

**Circle of Excellence Award** - Women in Insurance and Financial Services (WIFS) was founded in 1936 and is an association of financial services professionals. Qualification for the 2010 through the 2018 Circle of Excellence is based on personal income for the year prior to the award. All Circle of Excellence registrants are current members who pay a membership fee and provide proof of income. Third-party rankings and recognitions are no guarantee of future investment success and do not ensure that a client or prospective client will experience a higher level of performance or results. These ratings should not be construed as an endorsement of the advisor by any client nor are they representative of any one client's evaluation.

**Five Star Wealth Manager Award** - Crescendo Business Services conducted independent research to find the best in client satisfaction Wealth Managers. This award is given to just 7% of all professionals within a specific industry and market area. Only wealth managers with five years of experience in the financial services industry were considered. Wealth Managers do not pay a fee to be included in the research or the final list. Next each wealth manager was reviewed for regulatory actions, civil judicial actions and customer complaints as reported by FINRA (the Financial Industry Regulatory Authority) and other regulatory agencies. For additional information regarding the criteria and methodology used to determine these rankings please visit <http://www.fivestarpromotional.com/fiveStarAssets/pdfs/GenericResearchWM.pdf>