

Congratulations
On Being Named a
2009 FIVE STAR Best In Client Satisfaction
Wealth Manager



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Without a Plan There Is No Good Investment

- Plans are based on specific circumstances, not general goals
- We map (time-phase) investment and insurance products to emergencies, client goals and contingencies

Specializations: Individuals and small businesses

Designations: CFP (R). RHU (R)

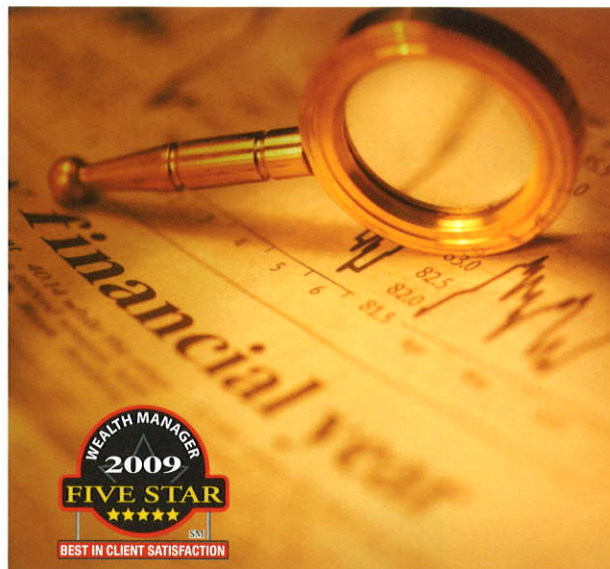
Why did the Titanic go down? — Going too fast — too dark — captain not on deck. Why have investors been hurt so badly? — Going too fast (poor planning, high risk) — too dark (investments and risk transfer don't match client circumstances) — captain below (assets on automatic pilot, time dimension misunderstood). Neither tragedy had to occur! No one had to go under!

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



ANNOUNCING: Westchester's 2009 FIVE STAR Wealth Managers.

We surveyed consumers, financial service professionals and our subscribers to find the best in client satisfaction wealth managers in the Westchester area. 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, life insurance agents, accountants, tax advisors, attorneys, bankers, etc.

With so many wealth managers to choose from, 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 recently formed a partnership with Crescendo Business Services, an independent research firm, to find out which wealth managers successfully satisfied key client satisfaction criteria and overall scored the highest in client satisfaction.

The Selection Process

In December, Crescendo surveyed, by mail and phone, 32,000 high-net-worth residents in the Westchester area and subscribers of *Westchester Magazine*. An additional 3,750 surveys were sent to financial services industry professionals.

On the surveys, recipients were asked to evaluate only wealth managers whom they knew 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.

Only original surveys—no copies—returned in their specially designed envelopes

⁽¹⁾ 2009 Consumer Survey, Quantitative Market Intelligence

were accepted as valid. By January, stacks of surveys had arrived and Crescendo began carefully scoring each wealth manager. 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 Financial Industry Regulatory Authority) and other regulatory agencies.

Then, before finalizing the list, wealth managers were reviewed by a blue-ribbon panel. The blue-ribbon panel was 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.

Best in Client Satisfaction

The resulting list of 2009 FIVE STAR Wealth Managers represents those wealth managers in the Westchester area, that scored highest in client satisfaction. These wealth managers represent less than 7 percent of the wealth managers in the Westchester area. To make the list more user-friendly, 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 2009 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR: Best in Client Satisfaction 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 evaluation.
- The FIVE STAR Award is not indicative of the wealth managers' future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their client's 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: Best in Client Satisfaction Wealth Manager Program, managed by Quantitative Market Intelligence (QMI), incorporates a statistically valid sample in order to identify the wealth managers in the local market that score highest in client satisfaction. QMI does not include wealth managers on the list unless their score is statistically valid. The final list represents less than 7% of the wealth managers in the local market.
- For more information on the FIVE STAR Award and the research/selection methodology, go to: fivestarprofessional.com/wmresearch.

As seen in the August 2009 issue of:

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MAGAZINE
westchestermagazine.com