glenside Ave., Wyncote, PA 19095, 215-887-8111.

Michael Neill

TWO-YEAR WINNER

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

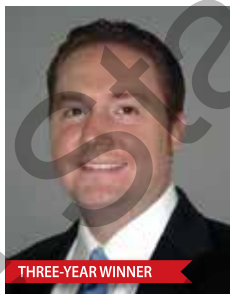
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Direct: 215-854-6116
Toll-free: 800-233-1414
michael.neill@morganstanley.com
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Building Relationships Based on Trust

- 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. Five Star Wealth Manager 2013 – 2014.

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Robert P. Greenwood

THREE-YEAR WINNER

CPA, CFP®, Financial Advisor



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Client-Focused Personal Wealth Management

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

As a three-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 creative strategies to help them achieve their unique goals. As he tracks their progress over time, Robert forges relationships with his clients to help them feel more confident about their financial future.

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.

Marc Stuart Goldberg

THREE-YEAR WINNER

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

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Phone: 610-667-2060, Ext. 110
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The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

John F. Ortolf



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

Morgan Stanley

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www.morganstanleyfa.com/john.f.ortolf

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- Chartered Financial Consultant®

Most people spend more time planning for their vacations than planning for their retirement. I help clients plan for their retirement ... the longest vacation of their lives. Five Star Wealth Manager 2013 and 2014.

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Karen A. Wisdom



*CERTIFIED FINANCIAL PLANNER™
professional*



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- 25 years of thoughtful planning experience
- Independent, objective and unbiased advice
- Transition from work to retirement focus

Karen and her team take the time to get to know their clients and their families. We understand their goals, income needs, fears and legacy desires. Our objective is clear: helping our clients manage, preserve and distribute the assets they have accumulated effectively and taxefficiently, while judiciously managing risk. We believe in long-term client relationships built on trust and open communication. Five Star Wealth Manager 2012, 2013 and 2014.

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.

Kevin A. McCoy



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

Morgan Stanley

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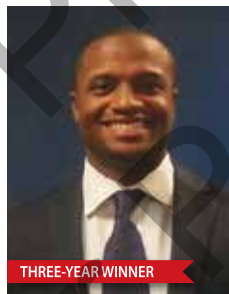
Trust Matters

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

As a senior portfolio manager with over 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.

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Jason Snipe



Partner



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jsnipe@firstgenesis.net
www.firstgenesis.net

- Holistic financial advice
- Customized investment strategies
- Comprehensive and pragmatic financial counsel

Our philosophy recognizes the uniqueness of each client, and understands that solutions will be different for each family situation. We believe that a clear understanding of your complete financial situation and goals is essential. We encourage engagement with your other supporting professionals, such as your family attorney or CPA, in order to help bring you the most comprehensive solutions available.

Securities and Investment Advisory Services offered through NFP Advisor Services, LLC (NFPAS), member FINRA/SIPC. NFPAS is not affiliated with First Genesis Financial Group or Five Star Professional.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.



Thomas M. McManus



CERTIFIED FINANCIAL PLANNER™
practitioner

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TWO-YEAR WINNER

Expert Advice, Lasting Relationships

- Comprehensive retirement planning
- Customized investment plans
- Client-centered practice

I am honored to be recognized for my efforts as a personal financial advisor. I would like to thank my clients for the privilege of helping them on their financial journeys. Their trust and confidence are the cornerstones of my practice. For over 20 years, I have been assisting individuals and families develop and implement customized financial plans. I believe in a client-centric approach in serving the needs of my clients.

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

Edward R. Plachter



Senior Vice President
CFP®, Wealth Advisor

Morgan Stanley

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Steward of Wealth

- Making a difference in clients' lives
- A personal approach to wealth management
- Holistic planning and customized investment solutions

An award-winning financial advisor with a personal approach to investing, Edward has been committed to helping his clients achieve their goals through unbiased investment advice for more than 25 years. His clients include high-net-worth individuals, families and private businesses in addition to advising 401(k) and pension plans.

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Michael P. Smith



Wealth Advisor, CFP®, CAP®,
CLTC, FIC

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Charles J. Schreder



CFP®, First Vice President –
Investments

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ADVISORS

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charles.schreder@wfidvisors.com

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- Client-focused advice
- Risk-averse and value-oriented investing
- Disciplined portfolio management

Chuck Schreder is a CERTIFIED FINANCIAL PLANNER™ professional with more than 18 years' experience. Chuck's philosophy of value-oriented, risk-averse investing is based on maintaining a focused portfolio that has been analyzed with thorough due diligence. Give Chuck a call for a free financial review.

Wells Fargo Advisors, LLC, Member SIPC. [CAR 1014-03174 10/15/14].

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Steven I. Borenstein

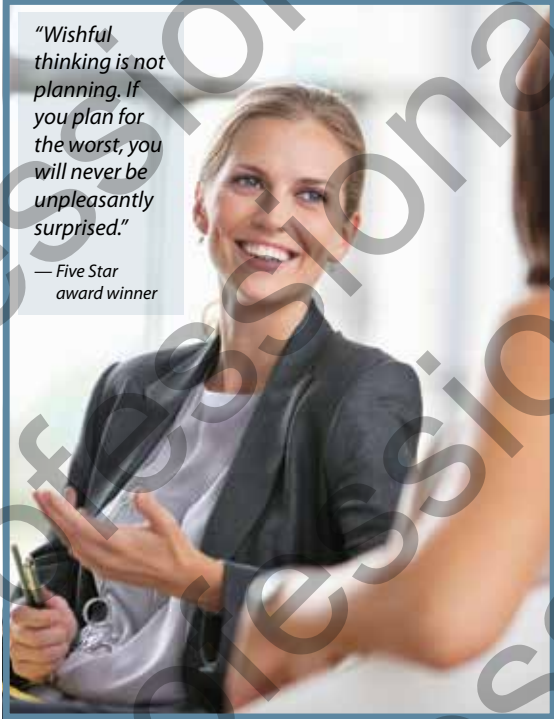


Vice President
Financial Advisor

Morgan Stanley

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steven.i.borenstein



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

— Five Star award winner

Good Listener ... Client Focused

- Comprehensive wealth management
- Retirement and income planning
- Superior personalized service

I believe your success is predicated on sound, easy-to-comprehend investment advice from an experienced advisor who takes the time to fully get to know you. I work closely with my clients to identify their needs and concerns. Together we will develop a personal financial plan, executing and refining that strategy to help bring you closer to realizing your financial goals.

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

— Five Star award winner

Bruce Everett Hunt
Founder and President



Rose Valley
Asset Management
21 W 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 that addresses their specific financial circumstances.

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Carol Peckman
Financial Advisor



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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.

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James R. Sgro
Senior Vice President



KARR BARTH
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Office: 610-660-4483
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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-97275 (08/14) (exp.08/16).

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Kenneth J. Higginbotham
MBA



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Fax: 215-357-0242
plannerken@onesco.net
www.irp-llc.net

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Registered Representative of the O.N. Equity Sales Company, Member FINRA/SIPC One Financial Way, Cincinnati, Ohio 45242. 513-794-6794. Investment Advisory Services offered through O.N. Investment Management Company.

Joseph Cafiso
Investment Advisor, ChFC®



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Financial
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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.

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Marc J. Bernstein
JD, ChFC®, CLU®, CAP®, Financial Representative



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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.

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Sanjay K. Pawar
Financial Advisor, CFA®, CFP®, MBA

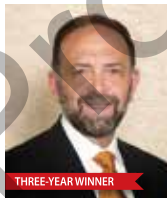


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I focus on complex advisory services including multigenerational estate planning, full business transition support and sophisticated portfolio management. For more information visit www.ameripriseadvisors.com/sanjay.k.pawar.

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Joseph Amodei
Private Wealth Advisor, CERTIFIED FINANCIAL PLANNER™



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Peter R. Wechsler
Registered Investment Advisor



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Richard Robbins
Managing Director – Investments, AAMS



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Marlton, NJ 08053
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richard.robbins@wfadvisors.com

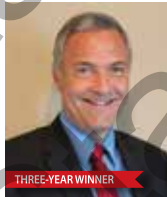
Mr. Robbins believes in taking the least risk necessary to help meet personal goals. He also plans for retirement income after the paycheck stops.

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Robert Schmauk
Investment Advisor



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www.dwmwealth.com

An independent advisor with access to 9,000 mutual funds, Rob specializes in creating and actively managing mutual fund portfolios. With 25 years of experience and a focus on client relationships, Rob is happy to make house calls and communicates with clients in both good times and bad.

Scott D. Edelman
President



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Estate Wealth Management Corp, Inc.
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Anthony Heizenroth
Financial Advisor, CRPC®



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Anthony is firmly committed to building lasting relationships by delivering goal-oriented results and exceptional client service. He provides highly responsive and individualized solutions to his clients by following a focused and objective planning process.

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Joseph P. Sarappo III
Founder and CEO



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Since 1993, Marc strives to educate and assist clients to make the appropriate financial planning decisions.

Marc Neumann is a registered representative of Lincoln Financial Advisors Corp., a broker/dealer (member SIPC) and registered investment advisor. CRN-1035241-101314.

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

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As a financial advisor, Scott and his team work closely with their clients to help them add clarity to their financial world. He works with individuals and businesses to help them feel more confident about their financial future.

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Many people make investment decisions a few times each year. I can help you make better financial choices every day. I provide a customized financial planning approach for families, in particular our nation's military and veterans. How can I serve you?

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Daniel has nearly 20 years of experience as a trusted financial advisor. He provides customized, strategically focused ideas and solutions based on his clients' needs. Visit unionstreetfinancialllc.com for more information.

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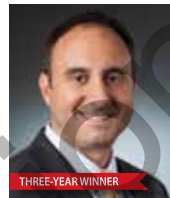
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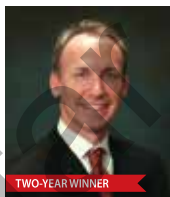


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I believe success in achieving important financial goals starts with a comprehensive wealth strategy. I will help you define what is most important to you and then formulate the strategies that are suited for your needs, whether you are accumulating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

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

— Five Star award winner

Elizabeth R. Barker
Vice President, Financial Advisor



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THREE-YEAR WINNER

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.

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

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three customer complaints filed against them [settled or pending] with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; C. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority; D. Filed for personal bankruptcy; E. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. 4,438 Philadelphia wealth managers were considered for the award; 856 (20% of candidates) were named Five Star Wealth Managers.

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Martha J. Schilling · Schilling Group Advisors

John Jay Schoff · Raymond James & Associates

Donald R. Scholz · Marshall Financial Group

Michael L. Schwartz · Schwartz Financial

Frank Sciecinski · Sciecinski Wealth Management
Page 26

Catherine M. Seeber · Wescott Financial Advisory Group

Steven Seide · Seide Financial Group

John P. Seifried · TIAA-CREF

Thomas A. Seiler · Raymond James & Associates

Ayesha Selden · Ameriprise Financial Services, Inc.
Page 17

Gerald A. Shantzer · Marcum Financial Services

Brian Shevland · Bluestone Capital Management

John Shimp · Ameriprise Financial Services, Inc.

David Shoup · Keystone Financial Group

Kathleen Sikora-Arnold · Ameriprise Financial Services, Inc.

Terry J. Siman · United Capital Private Wealth Counseling

John E. Simone · Secure Planning Group

Jeffrey Thorne Sloan · Deutsche Bank

Thomas D. Smedile · Swarthmore Financial Advisors

Jeffrey P. Smith · Ameriprise Financial Services, Inc.

Michael Smith · Thrivent Financial Page 30

Robert O. Smith · Comprehensive Financial Advisers

Jason Snipe · First Genesis Financial Group Page 29

Anthony J. Spaticchia · First Financial Group

Ari Spectorman · Ameriprise Financial Services, Inc.

Kevin Sporer · Ameriprise Financial Services, Inc.

Steven Springer · Merrill Lynch

Timothy Starkey · Morgan Stanley

Edward John Staudenmayer · Ameriprise Financial Services, Inc.

Christine Stefanou · Ameriprise Financial Services, Inc.

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Gregg Stein · McGladrey Wealth Management

Christopher Steinhauer · Morgan Stanley

John F. Stella · Ameriprise Financial Services, Inc.

Willard Stem · Senior Secure Advisory Group

Anthony Scott Stencler · LPL Financial

Kirk Stensrud · Morgan Stanley

Michael D. Stepanski · Financial Advisors of Delaware Valley

Arthur Doug Stevens · Morgan Stanley

Brett Straub · The Straub Group Wealth Management Services

Dirk Stribrny · Morgan Stanley
Page 5

Norman Stewart Strobel · Strobel Financial

Theodore Michael Suleski · Securities America

John W. Sullivan · Capital Planning Wealth Management

Joseph Sullivan · Sullivan Financial Services

Kevin Supka · LPL Financial

William Z. Suplee · Structured Asset Management

Brian Sykes · Independence Planning Group

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Robert Tepfer · Morgan Stanley

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Joseph Tortis · Mass Mutual

Kevin Michael Trainor · Devon Financial Group

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Harry Urian · Providence Investment Management Company

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Michael James Vaules · FlagStone Retirement Consultants

Ryan Vermillion · Vermillion & White Wealth Management

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Yong Wang · Advanced Financial Strategies

Thomas Warner · Ameriprise Financial Services, Inc.

David Waters · Professional Planning Associates

Thomas Watkins · Lincoln Investment Planning

Peter R. Wechsler · Franklin Retirement Solutions
Page 32

Jay Ivan Weintraub · Weintraub Financial Services

Mitchell Welsch · Morgan Stanley

Brian White · Vermillion & White Wealth Management

Daniel A. White · Ameriprise Financial Services, Inc.

Stuart C. White · Ameriprise Financial Services, Inc.

Thomas White · Morgan Stanley

William Wilk · Bala Financial Group

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

Karen A. Wisdom · Raymond James Financial Services
Page 29

Ryan David Wizov · Ameriprise Financial Services, Inc.

Michael Wolfgang · Morgan Stanley Page 34

Susan Carol Yelen · Morgan Stanley Page 23

W. Ross Young · Wharton Advisory Group

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Richard A. Zajac · Simone Zajac Wealth Management

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Michael Chiappinelli · AXA Advisors

Stephen Cissne · Janney Montgomery Scott

Dominic E. Marsico · Wechsler Marsico Associates

Denise Keil Martin · Merrill Lynch

John Newhouse · MetLife

Rochana Norby · The FMA Group

Kenneth Rudzinski · Heritage Financial Consultants
Page 8

James Patrick Ryan · Oppenheimer & Company

Paul Wechsler · Securitan Financial

Investments

Scott H. Abramson · Ameriprise Financial Services, Inc.
Page 33

Joe Allen · Raymond James & Associates

Matthew Allen · Wells Fargo Advisors, LLC

Thomas N. Alvarez · Comprehensive Investment Solutions

Albert Angelos · Janney Montgomery Scott

William A. Angelos · Wells Fargo Advisors, LLC

James C. Baird · Compass Ion Advisors

Paul Baker · Wells Fargo Advisors, LLC

Richard Barnett · Barnett Financial Services

John Bartuccio · Allen Associates Page 28

Paul Bechly · Morgan Stanley

Keith Becker · Wells Fargo Advisors, LLC

Richard Becker · Wells Fargo Advisors, LLC Page 3

Mitchell E. Bednoff · Sage Financial Group

David Berkeihiser · LPL Financial

Peter Dean Berlin · Ameriprise Financial Services, Inc.

Marc Bianchi · Morgan Stanley

Kristin Biermann Hillsley · Janney Montgomery Scott

Robert Biggs · Morgan Stanley

Alan Blender · Morgan Stanley

Peter Blok · Blok Financial

Frederick A. Bluefeld · Borer Denton & Associates

Eric Boory · Morgan Stanley
Page 25

Steven Borenstein · Morgan Stanley Page 31

Robert Botel · Botel Asset Management

Joseph C. Bowers · Independent Network

Daniel B. Boyer III · Boenning & Scattergood

Stuart Bristow · RBC Wealth Management

Randolph Kevin Brock · Wells Fargo Advisors, LLC

Jill Broder Steinberg · Walden Capital Advisors Page 15

Frank Brodsky · Wells Fargo Advisors, LLC Page 18

Francis Brolley · Raymond James & Associates

David Burd · TGS Financial Advisors

Charles J. Burns · Janney Montgomery Scott

Mark Byelich · Attleboro Wealth Management
Page 24

Alexander Cabot · Birch Run Financial

Joseph Cafiso · LKC&P
Page 32

Bonnabel Callens · Morgan Stanley

Thomas Richard Campbell · Edward Jones

Justin E. Capetola · Blue Bell Private Wealth Management
Page 2

Raymond Carota · Brandywine Financial Group

Matthew Cass · Wells Fargo Advisors, LLC Page 15

Eileen Chambers · Havorford

Bryan Cheeseman · Morgan Stanley

John Chessock · Clark & Goshow Financial Strategies Group

Laurie Chouinard · Wells Fargo Advisors, LLC

Francis Anthony Ciocari III · Morgan Stanley

John Thomas Cipollone · Wells Fargo Advisors, LLC

Robert Clarke · RWC Investment Management

Christopher William Clavin · Wells Fargo Advisors, LLC

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Michael Coccozza · Kagan Coccozza Asset Management

Alan Cohn · Sage Financial Group

Stephen L. Cohn · Sage Financial Group

Annmarie Cook · Wells Fargo Advisors, LLC

Sean Cook · Harvest Advisers

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Paolo P. Costa · Morgan Stanley

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John R. Delp · The Philadelphia Group

A. Louis Denton · Borer Denton & Associates

R. Scott Denworth · Boenning & Scattergood

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Seth J. Diener · Diener Money Management

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Philip DiPrimio · Janney Montgomery Scott

Anthony Joseph Divalerio · Morgan Stanley

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Mitchell Dressler · Merrill Lynch

Gregory Todd Dries · Morgan Stanley

Marc Driggs · Morgan Stanley

Beatrice Dufort · Wells Fargo Advisors, LLC

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

Austin Dutton · Bridge Valley
Financial Services**Margaret Emerson · Raymond
James & Associates** Page 27**David Engel · Wells Fargo
Advisors, LLC** Page 18Shane Ennis · Janney Montgomery
ScottJames Ernst · Janney Montgomery
ScottMark R. Eskin · Janney
Montgomery Scott

Lawrence Ettenger · Merrill Lynch

Charles James Euler · Janney
Montgomery ScottGideon Evans · Janney
Montgomery Scott

Randall Evans · Edward Jones

Joslyn Ewart · Entrust Financial
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James C. Ewing · Merrill Lynch

Steven Eyer · Magis Financial
PartnersMichael J. Falco · Falco Wealth
ManagementRandy Farabaugh · Ameriprise
Financial Services, Inc.Joan Martine Farkas ·
Oppenheimer & CompanyDavid Anthony Fattizzo · First
Investors Corporation

Glenn Fels · Merrill Lynch

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James Fernberger · Merrill Lynch

Miguel Fiel · PFS Investments

Joel Jay Fineman · Janney
Montgomery Scott

Albert Finkelstein · Edward Jones

Barry Fisch · Wells Fargo
Advisors, LLCPaul Fisch · Wells Fargo Advisors,
LLC

Matthew Fisher · Morgan Stanley

Maureen Fisher · Morgan Stanley

**Timothy Flatley · Sterling
Investment Advisors** Page 4Binnie Footer · Janney
Montgomery ScottElliott Footer · Janney
Montgomery ScottGeoffrey F. Forcino · The
Philadelphia Group

Keith Ford · Morgan Stanley

Patrick Joseph Forst · Lincoln
Investment PlanningBrian Fox · Wells Fargo Advisors,
LLC**Stephen Frank · Wells Fargo
Advisors, LLC** Page 14

Joel Frankel · Morgan Stanley

Eric Frantz · MetLife

Jerome J. Free · Ameriprise
Financial Services, Inc.Mark Freilich · DeKalb Wealth
ManagementRobert Friedman · Wells Fargo
Advisors, LLC

Bruce S. Fryer · Morgan Stanley

Francis David Furgieue · Wells
Fargo Advisors, LLC**Daniel P. Gannon · Union Street
Financial** Page 33

Jeffrey Gardiner · BCG Securities

Eric Gartland · Oppenheimer &
CompanySidney Geller · Wells Fargo
Advisors, LLCWarren P. Gerdine · CFG Asset
ManagementMichael J. Germana · Citizens
Investment ServicesFrank Gil · Wells Fargo Advisors,
LLC**Stephen Gitter · Wells Fargo
Advisors, LLC** Page 18Michael Glackin · InR Advisory
ServicesAlan Gold · Wells Fargo Advisors,
LLC**Marc Stuart Goldberg · The
Investment Center** Page 28Edward Goldstein · Financial Life
Planning

Lance Goldstein · Merrill Lynch

Stephen Goldstein · Morgan
StanleyChristine S. Gordon · Wells Fargo
Advisors, LLC**Jeffrey Green · Wells Fargo
Advisors, LLC** Page 27John Grib · Northport Investment
ManagementTom Griffiths · Griffiths Financial
Services**Gerald Grossman · Morgan
Stanley** Page 25Philip C. Grossman · Morgan
StanleyDonald S. Gudhus · Oracle
Financial GroupJoseph Gunsiorowski · Wells
Fargo Advisors, LLC

Jacob Guzman · Morgan Stanley

Garrett Hadley · Morgan Stanley

Joseph C. Hagan, Jr. ·
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Management**
Page 24

Michael Hamilton · Merrill Lynch

Mathew Stephan Hammer ·
Rosenzweig & Associates Wealth
Management GroupGerald Joseph Hanejko · Edward
JonesJohn Hannan · Wells Fargo
Advisors, LLCHarry C. Hannigan · Janney
Montgomery ScottPari M. Hashemi · Wells Fargo
Advisors, LLCJames S. Hemphill · TGS Financial
Advisors

Patrick F. Henry · Morgan Stanley

Thomas Robert Henry · Lincoln
Investment PlanningCharles Hess · Lincoln Investment
PlanningChristopher John Hickey · Merrill
Lynch**Kenneth Higginbotham ·
Independent Retirement
Planners** Page 32Harold Hill · Lincoln Investment
PlanningCharles Hoffman · Portin
Hoffman Financial**Robert Hofmann · Roffman
Miller Associates** Page 10Jeffrey Hohl · Wells Fargo
Advisors, LLCScott Holstein · Prudent Wealth
ManagementFrederick Hubler · Creative
Capital Wealth Management
Group**Bruce Everett Hunt · Rose
Valley Asset Management**
Page 31Andrew Jenkins · Brandywine
Valley Financial ServicesJerry Jevic · Oppenheimer &
CompanySuken Jogani · Wells Fargo
Advisors, LLCDaniel C. Jones · Raymond James
& Associates**Terry L. Jue · Ameriprise
Financial Services, Inc.**
Page 17James Kahn · Wells Fargo
Advisors, LLCWilliam Kaiser · Fleming
Financial ServicesScott J. Kaminsky · Wells Fargo
Advisors, LLCJeffrey Kane · Wells Fargo
Advisors, LLC**Kevin Kane · Raymond James
Financial Services** Page 16**Steve Kanteliotis · Wells Fargo
Advisors, LLC** Page 18Jeffrey E. Karpel · Sage Financial
Group**Christopher Kearon · Morgan
Stanley** Page 22**Vernon Keesey · Meridian
Financial Services** Page 34Mark Alan Kelley · Janney
Montgomery ScottMichael Scott Kennedy · Merrill
Lynch

Michael Kernicky · Merrill Lynch

Richard Kidron · Wells Fargo
Advisors, LLC**Shawn P. Kindt · Fairman
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Fletcher King · Morgan Stanley

Jeffrey Kitchen · Edward Jones

Michael P. Klein · Lincoln
Investment PlanningDouglas Knight · Janney
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Award winners listed by primary services and listed alphabetically by last name.

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Maureen Kozak · McCloskey Financial Group	Kathleen A. Lynn · Janney Montgomery Scott	James M. Meyer · Tower Bridge Advisors	Bob Payne · Payne Capital Management
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David J. Kron · Wells Fargo Advisors, LLC <i>Page 15</i>	Matthew Pace MacMichael, Sr. · Merrill Lynch	Jonathan Miller · Blue Bell Private Wealth Management <i>Page 2</i>	Jason T. Pepe · Valley Forge Asset Management
Elliott Kugel · Merrill Lynch	Mark A. Maggs · Merrill Lynch	R. Peters Miller · Roffman Miller Associates <i>Page 10</i>	Daniel Peters · Wells Fargo Advisors, LLC
Ronald J. Kummerer, Jr. · Merrill Lynch	Thomas Magid · Merrill Lynch	Jerrold Mitzner · Morgan Stanley	George C. Pilallis · Wells Fargo Advisors, LLC
Victor Kurtz · Morgan Stanley	Dennis P. Maguire · Mid-Atlantic Wealth Advisory Group	C. William Moffitt · Wells Fargo Advisors, LLC	Brian D. Platt · The Philadelphia Group
Lisa M. Lamarche · Milestone Wealth Advisors	Thomas Maher · Merrill Lynch	Keith Morris · Morris Capital Management Group	Andrew Polis · Wells Fargo Advisors, LLC <i>Page 15</i>
Robert Lankin · Raymond James Financial Services <i>Page 16</i>	Earl Maitland · Wells Fargo Advisors, LLC	Louis Francis Mosca · Morgan Stanley	Joseph Pool · Janney Montgomery Scott
Robert Arthur Lansing · Wells Fargo Advisors, LLC	Raymond Manza · Affinity Wealth Management <i>Page 24</i>	Mark Anthony Mucciacciaro · Morgan Stanley	Batia Praizner · Oppenheimer & Company
Joseph “Joe” A. Lapps · The Philadelphia Group	Matthew Marcolina · Wells Fargo Advisors, LLC	Ross Muldoon · Ellis Investment Partners	Alec Price · Merrill Lynch
Timothy Laur · Edward Jones	Allen Margolin · Morgan Stanley	William H. Mundy · Morgan Stanley	David Prosser · Wells Fargo Advisors, LLC
Richard Lawrence · Lawrence Wealth Management	John Joseph Masington · Wells Fargo Advisors, LLC	David Muntz · Muntz Financial	Joseph J. Quigley · Oppenheimer & Company/Monument Square Group
William Leckey · Merrill Lynch	David Matulewicz · Wells Fargo Advisors, LLC	Lawrence Murphy · Murphy Financial Advisors	Mark Quinn · Edward Jones
Pearl Lee · Janney Montgomery Scott	John McCaffery · Raymond James & Associates	Stephen L. Muzekari · Wells Fargo Advisors, LLC	David C. Rankin · Janney Montgomery Scott
Constance F. Lehman · Lehman Financial Services	Kevin A. McCoy · Morgan Stanley <i>Page 29</i>	Courtneie Nein · Good Life Financial Group	Marc Rapoport · Janney Montgomery Scott
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Scott Lerner · Morgan Stanley <i>Page 25</i>	Charles McGee · Janney Montgomery Scott	Jordan Norley · The Philadelphia Group	T. Eric Reich · RBC Wealth Management
Mark Levin · Morgan Stanley	Sean P. McGovern · Bala Financial Group	Mark Nottingham · Merrill Lynch	Peter Ressler · Wells Fargo Advisors, LLC
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Paul Cheng Fa Lu · Wells Fargo Advisors, LLC	Brendan J. McPoyle · Affinity Wealth Management <i>Page 24</i>	David Page · Janney Montgomery Scott	Stanley Robbins · Wells Fargo Advisors, LLC
C. Michael Luck · RBC Wealth Management			
Gary P. Lux · Fortune Strategies			

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

Samuel Roberts · Janney
Montgomery Scott

Hugo Rocha · Wells Fargo
Advisors, LLC

Steven Ronald Ross · Wells Fargo
Advisors, LLC

Jon H. Roth · Thrivent Financial

Marsha M. Rubin · Wharton
Investment Consultants

**Timothy Albert Rudy ·
Pancerella Financial Group**
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William Sabia · Merrill Lynch

Stephen Sader · Merrill Lynch

**Robert A. Salon · Wells Fargo
Advisors, LLC** Page 26

Harvey M. Samachson · Wells
Fargo Advisors, LLC

Americo Santella · Morgan Stanley

Matt Santillo · Ameriprise
Financial Services, Inc.

**Joseph P. Sarappo III ·
Retirement Planning
Specialists** Page 33

Michael Savage · Morgan Stanley

David Ross Schaeffer · Morgan
Stanley

David Schaming · Wells Fargo
Advisors, LLC

**Robert Schmauk · Doylestown
Wealth Management**
Page 32

William C. Schmidt · RBC Wealth
Management

**Charles Schreader · Wells Fargo
Advisors, LLC**
Page 30

**Jeffrey Richard Schulte · Cantor
Fitzgerald Wealth Partners**
Page 11

Carl Schultz · Wells Fargo
Advisors, LLC

**William M. Schultz · Wells
Fargo Advisors, LLC**
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Craig Schwartz · Wells Fargo
Advisors, LLC

Walter John Schwenk · Wells
Fargo Advisors, LLC

Dustin A. Seidman · Morgan
Stanley

Larry C. Sfinas · SCF Securities

James R. Sgro · AXA Advisors
Page 31

Jonathan M. Sharaf · Wells Fargo
Advisors, LLC

Lydia Sheckels · Wescott Financial
Advisory Group

Elena Sickles · Edward Jones

**David A. Simon · Wells Fargo
Advisors, LLC** Page 25

Douglas Simon · Deutsche Bank

John Sion · Sage Financial Group

Robert Smee · Brandywine
Financial Management

Frank Michael Smith · Smith
Asset Management

Jonathan Daniel Smith · Ellis
Investment Partners

Shane Patrick Smith · The
Philadelphia Group

Anthony Snaith · Janney
Montgomery Scott

**Jon Sobotkin · Blue Bell Private
Wealth Management** Page 2

John Sodaski · Morgan Stanley

**John Solis-Cohen · Wells Fargo
Advisors, LLC**
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**Adam Soloff · Soloff Wealth
Management** Page 27

Daniel Sopher · Sopher Financial
Group

Joel Spangler · Morgan Stanley

William C. Springer · Spire
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Michael Stagliano · Wells Fargo
Advisors, LLC

Michael Staman · Charles Schwab
& Company

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Stanley

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Oppenheimer & Company

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Stanley

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Advisors, LLC

Steven Robert Stinson · Morgan
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Douglas J. Sweeney · The
Philadelphia Group

James Allen Sweetwood · Janney
Montgomery Scott

**Joanne A. Tadeo · Morgan
Stanley** Page 22

**Gail Tanzola-Seymour · Morgan
Stanley** Page 22

Alicia Templeton · Ameriprise
Financial Services, Inc.

Charles Tessler · Wells Fargo
Advisors, LLC

**Robert P. Tomasulo · Wells
Fargo Advisors, LLC**
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John Torrence · Masso Torrence
Wealth Management

Stephen Tulli · Wells Fargo
Advisors, LLC

David Vande Poele · Merrill Lynch

**Steven Victor · RBC Wealth
Management** Page 19

**Steyen Vitanza · Ameriprise
Financial Services, Inc.**
Page 26

Andrew Vitek · Wells Fargo
Advisors, LLC

Alan Vladimir · Wells Fargo
Advisors, LLC

Garr Louis Vogel · Wells Fargo
Advisors, LLC

Dennis M. Wallace · LPL Financial

James Walls · Wells Fargo
Advisors, LLC

Michael A. Walsh · Wells Fargo
Advisors, LLC

Patrick Walsh · Merrill Lynch

Geraldine E. Wardle · Primerica
Financial Services

Robert Weckenman · Janney
Montgomery Scott

Aaron H. Weierbach · RBC
Wealth Management

Peter M. Weintraub · Raymond
James & Associates

Thomas E. Weisenfels · Merrill
Lynch

H. Fred Welch · Wells Fargo
Advisors, LLC

Theresa A. Wiedmann · Lincoln
Investment Planning

Stan Wilcox · Wells Fargo
Advisors, LLC

James Wiley · Wiley Group

Glenn Williams · A. H. Williams
& Company

Robert Wilson · Morgan Stanley

D. Scott Wisman · Merrill Lynch

Charles Wisner · Wells Fargo
Advisors, LLC

Steven Wisniewski · Cambridge

Thomas A. Wood · Wells Fargo
Advisors, LLC

Jon Yenney · Ameriprise Financial
Services, Inc.

Lawrence R. Yerkees ·
Oppenheimer & Company

Danielle Rose Yoch · Financial
Advisors of Delaware Valley

Robert Wayne Yoder · Morgan
Stanley

Theodore Zak · Wells Fargo
Advisors, LLC

Steven Zimmerman · Magis
Financial Partners

George Zindel · Wells Fargo
Advisors, LLC

Lloyd A. Zitomer · Wells Fargo
Advisors, LLC

Taxation

**Roy M. Fairman · Fairman
Group Family Office** Page 6

Adam Varrenti, Jr. · The Varrenti
Company

Trust Services

Chad Polin · First Niagara
Investment Services

2014 Philadelphia Five Star Accounting and Estate Planning Professionals



How do you find an accounting or estate planning professional 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 accounting

and estate planning professionals who satisfy 10 objective eligibility and evaluation criteria. Among many distinguishing attributes, the average one-year client retention rate for this year's award-winning certified public accountants is more than 95 percent. Meanwhile, our winning estate planning attorneys clock an average of 72 percent of their hours as billable.

A Select AWARD

The 2014 Five Star Certified Public Accountants and Estate Planning Attorneys are a select group, representing less than 1 percent of the certified public accountants and 2 percent of the estate planning attorneys in the Philadelphia area.

Although this list is a useful tool for anyone looking for help with accounting or managing their estate, it should not be considered exhaustive. Undoubtedly, there are many excellent accounting and estate planning professionals who, for one reason or another, are not on this year's list. Self-nominations for this award are not accepted. Philadelphia award candidates were identified using internal and external research data.

Determination OF AWARD WINNERS

Award candidates who satisfied the following objective eligibility and evaluation criteria were named 2014 Five Star Certified Public Accountants or Estate Planning Attorneys.

Certified Public Accountants

Eligibility Criteria - Required

1. Credentialed Certified Public Accountant (CPA).
2. Actively employed as a credentialed professional in the accounting services industry for a minimum of five years.
3. Favorable regulatory and complaint history review.
4. Accepting new clients.
5. Spend more than 50 percent of their time on taxation or other accounting services.

Evaluation Criteria - Considered

6. One-year client retention rate.
7. Five-year client retention rate.
8. Number of clients served.
9. One-year billing realization rate.
10. Education and professional designations/certifications.

Estate Planning Attorneys

Eligibility Criteria - Required

1. Credentialed, licensed attorney.
2. Actively employed as a credentialed professional in the estate planning services industry for a minimum of five years.
3. Favorable regulatory and complaint history review.
4. A minimum of 50 percent of practice focus on estate planning services.
5. Accepting new clients.

Evaluation Criteria - Considered

6. Number of transactions in last 12 months.
7. Number of client households served.
8. Industry and board certifications.
9. Education and professional designations.
10. Pro bono activities.

Regulatory Review

As defined by Five Star Professional, the accounting or estate planning professional 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 candidate. Five Star Professional also uses multiple supporting processes to help ensure that a favorable regulatory and complaint history exists.

- Each candidate 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 potential winner.
- Five Star Professional contacted approximately 1 in 12 households identified as having a high propensity to use taxation or estate planning services in order to provide consumers the opportunity to submit complaints regarding a potential winner.



Left to right: **Glen Ridenour**, Attorney; **Tatyana Gleyzer**, Attorney; 2014 winner **Peter Klenk**, Attorney; **Amy Besser**, Attorney; Center: **Toby**

Peter Klenk has provided outstanding estate planning services to clients for over 20 years. Though he calls Philadelphia home, he serves clients throughout Pennsylvania, New Jersey, New York and Florida. A product of the prestigious NYU Law School LL.M. tax program and a Navy veteran, Peter retains his Minnesota farm boy bedside manner. Approachable, professional and reliable; make Peter a part of your team.

Peter Klenk, Esq. & Associates

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- Serving clients for over 20 years
- Focusing only on estate planning
- Serving clients in Pennsylvania, New Jersey, New York and Florida



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peterklenk@klenklaw.com

www.KlenLaw.com



Left to right: 2014 winners **Charles Plotnick** and **Jon Ellis**

Five Star Estate Planning Attorneys Charles Plotnick and Jon Ellis, head a team of highly qualified lawyers and paralegals providing individualized service to meet the specific needs of their clients. There is 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. 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

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Plotnick & Ellis, P.C.

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One Liberty Place, 56th Floor
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Phone: 215-576-1730

info@plotnickellis.com

www.plotnickellis.com

Research Disclosures

- Accounting and estate planning professionals do not pay a fee to be considered or placed on the final list of Five Star Certified Public Accountants or Estate Planning Attorneys. Once awarded, accounting and estate planning professionals may opt to purchase additional profile ad space or related award promotional products.
- The Five Star award is not indicative of an accounting or estate planning professional's future performance.
- The inclusion of an accounting or estate planning professional on the Five Star Certified Public Accountants or Estate Planning Attorneys list should not be construed as an endorsement of the professional by Five Star Professional or *Philadelphia* magazine.
- 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, go to www.fivestarpromotional.com.
- 782 award candidates in the Philadelphia area were considered for the Five Star Certified Public Accountant award. 14 (approximately 2 percent of the award candidates) were named 2014 Five Star Certified Public Accountants.
- 195 award candidates in the Philadelphia area were considered for the Five Star Estate Planning Attorney award. 17 (approximately 9 percent of the award candidates) were named 2014 Five Star Estate Planning Attorneys.
- The award methodology does not evaluate the quality of services provided.

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Dale S. Goldberg CPA & Associates is a local CPA firm servicing the needs of businesses and professionals for 35 years. We provide a full range of advisory and accounting services including tax planning and reporting, compliance, QuickBooks and audit representation.

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— Five Star award winner



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

Accounting

Roy M. Fairman • Fairman Group Family Office

Morris Gocial • MDG

Dale Goldberg • Dale S. Goldberg CPA & Associates
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Jonathan Hoffman • Isdaner & Company

Michael Kornfeld • Michael E. Kornfeld, CPA

Cindy Leitzell • Leitzell & Economidis

Francis Liuzzi • Francis M. Liuzzi, CPA

Dawn McDuell • Mission Financial Services

Joseph Ochotny • Joseph J. Ochotny, Jr., CPA

Joseph Rago • Rago Griesser & Company

Christopher Ruggiero • Ruggiero & Company

Gladys D. Snively • Gladys D. Snively, CPA

Ruth Tanur • Isdaner & Company

Jerry Vigdor • Jerry Vigdor

Estate Planning

Mark Blaskey • Pepper Hamilton

Dana Bookbinder • Begley Law Group

D. Keith Brown • Stuckert & Yates

Wayne C. Buckwalter • Cohen Seglias Pallas Greenhall and Furman

Janet Colliton • Colliton Elder Law Association

William Cooper • Fox Rothschild

James Egbert • Egbert & Barnes

John H. Ellis • Plotnick & Ellis
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Stephen A. Feldman • Feldman and Feldman

Douglas Fendrick • Fendrick & Morgan

Steven Fromm • Steven J. Fromm & Associates

Peter Klenk • The Law Offices of Peter Klenk Page 44

Donald B. Lynn, Jr. • Larmore Scarlett

Anthony Morris • Buckley Brion McGuire & Morris

Nicole Perkins-Kilcullen • Hawthorn, PNC Family Wealth

Charles Plotnick • Plotnick & Ellis Page 44

Louis N. Teti • MacElree Harvey

Warren Vogel • Eckert Seamans Cherin & Mellott

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Research Disclosures

- Accounting and estate planning professionals do not pay a fee to be considered or placed on the final list of Five Star Certified Public Accountants or Estate Planning Attorneys. Once awarded, accounting and estate planning professionals may opt to purchase additional profile ad space or related award promotional products.
- The Five Star award is not indicative of an accounting or estate planning professional's future performance.
- The inclusion of an accounting or estate planning professional on the Five Star Certified Public Accountants or Estate Planning Attorneys list should not be construed as an endorsement of the professional by Five Star Professional or Philadelphia magazine.
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