

JACQUES FINANCIAL

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Four years running, *Barron's*, the Nation's leading financial news magazine, names Joe Jacques among the Nation's top Financial Advisors.

Dear Friends:

For the fourth straight year, *Barron's* has placed Joe among America's top financial advisors. Joe was one of only 20 Maryland advisors to make the National top 1,000. For your reference, the Maryland top 20 is printed on the reverse of this letter.

Joe credits this recognition to his focus on client relationships and customer service and to the Jacques Financial customer support team. Joe and his staff strive to be accessible to each client and to provide individual attention and service. As part of his individualized service, Joe encourages each client to personally meet with him at least annually for a financial review.

Joe is currently scheduling annual review and financial planning appointments. If you are an existing client, we will be contacting you over the summer to schedule your annual review. If you are not an existing client but would like to meet with Joe to discuss your personal financial planning, please call our office at **301.738.1303**.

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Securities offered through Jacques Financial, LLC (JFLLC) Member FINRA/SIPC.
Advisory services are offered through Jacques Advisors, LLC (JALLC) an affiliate of JFLLC.
Joseph W. Jacques is a registered principal of JFLLC.



Tuesday, May 17, 2011

2011 Top Advisor Rankings: Maryland

Ranked #1: David Zier owes his career to some very bad investment advice from his father. At 13, he'd saved \$2,000 from mowing lawns and his dad encouraged him to invest in a hot company, which promptly lost half its value. "It was a bad experience, but it made me want to understand the markets and see how they work," says Zier, who today advises about 200 clients. Not surprisingly, Zier, 40, emphasizes downside protection and diversification. He eschews owning individual stocks. For 2011, he believes the fundamentals are good. He is encouraged that corporate earnings are growing and interest rates are low, although he anticipates a rise. So he's lightening up on fixed income, especially U.S. bonds, and is overweight in commodities and gold. He believes the precious metal could enter a long-term bull market if rates and inflation pick up steam. -Michael Sisk

CUSTOMERS

Rank	11 10 Name	Firm	Location	High Ultra-High			Total Assets (\$mil)	Typical Account (\$mil)	Typical Net Worth (\$mil)
				Individuals (Up to \$1mil)	Net Worth (\$1-10 mil)	Net Worth (\$10 mil+)			
				Foundations	Endowments	Institutional			
1	N David Zier	Convergent Wealth Advisors	Rockville	■	■		8595	55	65
2	9 George Dunn	Convergent Wealth Advisors	Rockville	■	■	■	4109	50	60
3	2 Greg Hurlbrink	Morgan Stanley Smith Barney	Baltimore	■	■	■	830	5	15
4	1 Tom Hill	Morgan Stanley Smith Barney	Easton	■	■	■	800	3	20
5	6 Barry Garber	Deutsche Bank Alex. Brown	Baltimore	■	■	■	1505	10	15
6	4 Larry Boggs	Wells Fargo Advisors	Cumberland	■	■	■	808	3	7
7	7 E. Geoffrey Sella	SPC Financial, Inc. (RJFS)	Rockville	■	■		467	0.6	1
8	5 Brett D. Clifford	Deutsche Bank Alex. Brown	Baltimore	■	■	■	1350	10	15
9	8 Kent Pearce	Merrill Lynch	Towson	■	■	■	769	10	30
10	17 Michael Meredith	Merrill Lynch	Baltimore	■	■	■	853	2	5
11	13 Joseph Jacques	Jacques Financial	Rockville	■	■	■	461	0.75	1.5
12	12 Jim Holzapfel	Wells Fargo Advisors	Hagerstown	■	■	■	635	1	2.5
13	3 Leo Kelly	Merrill Lynch	Hunt Valley	■	■	■	823	10	50
14	14 Robert Collins	Wells Fargo Advisors FN	Bethesda	■	■	■	577	2	6
15	10 Jonathan Murray	UBS Financial Services	Hunt Valley	■	■	■	500	2	5
16	18 Jeff Leventhal	UBS Financial Services	Bethesda	■	■	■	409	2	5
17	11 Ronald Fishbein	Morgan Stanley Smith Barney	Gaithersburg	■	■	■	480	3	4.5
18	15 John Lynch	Wells Fargo Advisors FN	Fulton	■	■		437	1.5	5
19	N James Meek	Morgan Stanley Smith Barney	Baltimore	■	■	■	730	5	10
20	16 Brian Kroneberger Jr.	RBC Wealth Mgmt	Hunt Valley	■	■	■	815	1.2	2