

2022 AWARD WINNER

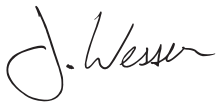
CONGRATULATIONS!

Hello,

We are pleased to announce Five Star award winner Dwayne Adams's appearance in The Wall Street Journal in a special section for November 30th, 2022. Dwayne was named a Five Star award winner in October of 2022. By earning this honor, Dwayne has shown an outstanding commitment to clients. Please look for Dwayne 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. Dwayne Adams has met these criteria and has been honored with the 2022 Five Star Wealth Manager award.

Sincerely,



Jonathan Wesser | VP, Operations
Five Star Professional
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Dwayne Adams

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This award was issued on 09/1/2022 by Five Star Professional (FSP) for the time period 01/3/2022 through 07/1/2022. 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. 1357 Cincinnati-area wealth managers were considered for the award; 230 (17% of candidates) were named 2022 Five Star Wealth Managers. 2021: 1357 considered, 216 winners (16%); 2020: 1406 considered, 216 winners (15%); 2019: 1371 considered, 238 winners (17%); 2018: 1413 considered, 239 winners (17%); 2017: 985 considered, 288 winners (29%); 2016: 918 considered, 368 winners (40%); 2015: 1667 considered, 427 winners (26%); 2014: 2082 considered, 483 winners (23%); 2013: 1367 considered, 509 winners (37%); 2012: 1265 considered, 477 winners (38%) 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.fivestarpromotional.com.