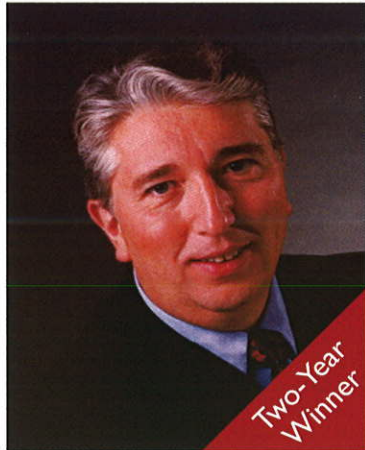


Congratulations
On Being Selected as a
2010 FIVE STAR Wealth Manager



MICHAEL J.
HELGESEN

Sound Financial Services, Inc.

90 Grove St., Ste. 212
Ridgefield, CT 06877

Office: (203) 438-4255

mhelgesen@ssnrep.com

Helping to Preserve the Value of Your Business

- Most owners view risk as threats to sales and profit
- We can identify threats and provide the time to help protect you
- We do this using a proprietary process called DYNAMIC MAPPING™

Specializations: Small businesses and individuals

Designation: CFP®

Our knowledge of small business, threat assessment and risk reduction helps you save time and money and preserve value whether you are enjoying peak growth or thinking about an exit strategy. We have the time and DYNAMIC MAPPING™ tools to help safeguard your business interests. Let's talk.

Advisory services through SSN Advisory, Inc., a registered investment advisor.
Securities offered through Securities Service Network, Inc., member FINRA/SIPC.



Meet your

Westchester 2010 FIVE STAR Wealth Managers.

We surveyed consumers, financial service professionals and *Westchester Magazine* subscribers to find wealth managers in the Westchester area who scored highest in overall satisfaction. Here they are.



Well over half of the consumer responses in the Westchester area indicated it is difficult to find a wealth manager they trust and rely on.⁽¹⁾ Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies. Common examples of wealth managers are financial advisors, financial planners, investment advisors, tax advisors, estate planning attorneys, etc.

With more than 14,000 wealth managers⁽²⁾ in the Westchester area, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *Westchester Magazine* can help. The magazine formed a partnership with Crescendo Business Services to find out which wealth managers scored highest in overall satisfaction.

The Selection Process

Crescendo administered a survey, by mail and phone, to approximately 1 in 6 high-net-worth households⁽³⁾ (over 74,500 households) within the Westchester area. An additional 2,500 surveys were sent to local financial services industry professionals.

On the surveys, recipients were asked to evaluate only wealth managers whom they know through personal experience and to evaluate them based upon nine criteria: customer service, integrity, knowledge/expertise, communication, value for fee charged, meeting of financial objectives, post-sale service, quality of recommendations, and overall satisfaction.

Both positive and negative evaluations were included in the scoring. Only wealth managers with five years of experience in the financial services industry were considered.

Next, each wealth manager was reviewed for regulatory actions, civil judicial actions and customer complaints as reported by FINRA, the SEC, the State Board of Accountancy and the State Bar.

Then, before finalizing the list, wealth managers were reviewed by a blue ribbon panel comprised of individuals from within the financial services industry. Although panelist comments were incorporated into the final score, safeguards were built into the review process to reduce the ability of panel members to influence the composition of the final list on the basis of company affiliation.

An Elite Award

The resulting list of 2010 FIVE STAR Wealth Managers is an elite group, representing less than 2 percent of the wealth managers in the Westchester area. Only 206 of the top-scoring wealth managers made this year's list. For a more user-friendly listing, wealth managers have been grouped based upon their primary financial service. Each wealth manager has also listed up to three additional financial services that they provide their clients.

Although this list will certainly be 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 other excellent wealth managers who, for one reason or another, are not on this year's list.

RESEARCH DECLARATIONS:

As with any research or recognition program, it is important that we provide you the following declarations:

- The 2010 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR Wealth Managers.
- The overall evaluation score of a wealth manager reflects an average of all respondents and may not be representative of any one client's experience.
- 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 Crescendo Business Services or *Westchester 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 Crescendo in the future.
- The research process for the FIVE STAR Wealth Manager Program, managed by QMI Research, incorporates a statistically valid sample in order to identify the wealth managers in the local market that score highest in overall satisfaction. QMI Research does not include wealth managers on the list unless their score is statistically valid. At least 50 percent of the wealth managers in the market have a statistically valid score.

For more information on the FIVE STAR Award and the research/selection methodology, go to: fivestarpromotional.com/wmresearch.

⁽¹⁾ 2009 Consumer Survey, QMI Research

⁽²⁾ FINRA registered representatives, IAR's, CPA's and attorneys that provide estate planning and trust services

⁽³⁾ Defined as the upper 1/3 of all households based on net-worth

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