

2011 San Francisco East Bay Five Star Wealth Managers

Five Star Professional partnered with *Diablo* magazine to determine the wealth managers in the San Francisco East Bay area who provide exceptional service and overall satisfaction. The Five Star Professional research team contacted clients, peers and industry experts and asked if they had experience working with a wealth manager. Those who participated in the research provided the name of a wealth manager and rated that individual according to criteria such as integrity, value for fee charged and quality of recommendations. The survey data was collected and

scored, resulting in the list of 2011 San Francisco East Bay Five Star Wealth Managers. The research methodology allows no more than 7 percent of wealth managers to be named a Five Star Wealth Manager. This year's winners are listed and profiled in the following pages.

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

— *Five Star award winner*

Research Q & A

How are Five Star Wealth Managers selected?

Five Star Professional surveyed 1 in 4 high-net-worth households (more than 85,000 households) and more than 5,500 registered financial services professionals in the San Francisco East Bay area. Participants in the survey were asked to evaluate only those wealth managers they know through personal experience.

How many wealth managers receive the Five Star award?

The final list of 2011 San Francisco East Bay Five Star Wealth Managers is a select group, representing less than 3 percent of licensed wealth managers in the area.

Can wealth managers pay to be listed?

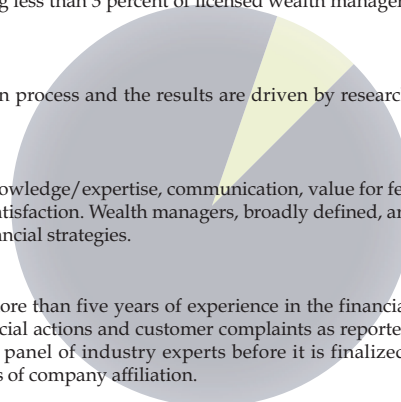
No. Wealth managers cannot pay to be included in the research or on the final list. The evaluation process and the results are driven by research conducted with clients, peers and industry experts.

What criteria do you evaluate?

The Five Star Wealth Manager research surveys focus on 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. Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies.

How are the surveys scored?

Both positive and negative evaluations are included in the scoring. Only wealth managers with more than five years of experience in the financial services industry are considered. Each wealth manager is 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. The list is reviewed by a panel of industry experts before it is finalized. Safeguards are built into the review process to reduce the ability to influence the final list on the basis of company affiliation.



Pulse POINTS

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

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

From research conducted by Five Star Professional, April 2011.



The Five Star award goes to wealth managers rated highest in overall satisfaction by clients, peers and industry experts.

Insights from Five Star Wealth Managers

““Treat clients as if they are part of your family. Respect people’s savings and how hard they work for it.”

““Wealth will only come as a result of living beneath your means. Saving even a small amount every month can grow to something significant.”

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

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

Research DISCLOSURES

- 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 Five Star Professional or *Diablo* 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.
- The research process incorporates a statistically valid sample in order to identify the wealth managers in the local market who score highest in overall satisfaction. Wealth managers are not included on the list unless their score is statistically valid. At least 50% of the wealth managers in the market have a statistically valid score.
- 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: fivestarpromotional.com.

““Only invest in something that you understand.”

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

““Don’t confuse a bull market for brains.”



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

Business Planning

Jeffrey Allen · Graves & Allen
Robert Waldron, Jr. · Waldron Wealth Advisors

Estate Planning

David Bromley · Law Office of David Bromley
David Brule · Brule & Rooney
Patricia Leong · Law Office of Patricia Leong
Richard Littorno · Littorno Law Group
Daniela Lungu · Law Offices of Daniela Lungu
John L. McDonnell, Jr. · Reed Smith
Paul D. Miller · Paul D. Miller, CPA
Joshua Peacock · The Peacock Law Group

James J. Phillips · J. Phillips

J. Wesley Smith · J. Brothers Smith

Nickolas Tooliatos · Nickolas Tooliatos Page 19

George Anna Tow · Anna Tow

Catherine Trimbulo · Trimbulo

Elizabeth Trutner · Trutner

Marc Wahrhaftig · Wahrhaftig

Shirley White · Law Office of Shirley M. White

Financial Planning

Michael Allard · CalBay Investments

Stuart Arakelian · Arakelian Wealth Management

Rich Arzaga · Cornerstone Wealth Management

Ruth Aston · Morgan Stanley Smith Barney

Shahan Avakian · Morgan Stanley Smith Barney Page 9

Emily Bach · The Bach Group/Morgan Stanley Smith Barney

Martin Bach · The Bach Group/Morgan Stanley Smith Barney

Michael Ball · Ameriprise Financial Services, Inc.

Lynn Ballou · Ballou Plum Wealth Advisors

Gary Berg · Ameriprise Financial Services, Inc. Page 19

Gregory Bernhardt · Clayton Financial Consulting Group

Stephen Besse · Morgan Stanley Smith Barney Page 16

James Bizzack · Ameriprise Financial Services, Inc. Page 19

David Bobrowsky · LPL Financial

Ronald Boyer · Boyer & Conniff

James Brandt · Morgan Stanley Smith Barney Page 20

David Brantley · Merrill Lynch

Pam Burk · The Bach Group/Morgan Stanley Smith Barney

David Butler · Butler & Butler

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Eric Flett · Concentric Wealth Management

Irving Ford · Protected Investors of America

Bryan Furlong · Morgan Stanley Smith Barney Page 25

Scott Gailey · Scott Gailey and Associates/Ameriprise Financial Services, Inc. Page 21

Jeffrey Gale · Morgan Stanley Smith Barney

Jeffrey Gall · Jeffrey Gall Wealth Advisors

Daniel Gannett · Park Place Wealth Advisors

Peter Goodwin · SagePoint Financial

Richard Gross · Ameriprise Financial Services, Inc. Page 21

Nancy Hairsine · Lifetime Planning

David Hays · Hays & Associates

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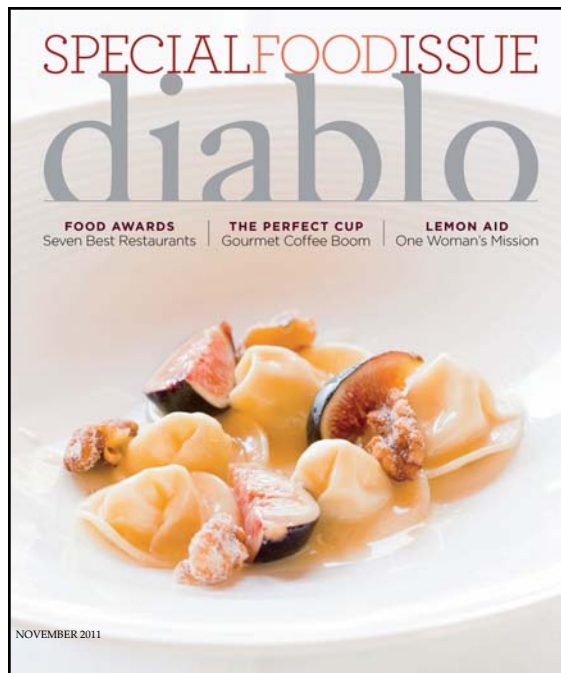
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As seen in:



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