



BODA
Financial Group

Comprehensive Wealth Management

Celebrating 40 years supporting you and your family.



Boda Financial Group

About Jerry

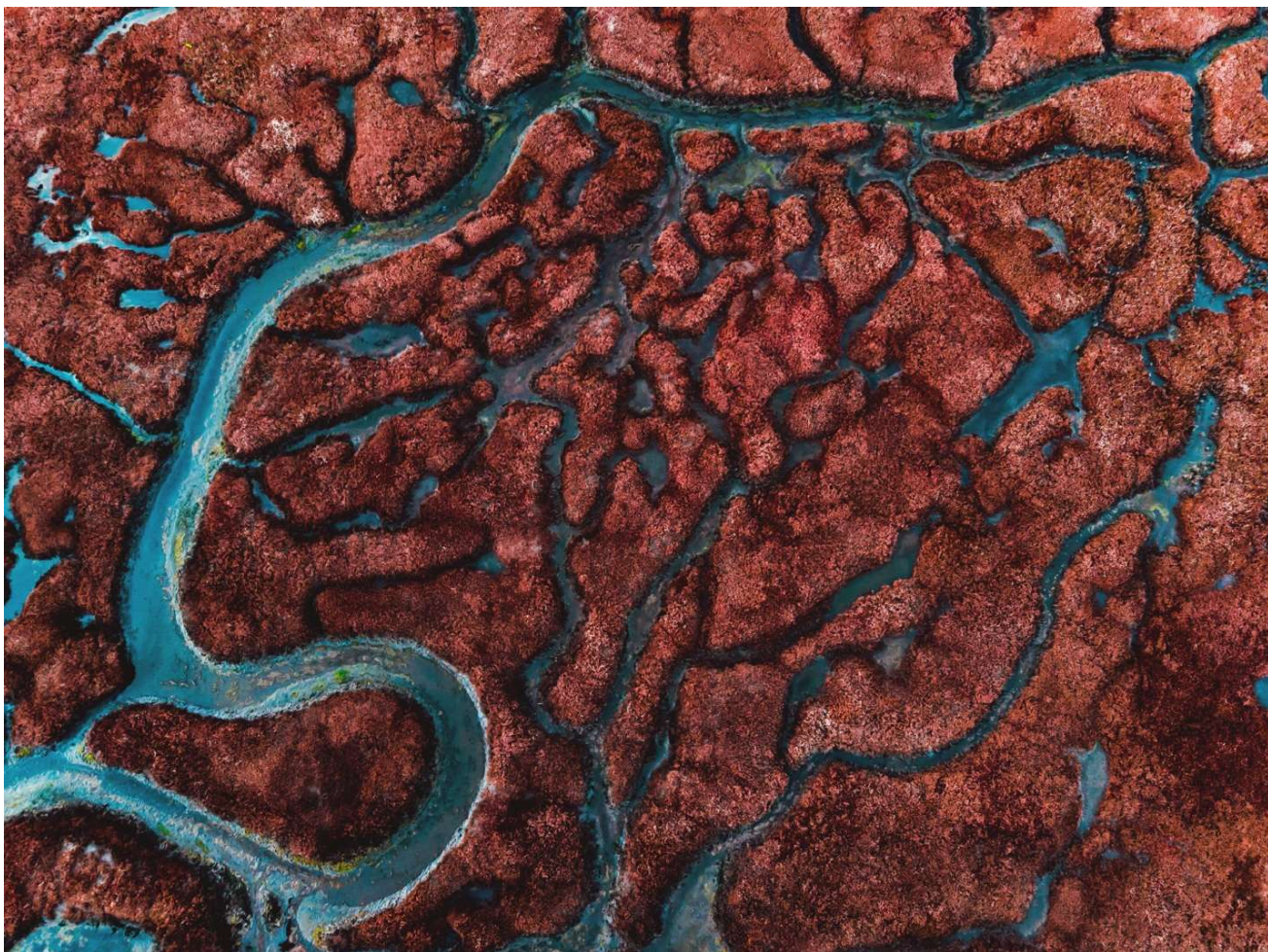
Jerry Boda, CFP® is the founder and Chief Investment Officer of Boda Financial Group, Inc., a financial services firm located in Flower Mound, Texas. For the past 40 years, Jerry has consistently been recognized for his many professional accomplishments and has consistently been ranked as a top financial advisor in the nation by his broker dealer, Osaic Wealth, Inc., earning membership into the distinguished "Champions Circle" and the "Million Dollar Club" ^{1,2}

Jerry is a knowledgeable Retirement Planning Professional providing Comprehensive Wealth Management solutions to individuals who are either retired or near retirement age. In addition to helping individuals & business owners, Jerry is regularly sought by Certified Public Accountants (CPAs) and Law Firms for his reputation as one of the most experienced and trusted financial advisors.



¹ These achievements are based on sales production for the year stated

² Based on Experience, Training, Education, and Certifications



“Ever since our first meeting in the 1980’s, I have always found Jerry to be: 1) knowledgeable, 2) informative, 3) reliable, 4) patient, 5) supportive, and 6) he is a nice man!” – Sandra F

“He was recommended to us by our CPA as the “best financial planner you will ever have and a great guy.” And from our initial conversation to this day, that statement is certainly true.” – Robert & Sharon D

Client Testimonials

I met Jerry about 20 years ago when I started thinking about retirement. A friend of mine that was already one of Jerry's clients suggested I schedule a consultation to get a sense of how Jerry did business and to determine if he and I could work together. Up to this point, my experience with financial advisors has been far from positive or helpful. That all changed when Jerry and I started talking about investments and retirement planning. I remember Jerry asked pointed, specific questions and completed a lot of fact finding and information gathering before he recommended options, investments or a financial plan. He encouraged me to take a hard look at my goals and risk-taking strategy. He helped me quantify and qualify my financial objectives and how I would manage retirement expenses and cash flow when I retired. He was my coach, my advisor and my cheerleader. This is the best and most positive financial investment experience I've had. Jerry is informative and always receptive of my questions and clarifications about financial news headlines. Without hesitation, I encourage friends and associates looking for a financial advisor to get in touch with Jerry. I'm confident that he is the best choice for financial investment and money management.

-Jim T.

*“Jerry has been there for us
through life’s ups and
downs: the loss of loved
ones, the birth of our
children, and even job loss.
Thanks to his sound
advice, we are now debt-
free.” – Lisa B*

Being newly married, Joe and I knew we needed to get serious about our finances and investments. When a friend recommended Jerry, we decided to schedule a meeting. From the start, we witnessed a man that not only loved numbers but was constantly researching the market to find the best investments for our family. That was 30 years ago, and through his coaching and diligence, we put three children through college and are financially set for our next season of life. We not only consider him our CFP, but a family friend, who now also advises our adult children and their families. Knowing what he has done for our family gives us great comfort that our children sought out his expertise for their financial planning.

-Joe & Jill R

I first met Jerry in 2014, shortly after my mom passed away. My aunt introduced me to him, and he became an invaluable guide through an incredibly difficult time. My husband and I were just starting out back then, and Jerry helped us establish what began as an inherited IRA. Over the years, that initial investment has grown into a diversified portfolio that has significantly increased in value. Jerry has been there for us through life's ups and downs: the loss of loved ones, the birth of our children, and even job loss. Thanks to his sound advice, we are now debt-free. He helped us create a plan to pay off student loans and home improvement loans; while ensuring our 401(k) and Roth investments were aligned with our retirement goals. Most recently, he helped us set up college savings plans for our two young children. While we're far from wealthy and have faced challenges like many others, smart financial planning and thoughtful investment strategies with Jerry's guidance have allowed us to build a secure future. Jerry doesn't fit the stereotype of a "stuffy Wall Street guy in a suit" – he's more like a friendly neighbor or uncle you'd grab a beer with. He is congenial, informative, and never pushy. Over the years, he's become like an extension of our family. Jerry's impact goes beyond us. He helped my aunt achieve her dream of retiring and moving to the beach, and even my little cousin invests with him. When I say Jerry feels like family, it's true. Trust is invaluable when it comes to your investments, and we're grateful to have someone we trust completely. Congratulations to Jerry on this tremendous milestone anniversary!

-Lisa B.

Jerry has been amazing at building a financial foundation for multiple generations of our family. Without him, my parents would be in a very different place!

-Robert B.

“We are going on 7 years with Jerry and have full confidence in how he has handled our financial investments. For Jerry to be celebrating 40 years of service speaks for itself.” -Steve M

*“My husband and I love working with Jerry. He takes the time with us to explain how our money is invested and always keeps our goals and desires at the forefront.”
-Mike & Cynthia V*

Jerry was recommended to me by a good friend and neighbor. That was around fifteen years ago and choosing Jerry to manage my financial affairs was the best decision in my life. He is extremely knowledgeable and never misses an opportunity to increase that knowledge through continuing education and learning from his peers. He is a good man who understands his clients and works tirelessly to grow their wealth. Jerry upholds high standards for himself and exemplifies the definition of fiduciary. There isn't anyone else more deserving of 2024 Wealth Manager Award than Jerry.

-Cheri C.

When I retired for the first of several times in 1999, I was looking for someone to manage my funds. I went to a seminar and listened to several financial consultant pitches. Jerry was one of them. He was younger than - 😊 and he came across very enthusiastic. I decided to go with him, and I wasn't disappointed. It's been my experience that Jerry's first priority is too his clients. He's made suggestions to my account over the years that have been necessary due to the changing financial markets, and he's been right on! Also, he's a good guy and we've developed a relationship where we discuss more than just money (family, horses, ranches). He is well deserving of the 2024 Wealth Manager Award.
- Jim Mc.

My wife and I have known Jerry for thirty-six years. We were both public school teachers at that time. He helped us to start investing in a 403b account. Before our first child was born, he helped us establish a college fund for him. Since we've known him, he has always been very attentive to our financial needs. Over the years he advised when to change our investing strategies based on the economic trends. With Jerry's guidance we were able to afford to send both of our children to college and for us to retire comfortably. Jerry is very diligent, meticulous and dedicated to his profession. He cares for all his clients equally. We trust and respect him for his honesty and skills in managing our investments. When both our children graduated and started working, we connected them with Jerry to start their own investment plans. Meeting Jerry was the best thing that happened to us. We consider Jerry to be one of the best financial advisers and one our best friends.
- Jose and Jane Q.

We met Jerry in the mid-1980s when he was only 28 years old and before he met his beautiful wife, Nikki. We were impressed with his knowledge, sincerity and honesty. He has been our financial planner for the past 40 years. Jerry has set up portfolios/accounts for both of us and an elderly Aunt. Jokingly, we would tell him if her money was "lost" she would be moving in with him.

We have met with Jerry regularly over the years and always had confidence in him and trusted his comments, suggestions and recommendations. He was always keeping us in the loop with significant market changes and educational information. He listened to our questions and directives. It has been our pleasure and a very rewarding experience working with Jerry and his staff over these 40 years.

-Mike & Lynda B.

Jerrys 40th Anniversary....well, what can we say..... I can't remember when we first began working with Jerry, but I do know that he made house calls at the time!! We lived in Lewisville, and he came to our house and we set up our accounts at our front dining room table. He continued to make house calls, and I remember one time after his daughter Savanna was born, he had to leave to go home because his wife Niki had eaten broccoli and caused Savanna to get colic real bad as a newborn and she couldn't get her to stop crying.....the trials and tribulations of new parents!! He has always been there for us and guided us in whatever financial decisions we needed to make. He has recommended attorneys and CPA's, which was a big help. That has been for a lot of years.... and now that we are retired, thru his guidance, we are heading towards our 80'sand still hanging in there. He is now taking care of our son and helping him with his family's financial decisions also. We have always had great respect for Jerry and consider him to be part of the family.

-Linda & David H.

We have worked with Jerry for several years now and have been impressed with his integrity, expertise and willingness to take the time to explain pertinent financial planning options in an understandable way. We specifically sought an independent CFP to guide us during the last few years of our working life and entry into retirement and Jerry has not disappointed. His advice has been sound and provided with transparency.

-Priscilla S.

Congratulations, Jerry Boda, on your 40th Anniversary in business. We sincerely appreciated your advisement and guidance on our investments. You have been very open and transparent in your advisement and recommendations, and we sincerely appreciated it. It has been a pleasure to work with you, not only on a business level but on a personal level as well. We wish you continued success for your business.

-Ernest and Carol H.

My husband and I love working with Jerry. He takes the time with us to explain how our money is invested and always keeps our goals and desires at the forefront. We trust him with our retirement situation because he continues to display integrity and maintains both a professional and personal relationship with his clients. Jerry really cares about us!

- Mike and Cynthia V.

I have been with you all 40 years from your beginning and my beginning into saving for my future. Thank you so much for all the help throughout the years getting me into the nice place I am financially.

-From the Vasquez Home

Again, congratulations to Jerry and the Boda Financial team on the most recent award. I have been doing business with Jerry for 30 years. Jerry has given my family sound advice and has demonstrated nothing but integrity and professionalism. I consider Jerry a friend and recommend his services to everyone I know without reservation. Sound and prudent counsel is all I have ever received from Jerry.

-James M

Jerry has worked with my sister for years and she introduced us. I love that he is familiar with so many in my family, including my daughter. If something happens to me, it will be a comfort that my daughter will have a personal connection to those who understand my financial holdings. Jerry provides a personal touch. He and Rynn have been through many unusual events with me as I live and have a business in Bali now. They have gone above and beyond to take calls and arrange transfers at all hours. He is a trusted advisor who feels like part of the family. His advice has been invaluable.

-Susan D.

We started working with Jerry in June 2009 after a recommendation from a long-time client & co-worker at Nissan. Jerry has been a great financial advisor and friend for many years. Our retirement has been made comfortable through his hard work and dedication. Boda Financial has been a beneficial part of our life. Congratulations on your much deserved and hard-earned award. Thank you all for your hard work!

-Sheri & Glen N.

I have been under the Jerry Boda financial planning umbrella for over 20 years, I believe. Over those many years, Jerry has always been extremely accommodating in assisting with our financial needs, always providing good, sound financial advice and always willing to explain the ins/outs of our decisions. The financial advice/planning that we have received has been very positive over the long-term financial plan, which we are forever grateful. Not only has Jerry been our financial planner, but he has also been a good friend as well. Congratulations to Jerry on the 40th anniversary in business, we appreciate your friendship and personal/financial advice.

-Russ H.

We met Jerry several years ago through a recommendation given to Gail from a gentleman she worked with. He had known and worked with Jerry as his financial professional for some time. We were at a point in our lives where we too needed someone like Jerry to prepare us for our financial future. Thanks to this recommendation, we have Jerry taking care of our financial investments. Our relationship has been great. He has been there to help with any issues or concerns that come up. He is a likeable guy and a very proud family man. Easy to deal with and goes the extra mile to get answers, if he doesn't have it himself. Just as a friend introduced us to Jerry, we are proud to do the same for others looking for a financial professional. Congratulations on your 40 years and thanks for all you have done for us over the years.

-Steve and Gail G.

Jerry was recommended to us by our friend, Luis. Maggie was getting ready to retire and I was planning to retire the following year. I'm not sure how Luis met Jerry, but he spoke well of him. We both felt a little stress and anxiety, this was all new to us. Jerry introduced himself and within the hour, I felt I had known the guy for years! We walked out of that meeting feeling that we had made the right decision. Jerry treated us with respect and gained our trust on the get go. He spoke and explained to us in a language we could understand. We are going on 7 years with Jerry and have full confidence in how he has handled our financial investments. For Jerry to be celebrating 40 years of service speaks for itself.

-Steve M.

We've been working with Jerry for over 30 years, and it's been one of the best decisions we've ever made. His knowledge, expertise, and genuine care for our family's financial well-being have been invaluable. Jerry takes time to understand our unique needs and has always provided tailored advice that aligns with our goals. We trust him implicitly and highly recommend his group to anyone seeking a financial planner who truly cares.

-Tonia Mc.

Jerry has guided our financial plan for over 20 years and immediately addresses any of our concerns at any time of the day. I sent him a question late one night expecting a response sometime the following day but to my surprise he responded immediately. Our portfolio is small, but he makes us feel like we are his most important client and he takes the necessary time to answer any question. He had numerous conversations with us during the COVID market drop to put us at ease and talks us off the ledge. Jerry seems like family to us.

-Alan K

Jerry's always ready to promptly take care of any questions or needs we have. His is very thorough on explaining any questions we bring up.

-Dan & Vicki B.

Congratulations on your well-deserved award. Your dedication and hard work contributed so much to our well-being for over thirty years. We are so grateful for your success and being a part of our family and most of all keeping us informed with the BEST advice for our investments.

-Waylan & Pearlie W.

My husband and I have been working with Jerry to build our retirement for over twenty years, and we couldn't be more pleased with the results. He is always available to answer questions and explain the details of our investment, and when he's not, his competent assistant, Rynn, can quickly find the answers to our questions and get back to us immediately. We are grateful for investing in Jerry to lead us to financial security in retirement. He treats us like family. Thx Jerry!

-Dorothy & Len Z.

We have been clients of Jerry's since 2003. Jerry and his team have always made us feel welcome; they consistently respond to our inquiries quickly and professionally.

Jerry has guided us through all of life's transitions as we near retirement and we are confident our investments will serve us well in the coming years.

-Kathy Mc.

I met Jerry in a teacher's lounge in Duncanville, Texas around 1990. I had no clue what to do and how to plan for my future, which at that time was right in front of my face. Over the years, he has helped not only me, but both of my son's investment planning. Jerry has become a friend, and we always share stories about our families, love of travel, how our lives are going and how my money is growing! I am so thankful that Jerry happened into my life and the lives of my boys. He is the best!

-Kim A.

Congratulations Jerry. This is well deserved! You have guided me and my family for decades and the results are plain to see. You have always given honest, wise and heartfelt advice and we appreciate you greatly!
-Chris & Jen Z.

For more than 30 years, we have had the real pleasure and blessing of having Jerry advise and manage our financial planning. It has been even more rewarding to see friends and family that we referred to Jerry now enjoying the kind of financial wisdom and genuine care he provides. The best feeling is knowing he is now guiding the next generation of our family.
-Linda & Ronnie W.

Jerry has been my Financial Planner for about 30 years. During that time, I have found him to be totally informed about the best plan for me, even when the economy was at its worst. We, during those many years, have also developed a genuine friendship and concern for each other's family. Blessings Jerry as you continue your journey.
-Mary D.

Thirty-three years back in 1992, we asked Jerry into our home to discuss our financial situation where we needed to pay for our children's college education and yet save for our long term financial goals. That meeting has evolved into a long time professional and personal relationship. Jerry has given the guidance and answered our questions that have allowed us to exceed our expectations for meeting our financial goals.
-Ed & Nan B.

I couldn't be any happier with Jerry as my financial advisor. He always has time to answer any questions I may have. When I first met Jerry, he explained everything to me and my wife. Then every year he has a meeting to talk about the last year and changes we might want to make. When I was trying to figure out my Medicare Jerry set me up with a friend of his who helped a great deal. Thank you again Jerry for all you do. Have a great 40th.
-Dave W.

We have been clients of Boda Financial Group for nine years. In the last five years, our accounts have had an Average Annual Return of 16% and a Return On Investment of 7%. Performance aside, Jerry has always been reachable, approachable and attentive. He has always been sensitive to our individual risk tolerances, goals and needs. He has assembled a staff that is efficient, competent and prompt. Jerry's education, experience, and expertise have served us well.
-DAR in Flower Mound

Just a note that about 38 years ago I became superintendent of schools for the Prosper ISD. Shortly thereafter, Jerry came by and discussed financial planning for me and my family. He developed a program for us that went through the entire time of my career there and following my retirement. Jerry has always been client centered but at the same time, he is very well recognized as a strong family-oriented individual. I will always appreciate what he has done for me and my family.
-William R.

It is great having Jerry as my Financial Planner for about 30+ years. Whenever the stock market butterflies showed up in my mind, he always encouraged me to remember how a butterfly goes through the many changes before it develops into a beautiful creature (this is my interpretation of how he reminds me to "don't panic" and hold on because change will happen). Jerry is thoughtful and shows his concern about your funds by keeping you informed through annual reviews.

-Betty A.

Jerry has been my financial adviser since 2000. His guidance has allowed my investments to grow consistently during all the ups and downs of the market. His guidance has allowed me to live comfortably in retirement. He provides more than just financial advice. He always takes the time to go over his recommendations. He wants to ensure I have a clear picture of what we are doing and the why behind it. I consider myself fortunate to have a financial planner that cares not only about my investments but also about my wellbeing. I am proud to call him a friend.

-Steven D.

Though he is an incredible financial planner, I believe a better way to describe Jerry is a professional lover and helper of people. Jerry is extremely relational and intentional, and when he speaks with you, you can tell he genuinely cares about you as a person. As someone who highly values trust and relationships, Jerry has been exactly what I have desired in a financial planner. Anything I have had questions about, he has answered thoroughly and with care, and he is very transparent as well.

-Brady V.

My husband, John, and I first met Jerry 25 years ago when he came to Prosper School district where I was a teacher. Through the years he has handled all our financial needs and became a trusted advisor and friend. He and John would discuss many topics during our meetings with him, including barbecuing ribs and Morton buildings. He has been a tremendous help to me after John's passing. I greatly appreciate his genuine concern and willingness to assist me at any time.

-Janet T.

Since I am not conversant in the language of financial matters, I am indebted to the Boda Financial Group for your support over the years. Don and I are always treated with courtesy and knowledgeable information. In our golden years now, we feel confident that Jerry will continue to offer wise advice in such matters, continuing to safeguard our financial future.

-Ann R.

Wow 40 years of service. Thank you, Jerry. I have enjoyed having you as my certified financial planner and friend since 1998. Your listening ear and concern for not just my financial portfolio has always been the difference maker. May God bless you as you continue to help others build a legacy.

-Tanya M.

I first met Jerry Boda when I was still a college student in the 1990's. (Time really flies!) In the decades since then, Jerry has not only been a trusted professional but also a valued friend. Recently, during a serious personal/family crisis - I was even able to reach him while he was out of town on vacation, and he selflessly provided much needed assistance to help my situation. I'm not sure another financial planner on the planet would have been so inclined to do that. In a world filled with uncertainty, it is truly comforting to know that genuinely good people who want what's best for us can still be found. Thank you, Jerry, and congratulations on 40 years of outstanding service!

-Christopher H.

He was recommended to us by our CPA as the “best financial planner you will ever have and a great guy.” And from our initial conversation to this day, that statement is certainly true. He is very thorough in all discussions and keeps us on top of all changes in the market. We have recommended him to several of our friends and our daughter and they have been equally happy to have him. Furthermore, when we have those economic “swings” which impact us all, he is the first to provide explanations for what happened and what to expect. Keep up the superior work, Jerry!!
-Robert and Sharon D.

Congrats Jerry on your 40th anniversary. We couldn't have picked a better caretaker of my mother's estate. You were able to grow her investment in a very challenging financial climate with just the right balance of growth and conservative options. My family now relies on your financial guidance into our own investment strategies now and into the future. Thanks again for being a trusted advisor and friend.
-Jack R.

From the very beginning Jerry listened to us and helped establish our financial goals. Jerry and his staff respond to our questions in a timely manner. During our yearly reviews he is interested in not only our financial wellbeing, but also our personal.
- Mark and Marty R.

Ever since our first meeting in the 1980's, I have always found Jerry to be: 1) knowledgeable, 2) informative, 3) reliable, 4) patient, 5) supportive, and 6) he is a nice man! Fred wasn't there in the early days, but he gives me full credit for our being on the Boda team and he heartily agrees with numbers 1 through 6 above.
-Sandra F.

Jerry is like part of our family. His financial guidance over the past 20+ years has grown our retirement in ways we never thought possible. He genuinely cares for our family & helps us navigate our finances no matter what season of life we are in. We would not trust our financial well-being to anyone else!

-Jen Z.

I've had the distinct pleasure to have had Mr. Boda as my CFP for the last 7 years...he is a man of high integrity and character and extremely passionate about what he does. He takes a very complicated system with the market and investments and has a unique way of simplifying it for people like me to understand. There's nobody else that I would trust more than Jerry with the future of my money and appreciate all that he has done for me. Thanks Jerry...you are the best.

-Bryan O.

My husband and I have been with Jerry for 16 years, and it's one of the best decisions we've ever made. He was already retired, and I planned to retire in another two years. He was highly recommended, so we set up a meeting with Jerry and were then convinced that he was our guy. He has guided us every step of the way and led us to maximize our returns. Jerry is caring as well as compassionate, and we would be lost without his guidance. Happy 40th Anniversary, Jerry!

-Kathy & Dallas P.

I have been with Jerry Body since 2006! Jerry has helped me calm down as the markets change and that is no easy task. He is always available to answer questions and give advice. Jerry probably does not remember this - but, when I went overseas for a few years; my printer was not working, and he printed 10 pages for me!!! Thank you, Jerry, for your help over the years and especially for putting up with me and my fears!

-Mary L.

Jerry has been my financial advisor for almost 15 years. He has always shown the upmost care and respect toward me and my funds. I trust his judgment and he has never proved me wrong.

-Martye B.

Thanks, Jerry, for providing excellent service and explaining our options in a way we understand. Love the new pic 😊 congratulations on this well-deserved award! 🎉🏆

-N/R Williams

I appreciate that Jerry gives his honest opinions about investing in a non-forceful manner. He also doesn't barrage me with excessive emails.

-Lorraine F

Jerry has been my financial advisor for over 20 years and has provided great financial advice during this time. He has helped me prepare for my future and gets me the information I need to make the decisions that affect my family. I look forward to continued services with Jerry. Congratulations on 40 years.

-Steve Q.

I cannot imagine where I would be without Jerry's guidance during my retirement planning. He is so knowledgeable and has helped me so much over the years. I truly appreciate and highly recommend him to family and friends.

-Stephanie L.

Jerry has always done a great job for us. We know that we can call and talk to him if we ever have any concerns. Thank you so much Jerry.

-Judy & Robert C.

I met Mr. Boda at a business meeting when he was earning his CFP license [shortly after graduating] from UT Austin. He made a favorable impression on me. I was one of his first clients and wow, it's been 40 years! Congratulations on your award Jerry, well deserved and overdue. Sincerely,
-Ronnie W.



Disclosures

2913 Corporate Circle, Suite 100 Flower Mound, TX 75028 - 972-355-4411

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This material includes non-compensated client testimonials; they may not be representative of all client experiences; they are no guarantee of future performance or success.

The 2024 Five Star Wealth Manager award was issued on 7/1/24 by Five Star Professional (FSP) for the time period 10/10/23 through 4/30/24. Fee paid for use of marketing materials. Self-completed questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 4255 Dallas/Fort Worth-area wealth managers were considered for the award; 342 (8% of candidates) were named 2024 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # Considered, # Winners, % of candidates, Issued Date, Research Period. 2023: 4,274, 336, 7.9%, 7/1/23, 10/10/22 - 5/5/23; 2022: 4039, 330, 8%, 7/1/22, 9/20/21 - 4/8/22; 2021: 4007, 323, 8%, 7/1/21, 9/21/20 - 4/30/21; 2020: 4374, 335, 8%, 7/1/20, 10/7/19 - 4/24/20; 2019: 3899, 393, 10%, 7/1/19, 10/22/18 - 5/3/19; 2018: 3851, 338, 9%, 7/1/18, 10/24/17 - 5/21/18; 2017: 2730, 382, 14%, 7/1/17, 9/26/16 - 4/28/17; 2016: 2471, 678, 27%, 6/1/16, 11/30/15 - 5/18/16; 2015: 2862, 684, 24%, 7/1/15, 11/30/14 - 5/18/15; 2014: 5080, 621, 12%, 7/1/14, 11/30/13 - 5/18/14; 2013: 3834, 698, 18%, 7/1/13, 11/30/12 - 5/18/13; 2012: 2688, 654, 24%, 7/1/12, 11/30/11 - 5/18/12.

Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. Eligibility criteria - required: 1. Credentialed as a registered investment adviser (RIA) or a registered investment adviser representative; 2. Actively licensed as a RIA or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by FSP, 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 settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal 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. FSP does not evaluate the quality of services provided to clients. The 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 FSP or this publication. 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 FSP in the future.