



Five Star Rated Financial Advisors

Paladin is an objective, third party that avoids the conflicts of interest that afflict the financial services industry:

- Paladin is an information services company, not a financial services company.
- No advisor is employed by, licensed by, or affiliated with the Registry.
- Paladin is not licensed to sell any investment or insurance products.
- No financial advisor or firm has an equity stake in the Registry.
- Paladin does not benefit from the decisions of investors who use its services.

Primary Rating Criteria

Paladin's rating algorithm measures 17 criteria that impact the advisors' ability to deliver competent, trustworthy advice and quality services. Advisors must meet the following minimum requirements to achieve the Registry's highest rating:

- They must be Registered Investment Advisors (RIAs) or Investment Advisor Representatives (IARs).
- They must provide written acknowledgement that they are financial fiduciaries.
- They must have clean compliance and criminal records.
- They must charge fees as their primary or only method of compensation.
- They must provide sophisticated wealth management services.

To achieve higher ratings, advisors must score well in three categories of information: credentials, ethics, and business practices. Plus, they must also be willing to provide full, written disclosure for potential conflicts of interest and compensation.

Registry Ratings

Based on an objective, standardized review of their qualifications, financial advisors and planners receive one of the following five ratings:

- Five star rating (7% of advisors)
- Four star rating (8% of advisors)
- Three star rating (10% of advisors)
- **One & Two star rating (75% of advisors)**

The preponderance of one and two star ratings shouldn't be a big surprise. Most advisors don't actually provide advice. They are sales representatives who are paid commissions to sell investment and insurance products. Consequently, they don't meet the Registry's requirements for higher quality ratings.

www.paladinregistry.com