

# 2023 AWARD WINNER


## CONGRATULATIONS!

Hello,

We are pleased to announce Five Star award winner P. Martin Peters's appearance in The Wall Street Journal in a special section for July 26, 2023. P. Martin Peters was named a Five Star award winner in January of 2023. By earning this honor, P. Martin Peters has shown an outstanding commitment to clients. Please look for P. Martin Peters in the Wall Street Journal, and offer your congratulations on this recognition.

The Five Star Wealth Manager award is based on objective research criteria. Five Star Professional's research team evaluates candidates from across major markets annually on ten criteria associated with outstanding service. Each of our award winners has shown a commitment to clients, strong industry credentials and has been evaluated on the quality of his or her practice. P. Martin Peters has met these criteria and has been honored with the 2023 Five Star Wealth Manager award.

Sincerely,



**Jonathan Wesser** | VP, Operations  
Five Star Professional  
[www.fivestarprofessional.com](http://www.fivestarprofessional.com)

**P. Martin Peters**  
**Owner/Advisor**

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This award was issued on 12/01/2022 by Five Star Professional (FSP) for the time period 03/21/2022 through 09/16/2022. 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. 2125 San Diego-area wealth managers were considered for the award; 211 (10% of candidates) were named 2023 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # Considered, # Winners, % of candidates, Issued Date, Research Period. 2022: 2084, 223, 11%, 12/1/21, 4/12/21 - 10/15/21; 6123, 459, 7%, 12/1/20, 3/30/20 - 10/16/20; 2020: 2218, 231, 10%, 12/1/19, 3/1/19 - 10/18/19; 2019: 1885, 224, 12%, 12/1/18, 3/23/18 - 10/15/18; 2018: 1498, 228, 15%, 12/1/17, 3/22/17 - 10/17/17; 2017: 1349, 349, 26%, 11/1/16, 2/25/16 - 10/14/16; 2016: 1337, 349, 26%, 11/1/15, 6/2/15 - 10/23/15; 2015: 1639, 350, 21%, 12/1/14, 6/2/14 - 10/23/14; 2014: 1838, 368, 20%, 12/1/13, 6/2/13 - 10/23/13; 2013: 1675, 417, 25%, 12/1/12, 6/2/12 - 10/23/12; 2012: 1014, 284, 28%, 11/1/11, 6/2/11 - 10/23/11.

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 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. Visit [www.fivestarprofessional.com](http://www.fivestarprofessional.com).



## The Wall Street Journal

# FIVE STAR WEALTH MANAGERS

## YOU NEED TO KNOW



You work hard and want your money to work hard for you with solid investments and financial strategies that fit your family and your situation. These days, finding the right wealth manager is an integral part of one's financial freedom and well-being. But where should you turn to find the adviser who can start working for you?

Five Star Professional employed a rigorous research process to identify the Five Star Wealth Manager award winners in the San Diego area. Award-winning professionals were carefully selected from among thousands of wealth managers for their knowledge, service and experience.

Winners featured here represent some of San Diego's most dedicated wealth managers, each committed to pursuing professional excellence and providing exceptional service to their clients.

## About Our Research

### Research Disclosures

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 prequalification based on industry standing. Self-nominations are not accepted. San Diego-area award candidates were identified using internal and external research data. Candidates do not pay a fee to be considered or placed on the final lists of Five Star Wealth Managers.

- The Five Star award is not indicative of a professional'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 professional on the Five Star Wealth Manager list should not be construed as an endorsement of the professional by Five Star Professional or The Wall Street Journal.
- Working with a Five Star Wealth Manager or any professional is no guarantee as to future investment success, nor is there any guarantee that the selected professionals 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 Wealth Manager award program, research and selection criteria, go to [fivestarpromotional.com/research](https://www.fivestarpromotional.com/research).

### Determination of Award Winners Criteria

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2023 Five Star Wealth Managers. **Eligibility Criteria - Required:** 1. Credentialed as a registered investment adviser or a registered investment adviser representative. 2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years. 3.

Five Star Professional identified award candidates based on industry data and nominations received from industry firms and individuals in San Diego (self-nominations are not accepted). Only candidates who satisfied 10 objective eligibility and evaluation criteria have been named Five Star Wealth Managers. The select list of San Diego Five Star Wealth Managers was announced in the January 2023 issue of San Diego Magazine.

For the full list of San Diego Five Star Wealth Managers and an overview of the research methodology, visit [fivestarpromotional.com](https://www.fivestarpromotional.com).



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.

**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; individually contributed to a financial settlement of a customer complaint; been convicted of a felony. Within the past 11 years the wealth manager has not: been terminated from a wealth management or financial services firm; filed for personal bankruptcy; had more than a total of three settled or pending complaints filed against them (and no more than five total pending, dismissed or denied) with any regulatory authority.

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.



# The Wall Street Journal

## SAN DIEGO FIVE STAR WEALTH MANAGER

Freddie/Bonnie: Real Wealth Inc. 415-475-2815

Guadalupe/John: Strategic Wealth Management  
215-555-2165

Harold/Helen: Capital Investments  
405-455-1230

James/Elizabeth: Real Wealth Inc. 402-425-4200

**Monika Windle - Financial Plan Design - 619-668-8616**

James/Elizabeth: Real Wealth Inc. 415-475-2815

John/Debra: Equity Fund 415-425-1234

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**Monika Windle - Financial Plan Design -  
619-668-8616**



Award winner advertised in  
**+ The Wall Street Journal**

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