

Forbes Custom

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Left to right: Seven-year winner Marty Peters, CLU®, RHU®;
Six-year winner Monika Windle, CLU®, CFP®;
Four-year winner Bob Woods, CLU®, ChFC®

Marty, Monika and Bob

We can help take the mystery out of preparing for today and tomorrow. Whether you are investing to build your wealth, protect your family or preserve your assets, our personalized service focuses on your needs, wants and long-term financial goals.

We have more than 75 years of combined financial experience. We provide services in retirement planning, portfolio construction and life and long-term care insurance. We look forward to working with you.

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Wealth Manager Award Winner

The Five Star Wealth Manager award, administered by Ciescende Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria — required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser 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 Five Star Professional, 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 Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional'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. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. 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 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 Five Star Professional 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 Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to fivestarpromotional.com. 1,885 San Diego area wealth managers were considered for the award; 224 (12 percent of candidates) were named 2019 Five Star Wealth Managers. 2018: 1,498 considered, 228 winners; 2017: 1,349 considered, 349 winners; 2016: 1,237 considered, 349 winners; 2015: 1,639 considered, 350 winners; 2014: 1,833 considered, 368 winners; 2013: 1,675 considered, 417 winners; 2012: 1,014 considered, 284 winners.

FIVE STAR AWARD WINNERS

You Need to Know

FIVE STAR WEALTH MANAGERS » FIVE STAR INVESTMENT PROFESSIONALS



You work hard and want your money to work hard for you! You're likely seeking solid investments and financial strategies that fit your family and your situation. These days, finding the right professional is an integral part of securing 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 award winners in cities across the United States. Award-winning professionals were carefully selected from among thousands of wealth managers and investment professionals for their knowledge, service and experience (see list and disclosure for full list of cities covered).

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

Five Star Professional identified award candidates based on industry data, nominations received from industry firms and individuals (self-nominations are not accepted).

For the full list of Five Star award winners and an overview of the research methodology, visit fivestarpromotional.com

RESEARCH DISCLOSURES

In order to consider a broad population of high-quality wealth managers and investment professionals, award candidates are identified by one of three sources: firm nomination, peer nomination or prequalification based on industry standing. Self-nominations are not accepted. 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 or Five Star Investment Professionals.

Although this list is a useful tool for anyone looking for help in managing their financial world or implementing new aspects into their financial strategies, it should not be considered exhaustive. Undoubtedly, there are many excellent professionals who, for one reason or another, are not on this year's lists.

- The Five Star awards are not indicative of a professional's future performance.
- Wealth managers and investment professionals 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 or the Five Star Investment Professional list should not be construed as an endorsement of the professional by Five Star Professional or *Forbes*.
- Working with a Five Star Wealth Manager, Five Star Investment Professional 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 or Five Star Investment Professional award programs, research and selection criteria, go to www.fivestarpromotional.com/research.



Five Star Wealth Manager Criteria

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2019 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. 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.

Five Star Investment Professional Criteria

The investment professional award goes to estate planning attorneys, insurance agents and select others in the financial industry.

Eligibility Criteria – Required:

1. Credentialed with appropriate state or industry licensures.
2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years.
3. Favorable regulatory and complaint history review.
4. Accepting new clients.

Evaluation Criteria – Considered:

5. One-year client retention rate.
6. Five-year client retention rate.
7. Number of client households served.
8. Recent personal production and performance (industry specific criteria).
9. Education and professional designations/ industry and board certifications.
10. Pro Bono and community service work.