

2021 FIVE STAR WEALTH MANAGER



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Joel brings experience, dedication and vision to his trusted role as a **CERTIFIED FINANCIAL PLANNER™** professional. As a wealth manager specializing in retirement planning, Joel builds long-term relationships of trust with his clients. With an eye toward the future and a commitment to continuing education, he looks forward to many years of serving his clients at the highest level.

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FIVE STAR WEALTH MANAGER AWARD WINNER


FIVE STAR
PROFESSIONAL

+

Award winner seen in

San Diego
MAGAZINE

The Five Star Wealth Manager award, administered by Crescendo 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. 2,218 San Diego-area wealth managers were considered for the award; 230 (10% of candidates) were named 2021 Five Star Wealth Managers. 2020: 2,018 considered, 219 winners; 2019: 1,885 considered, 224 winners; 2018: 1,498 considered, 228 winners; 2017: 1,349 considered, 349 winners; 2016: 1,337 considered, 349 winners; 2015: 1,639 considered, 350 winners; 2014: 1,838 considered, 368 winners; 2013: 1,675 considered, 417 winners; 2012: 1,014 considered, 284 winners.

2021 SAN DIEGO FIVE STAR AWARD WINNERS



These days, it takes a village to manage your financial world. Whether it is managing your assets with a wealth manager, navigating the ever-changing tax landscape, sorting out your estate and succession planning or picking the right life insurance, finding the right team can be a daunting task. In fact, many consumers have a

hard time figuring out where to even begin.

Sometimes, a few simple questions can put you off on the right path. Asking a professional what makes working with them a unique experience can help you understand how they work and if their style meshes with your own.

This is a great place to start! Five Star Professional uses its own proprietary research methodology to name outstanding professionals, then works with publications such as *San Diego Magazine* to spread the word about award winners. Each award candidate undergoes a thorough research process (detailed here) before being considered for the final list of award winners. For the complete list of winners, go to www.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. 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 or Five Star Investment Professionals.

- 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 or the Five Star Investment Professional list should not be construed as an endorsement of the professional by Five Star Professional or *San Diego Magazine*.
- 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 fivestarpromotional.com/research.

FIVE STAR WEALTH MANAGER

DETERMINATION OF AWARD WINNERS CRITERIA

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2021 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. 2,218 award candidates in the San Diego area were considered for the Five Star Wealth Manager award. 230 (approximately 10% of the award candidates) were named 2021 Five Star Wealth Managers.

FIVE STAR INVESTMENT PROFESSIONAL

DETERMINATION OF AWARD WINNERS 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. This year, we honored 3 San Diego-area investment professionals with the Five Star Investment Professional award.

FIVE STAR PROFESSIONAL PROPRIETARY RESEARCH PROCESS

NOMINATION OF CANDIDATES



Three sources of nominations:

- Firm nominations
- Peer nominations
- Prequalification based on industry credentials

REGULATORY CONSUMER COMPLAINT REVIEW



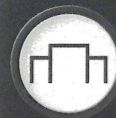
All candidates must demonstrate a favorable regulatory history.

CANDIDATE SUBMISSION OF PRACTICE INFORMATION



Candidates must complete either an online or over-the-phone interview.

EVALUATION OF CANDIDATE PRACTICE



Candidates are evaluated on 10 objective evaluation and eligibility criteria.

FIRM REVIEW OF AWARD CANDIDATE LIST



All candidates are reviewed by a representative of their firm before final selection.

FINALIZATION AND ANNOUNCEMENT OF WINNERS

★ 2021 ★
FIVE STAR PROFESSIONAL