

**2009 INDEPENDENT SURVEY
TO FIND THE BEST IN
CLIENT SATISFACTION**

Meet the Best

Personal Wealth Managers
in the Orange County Area



ANNOUNCING: Orange County's 2009 FIVE STAR Wealth Managers

We surveyed consumers, financial service professionals and our subscribers to find the best in client satisfaction wealth managers in the Orange County area. Here they are.

Well over half of the consumer responses in the Orange County area indicated it is difficult to find a wealth manager they trust and rely on¹. Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies. Common examples of wealth managers are financial advisors, life insurance agents, accountants, tax advisors, attorneys, bankers, etc.

With so many wealth managers to choose from, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *Orange Coast* magazine can help. The magazine recently formed a partnership with Crescendo Business Services, an independent research firm, to find out which wealth managers successfully fulfilled key client satisfaction criteria and overall scored the highest in client satisfaction.

The Selection Process

In August, Crescendo surveyed by mail and phone 44,000 high-net-worth residents of the Orange County area and subscribers to *Orange Coast* magazine. An additional 6,200 surveys were sent to leaders of financial service industry companies.

On the surveys, recipients were asked to evaluate only wealth managers whom they knew through personal experience, and to evaluate them based upon nine criteria: customer service, integrity, knowledge/expertise, communication, value for fee charged, meeting of financial objectives, post-sale service, quality of recommendations and overall satisfaction.

Only original surveys—no copies—returned in their specially designed envelopes were accepted as valid. By September, stacks

of surveys had arrived and Crescendo began carefully scoring each wealth manager. Both positive and negative evaluations were included in the scoring. Only wealth managers with five years of experience in the financial services industry were considered.

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.

Then, before finalizing the list, wealth managers were reviewed by a blue-ribbon panel. The blue-ribbon panel was composed of individuals from within the financial services industry. Although panelist comments were incorporated into the final score, safeguards were built into the review process to reduce the ability of panel members to influence the composition of the final list on the basis of company affiliation.

Best in Client Satisfaction

The resulting list of 2009 FIVE STAR Wealth Managers represents those wealth managers, of those evaluated, in the Orange County area, who scored highest in client satisfaction. These wealth managers represent fewer than 3 percent of the wealth managers in the Orange County area. Only 187 of the top-scoring wealth managers made this year's list. To make the list more user-friendly, wealth managers have been grouped based upon their primary financial service. Each wealth manager has also listed up to three additional financial services that they provide their clients.

Although this list will certainly be a useful tool for anyone looking for help in managing their financial world or implementing aspects of their financial strategies, it should not be considered exhaustive. Undoubtedly, there

are many other excellent wealth managers who, for one reason or another, are not on this year's list.



RESEARCH DECLARATIONS:

As with any research or recognition program, it is important that we provide you the following declarations:

- The 2009 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR: Best in Client Satisfaction Wealth Managers.
- The overall evaluation score of a wealth manager reflects an average of all respondents and may not be representative of any one client's evaluation.
- 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 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 Crescendo Business Services or *Orange Coast* magazine.
- 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 Crescendo in the future.
- For more information on the FIVE STAR Award and the research/selection methodology, go to: fivestarprofessional.com/wmresearch.

¹ 2008 Consumer Survey, Quantitative Market Intelligence

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

INDEX OF WEALTH MANAGERS

List compiled by Crescendo Business Services. Names in boldface also appear in the profiles that follow. Wealth Manager additional financial services: AC=Accounting; BK=Banking; BP=Business Planning; CG=Charitable Giving; EP=Estate Planning; FP=Financial Planning; IN=Insurance; IV=Investments; LC=Long-term Care; TS=Trust Services; TX=Taxation; WP=Will Preparation

ACCOUNTING	ESTATE PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
<p>ACCOUNTING</p> <p>Debra Burch Trilink Collaborate BP, TX</p> <p>Hugh M. Christensen Forensic & Valuation BP, TX</p> <p>Louise Liewald Liewald Accounting & Consulting BP, TX</p> <p>Neil Silverstein Silverstein & Associates BP, TX</p> <p>BANKING</p> <p>Mahnoosh Afrashteh Washington Mutual FP, IN, IV</p> <p>Baraa Sarakby Wells Fargo EP, FP, IV</p> <p>Toni Tartamella First Republic Bank IV, TS</p> <p>BUSINESS PLANNING</p> <p>Brian Ephraim Northwestern Mutual Wealth Management Company EP, IN, IV</p> <p>Victor Hausmaninger HBLA Certified Public Accountants AC, EP, TX</p> <p>Michael Ryan EHG FP Services FP, IN, IV</p> <p>ESTATE PLANNING</p> <p>Mary Amen-Nehrlich Pacific Advisors BP, FP, IN</p> <p>J. Larry Ballard J. Larry Ballard BP, TX</p> <p>Jace Beck AXA Advisors BP, IN, IV</p> <p>Gina Cereda Morgan Stanley IV, LC</p> <p>Randolph Godshall Sheppard Mullin Richter & Hampton CG, WP</p> <p>Robert Hales Robert E. Hales, Attorney at Law LC, TS</p>	<p>Jean Kim U.S. Trust Bank of America Private Wealth Management CG, FP, IV</p> <p>FINANCIAL PLANNING</p> <p>Trenton Adams Trenton Adams Associates IV</p> <p>Travis Allen The Wealth Strategies Group IV</p> <p>Jeff Andrews Raymond Wesley BP, IN, IV</p> <p>Mark Arblaster Keller Group Investment Management IV</p> <p>David Bahnsen Morgan Stanley EP, IN, IV</p> <p>Chris Baker Baker & Associates EP, IN, IV</p> <p>Paul D. Barlow LPL Financial EP, IN, IV</p> <p>Matt Beary Clarity Financial Group CG, EP, IV</p> <p>Bill Beeler Regal Wealth Group EP, IV, TS</p> <p>Brett Bissell Northwestern Mutual Wealth Management Company EP, IV, LC</p> <p>Lance Blount Zuk Financial Group EP</p> <p>Neil Burns Burns & Hoffmann/Coastal Wealth EP, IV, TX</p> <p>Robert Burns Thirvent Investment Management CG, IN, IV</p> <p>Carl Camp Eclectic Associates CG, EP, IV</p> <p>Gordon Carlson Gordon Carlson & Associates BP, EP, IV</p> <p>Jeffrey Cerny Commonwealth Retirement Investment Services IN, IV, LC</p> <p>Lisa Chapman UBS Financial Services BP, IN, IV</p>	<p>Robert D. Chatterton The Wealth Management Team EP, IN, IV</p> <p>Horacio Choi Wells Fargo Investments IN, IV</p> <p>Ken Clark UBS Financial Services EP, IV</p> <p>Barbara Cole The Cole Group EP, IV, LC</p> <p>D. Scott Coles Wealth Management & Business Concepts BP, EP, IV</p> <p>Robert Conlisk MML Investors Services BP, IN, IV</p> <p>Arthur Cooper Cooper McManus BP, EP, IV</p> <p>Wanda Delgado Hersherberger Financial Services BP, IN, IV</p> <p>Michael Ebenhoch LPL Financial/Ebenhoch & Associates BP, IN, IV</p> <p>Curtis Farrell Financial Management Network CG, EP, IV</p> <p>C. Richard Ferree Ferree & McCarthy IN, IV</p> <p>William Fetter Edward Jones IN, IV, LC</p> <p>Sandra Field Asset Planning BP, EP, IV</p> <p>Mari Frank Mari J. Frank Esq Michael Gabrielian Tax & Financial Group BP, IN, IV</p> <p>Scott Gajda Northwestern Mutual Wealth Management Company EP, IN, IV</p> <p>Bruce Galloway Ameriprise Financial BP, EP, IN</p> <p>Rafael Garcia Garcia & Associates IN, IV, TX</p> <p>Jeffrey M. Garell Silversage Advisors IN, IV, LC</p> <p>Sterling S. Gary Edward Jones IN, IV, LC</p>	<p>John Gerken, Jr. Centaurus Financial EP, IN, IV</p> <p>Andrew Gordon Centaurus Financial EP, IV, LC</p> <p>Robert Grimm Northwestern Mutual Wealth Management Company BP, IN, IV</p> <p>John Harcar LPL Financial EP, IN, IV</p> <p>Ira Hermann Northwestern Mutual BP, EP, IV</p> <p>Gary Hutto Hutto Dean & Company IV</p> <p>Tracy O. Jackson Jackson Financial Management BP, IV</p> <p>Yousef Jamshidipour Ameriprise Financial BP, IN, IV</p> <p>Judith Jensen UBS Financial Services</p> <p>Damon Johnson Merrill Lynch EP, IV, TS</p> <p>Michael W. Jowdy LPL Financial EP, IN, IV</p> <p>Andrew C. Karlinski AK Financial Group BP, IN, IV</p> <p>Mitchell F. Keil Integrity Financial Advisory EP, IV</p> <p>Craig Kennedy Seacliff Financial & Insurance Services EP, IN, IV</p> <p>Robert Klein Financial Design Center IN, IV, TX</p> <p>David Little Eclectic Associates CG, EP, IV</p> <p>Albert Manfre Security Financial Group EP, IN, IV</p> <p>Edward Martell LPL Financial BP, EP, IV</p> <p>Robert Micone Applied FP BP, IV, TX</p> <p>Jose Moreno UBS Financial Services IV</p> <p>Norah Morrison Norah Morrison Law Office EP, IV, TS</p>	<p>Keith Offel Offel Financial Wealth Management Group</p> <p>Richard Overdorff Medallion Group West EP, IN, IV</p> <p>Shirley Padilla FMC Financial Group IN, IV, LC</p> <p>Avinash Pai LPL Financial BP, IN, IV</p> <p>Laila Pence Pence Wealth Management EP, IN, IV</p> <p>Jason Perkins Squar Milner Financial Service EP, IN, IV</p> <p>Randy J. Pierce The Pierce Group IV, LC, TX</p> <p>Stephen Pincin Legacy Capital Management EP, IN, IV</p> <p>Paul Rand Morgan Stanley EP, IN, IV</p> <p>Craig Randall Randall Wealth Management Group EP, IV, TS</p> <p>Ronald Roach Merrill Lynch</p> <p>Karl Romero Karl H. Romero & Associates BP, EP, IV</p> <p>Lance Rubachko Tax & Financial Group BP, IN, IV</p> <p>Todd Rustman GR Capital Asset Management EP, IN, IV</p> <p>Chris J. Sathre WFP Securities Corporation EP, IN, IV</p> <p>Kyle P. Schneider Chatterton & Associates EP, IN, IV</p> <p>Jena Schuster Lifestyle Portfolios BP, EP, IV</p> <p>Tracy Shannon Next Financial Group EP, IN, IV</p> <p>Bradley Stephenson Stephenson & Company EP, IV, TX</p> <p>Pegginelle Tellez Edward Jones IN, IV, LC</p>

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

INDEX OF WEALTH MANAGERS

List compiled by Crescendo Business Services. Names in boldface also appear in the profiles that follow. Wealth Manager additional financial services: AC=Accounting; BK=Banking; BP=Business Planning; CG=Charitable Giving; EP=Estate Planning; FP=Financial Planning; IN=Insurance; IV=Investments; LC=Long-term Care; TS=Trust Services; TX=Taxation; WP=Will Preparation

FINANCIAL PLANNING	INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS
Helen Timpe Morgan Stanley CG, EP, LC	John Arnold Merrill Lynch/Private Bank and Investment Group EP, FP, TS	Brenda Eschbach Aventine Investment Services BP, EP, FP	George McDaniel Lighthouse Financial Services CG, EP, FP	Brian L. Spahr Spahr Financial Group FP, IN
Mark Turner Workman Securities Corporation EP, IN, IV	Steven Bernardy Merrill Lynch BK, EP, FP	Mitchell Fisher Pacific Sun Financial Corporation CG, EP, FP	Amber Mears Wachovia Securities	Ken Stelts Edward Jones IN, LC, TS
Michael Tuz Aegis Financial Partners/ Lincoln Financial Advisors EP, IN, IV	Gideon Bernstein Leisure Capital Management CG, EP, TS	Kathy Flores Kathy Flores Wealth Management FP, IN	Sashi Menon Menon/Brown Advisory Group IN	Dean Tellone Tellone Financial Services EP, FP, TX
James Vale Merrill Lynch EP, IV, TS	Terrance Blanchard Wachovia Securities	Michael Friedman Churchill Management Group	Taryn Moll Merrill Lynch EP, FP, TS	Michael Thompson UBS Financial Services FP
Javier Vallejo LPL Financial/Monolithe Wealth Planning Group BP, EP, IV	Mark Boyer Boyer Financial Services IN	Michael Gates Wells Fargo FP, IN	Timothy Molnar Northwestern Mutual Wealth Management Company FP	Craig Truman Liberty Capital Management BP, FP, IN
Scott Warner Life Design Financial BP, IV, TX	Bob Brown Brown & Sarac FP, IN	Loreen Gilbert Wealthwise Financial Services EP, FP, IN	JD Montgomery III Canterbury Consulting BP, CG, EP	Robert Vollmer, Jr. First Allied Securities BP, EP, FP
Bryan Welbaum Morgan Stanley BK, BP, TS	Kay Byrum Financial Insights FP, IN, LC	Teresa Harmon UBS Financial Services EP, FP	Jim Moos Smith Barney EP, FP, TX	Robert Voorhees Wachovia Securities
Ken Williams Financial Network Investment IN, IV	John Chamberlin Deutsche Bank BK, EP, TS	Trudy Haussmann Haussmann Financial EP, FP, IN	Greg Pellizzon Hollencrest Capital Management BP, EP, FP	Lee Weaver Financial Network Investment BP, FP, IN
Bart Zandbergen Financial Management Network BP, EP, IV	Christina Chanpong Merrill Lynch IN, TS	Mark Hebner Index Funds Advisors	Erle Petrie Commonwealth Financial Network FP	Peter Wernemar Merrill Lynch
James Zivich LPL Financial IN, IV, LC	Steven Check Check Capital Management FP	Patrick Hobert Hobert Wealth Management	Steven Pollack LPL Financial FP, IN, LC	Timothy Werth Edward Jones IN, LC
INSURANCE	Roya Cole Morgan Stanley FP	Steven Hocking Merrill Lynch BP, IN	Gary Pulford Private Asset Management EP, TS	Tim Woodall UBS Financial Services FP
Curtis Carlson Northwestern Mutual BP, EP, IV	Victoria Collins Keller Group Investment Management BK, FP, TS	Ronald Hodge Wedbush Morgan Securities EP, FP, IN	David Reagan City National Bank/Private Client Services FP, TS	TAXATION
Richard Herrera Farmers Insurance Group	Eric Connella Edward Jones FP, IN, LC	Jeff Kanegae Wachovia Securities	Richard Reimer Wachovia Securities	Stephen M. Dumalski Tax Repair Shop
Joe Jimenez College Student Insurance Services FP, LC	John T. Cooke Cooke Wealth Management FP	Clyde Kendzierski Financial Solutions Group	Robert Richter Robert Richter Financial Advisor FP, LC, TX	Nick Hodges NCH Wealth Advisors BP, EP, FP
Vincent Moore AXA Advisors BP, FP, LC	Douglas Cosgrove UBS Financial Services FP	Mike Kiley Chamberlain Group EP, IN	James Riley Merrill Lynch BK, EP, FP	Verlon McKay McKay & Carnahan AC, BP
Lee Papier Lee W. Papier CG, FP	James Cravotta Morgan Stanley FP	David King Edward Jones EP, IN, LC	Thomas C. Santoro Crane Real Estate TX	Michael Trank Wertz & Company EP, FP, TS
INVESTMENTS	Frank DiFerdinando First Foundation Advisors CG, EP, FP	Harmon Kong Iwamoto Kong CG, EP, FP	Dan Schoessow Northern Trust Bank BK, TS	
Douglas Allison Beacon Pointe Advisors FP, TS, TX	Richard Doebler Merrill Lynch CG, EP, FP	Dennis Kotoff Wachovia Securities	Thomas C. Scott Scott Wealth Management Group EP, FP, IN	
Neil Amor Keller Group Investment Management BK, FP	John Dunphy Haussmann Financial FP, IN	Leon Laub Wachovia Securities	Scott Smith Edward Jones EP, FP, IN	
		Thomas Lydon Global Trends Investments		
		David Mazzotta Morgan Stanley BK, FP, IN		

FIVE STAR WEALTH MANAGERS



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APPLIED FINANCIAL PLANNING GROUP



Left to right: William O'Connor and FIVE STAR Wealth Manager Robert Micone

The 99.5 FM KKLA "Money Guys"

- Re-evaluate
- Repair
- Rebuild

Areas of Focus: Asset Management, Tax Advantaged Investing, Comprehensive Tax Planning, In-depth Investment Analysis

Designations: Certified Financial Planner (TM), Accredited Tax Adviser, Enrolled Agent, BSEE, MBA

The three R's is the Applied Financial Planning approach with clients to help them assess their portfolios, make strategic and intelligent decisions and help create a sound financial future. We are a full-service investment advisory firm with each principal having more than 25 years of experience and an ensemble of professionals to help you with all of your financial planning needs. We give your future direction by providing the knowledge and resources of large team but with the personal attention and care of a dear friend whose primary concern is your financial stability — today and tomorrow.

Applied Financial Planning also has the insight to help you with the unique needs of a diverse clientele serving individuals and businesses including novice investors, women decision-makers, long-time executives and retirees. We offer a wide breadth of capabilities including integrated wealth management, comprehensive tax planning, tax advantaged investing and in-depth investment analysis. Our approach has never been more relevant than in today's challenging — and quickly — changing financial times; we are here to work with you in applying these key three steps so you can work toward your financial dreams.

Applied Financial Planning

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FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

CHRIS BAKER



Left to right: FIVE STAR Wealth Manager Chris Baker, Denise Healy and Sarah Etchegorry

Financial Planners for Building, Managing and Conserving Wealth

- Education: empower clients to make informed decisions
- Ethics: serve clients with the highest integrity
- Excellence: high standards for service and value-driven solutions

Areas of Focus: Comprehensive Financial Planning Analysis, Insurance, Investments

Professional Designations: Certified Financial Planner, Certified Public Accountant, Personal Financial Specialist

Chris began her career in financial services after graduating Summa Cum Laude from Indiana State University with a degree in accounting in 1982. After working in public accounting for Coopers & Lybrand, she changed her focus to financial planning in 1987.

Chris creates sophisticated financial plans integrating taxes, investments, fringe benefits, insurance, retirement and estate planning. She coordinates each area into a strategy tailored to meet her client's objectives. The team at

Baker & Associates orchestrates the implementation of the plan by providing quality products and services through companies and professionals who share their commitment to integrity.

Baker & Associates' clients include highly compensated executives, owners of closely held businesses and affluent families. Chris becomes a trusted partner helping her clients achieve their vision of an ideal future. You can visit Baker & Associates' website at www.bafps.com.



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FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

TERRANCE J. BLANCHARD



Building Long-Term Relationships Through Education, Honesty, Integrity and Trust

- Providing world-class investment services to our clients
- Getting to know you, evaluating your situation and offering custom personalized solutions
- Frequent communication and conducting regular account reviews

Financial Services: Comprehensive Wealth Management, Retirement Planning and Estate Planning

Designations: Senior Vice President — Investments

My goal is to help you design an investment plan that will not only serve you today and tomorrow but for many years to come. I work closely with my clients to understand their investment goals, time horizon, risk profile and personal preferences to tailor a specific investment strategy that is right for each investor.

Since 1982, Terrance Blanchard has been in the financial services industry assisting investors. As Senior Vice President — Investments he serves individual investors, retirees, corporations and small business owners, providing financial counseling, education and investment management to

assist people in building and preserving their wealth.

Terrance has taught investment planning courses throughout Southern California including, “Successful Money Management,” “Financial Strategies for Successful Retirement” and “The 7 Secrets of Financial Success.” He has also taught “Smart Women Finish Rich” and “Smart Couples Finish Rich.”

Terrance is a graduate of the University of San Diego. He is active with several charities in Southern California. He and his wife, Christy, and their two children, Brandon and Nicole, reside in South Orange County.

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FIVE STAR WEALTH MANAGERS



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GORDON P. CARLSON



Your Pathway to Financial Independence

- Real estate centered financial planning and advisory services
- Proprietary processes to assist real estate owners and investors
- Strategies for improving cash flow, net-worth and wealth preservation

Areas of Focus: Fee-Based Financial Planning and Advisory, Comprehensive Analysis and Problem Solving

Designations: Investment Advisor Representative, Registered Principal, Registered Representative, Life Agent

From the early 1990s Gordon P. Carlson has been an advisor to private clients, trusts, businesses, new ventures, educational programs, real estate networks, charitable organizations and foundations in financial planning and investment management. Mr. Carlson has also consulted in the area of residential/commercial mortgage, new venture development, venture capital and investment banking, mergers and acquisitions, executive compensation,

pension and profit sharing plans, and trust and estate planning. Mr. Carlson currently owns Gordon Carlson & Associates (GCA), a thriving financial advisory practice that focuses on real estate as a key component to attaining financial independence. GCA operates as a branch office of the broker/dealer, Grant Bettingen, Inc. of Newport Beach, CA.



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FIVE STAR WEALTH MANAGERS



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JEFFREY CERNY



Inset photo: FIVE STAR Wealth Manager Jeffrey Cerny and Ed Slott

Right: FIVE STAR Wealth Manager Jeffrey Cerny

Helping Protect, Preserve and Transfer Family Wealth

- Wealth management and financial problem solving
- Member of Ed Slott's ELITE IRA Advisor Group
- Licensed instructor of Retirement Unlimited (TM) — protection strategies to help secure your retirement

Areas of Focus: They specialize in advanced strategies for protecting, preserving and transferring wealth for families that have already done substantial planning in these areas

People are desperate for the truth, if you give them straight answers they will make good decisions.

At Commonwealth Retirement Investment Services their mission is simple: help folks recognize and understand the barriers standing between them and a financially secure retirement, offer easy to understand

instruction on protection strategies to help secure their retirement future and follow through with a commitment to high-quality personalized advice.

At the core of the experience is an organized six step process — a proactive system that systematically resolves issues and allows clients to always know where they are, where they are going and how they are going to get there.



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FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

THE COASTAL WEALTH TEAM



Left to right: Standing: Anthony Verdugo, FIVE STAR Wealth Manager Neil Burns and Ryan Burns
Seated: Daniela Radu, Martha Hoffmann, Jeanne Adams and Ellen FitzPatrick

Dream Big. Plan Wisely. Live Well.

- Comprehensive wealth management in one convenient location
- Coordinated investment, financial, tax and estate planning strategies
- Independent professionals committed to your goals and long-term friendships with their clients

Areas of Focus: Financial, investment, retirement, insurance, tax and estate planning

Designations: Attorney at Law, LPL Registered Principal

Many firms provide financial services. Few successfully integrate them into a comprehensive wealth management experience in one location. Many clients are in their second or third decade with Coastal Wealth because it is not merely a service; it is a relationship.

Coastal Wealth helps clients define and quantify financial goals, encouraging them to dream big. They help clients plan wisely, coordinating investment, financial, tax and estate planning strategies to serve unique and

changing needs. They take pride in knowing their clients, enjoying their friendship and watching them live life well.

The Coastal Wealth experience is designed to help simplify and enrich clients' lives. Their breadth of financial disciplines, their independence, objectivity and more than 60 years of combined professional experience can save clients time and stress, freeing them to live the life they dream.



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Neil Burns, Martha Hoffmann, Daniela Radu, Ryan Burns & Ellen FitzPatrick are registered representatives and securities are offered through LPL Financial. Member FINRA/SIPC. Jeanne Adams provides tax services which are neither affiliated with nor endorsed by LPL Financial.

FIVE STAR WEALTH MANAGERS



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THE CRAVOTTA GROUP



Left to right: Todd Carbone, FIVE STAR Wealth Manager James Cravotta and Jessica McConnell

Helping Individuals and Companies Generate Additional Income and Obtain Downside Price Protection

- Engineers of tax-efficient diversification and divesting strategies
- Comprehensive wealth management for executives
- Active covered call-write income generation

Areas of Focus: Wealth Management, Concentrated Stock, Stock Loans, 144 Sale, Covered Call- Write Designations: First Vice-President, Financial Advisor, 144 Specialist, CRPC (R), CRPS (R)

The Team has more than a decade of industry experience in wealth management for individuals or companies that have publicly traded concentrated stock. Many of our clients are executives or retirees of Fortune 500 companies that have amassed large positions of low cost basis stock awarded from bonuses, IPOs, or mergers and acquisitions. Our team earns your business through sound, tax-efficient strategies, under the comprehensive umbrella of total wealth management. Strategies include:

Securities-based loans, diversification loans, covered call-write programs, stock collars, pre-paid forwards, exchange funds, alternative investments, 144 sales, 10b5-1 sale programs, etc. We help you get additional income and develop downside price protection strategies for your financial situation.

Other services include: Defined benefit, defined contribution, deferred comp, delivery versus purchase plans.

Morgan Stanley Global Wealth Management

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FIVE STAR WEALTH MANAGERS



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BRENDA ESCHBACH



Left to right: Angela Walsh, Anju Mohindru, Rebekkah Devereaux, Kristine Taylor and Seated: FIVE STAR Wealth Manager Brenda Eschbach

Aventine Investment Services

- Comprehensive wealth management services to achieve financial objectives
- Structured investment strategies for asset protection, private equity, tax and estate planning
- Business succession planning to maximize business value and efficiently transfer wealth

Areas of Focus: Specializes in comprehensive wealth planning and asset management for accredited investors, businesses and foundations to grow, protect and transfer wealth.

Aventine Investment Services is a fee-based, independent Registered Investment Advisory firm with more than 30 years of asset management experience. Co-Founder and Senior Wealth Manager Brenda Eschbach leads a team that provides comprehensive investment strategies tailored to meet each client's specific financial goals.

Aventine has designed their Parallel Planning(TM) platform to successfully integrate tax and legal professionals into the overall wealth planning process. This integration enables the Aventine Wealth Management Team to maximize the effectiveness of asset, estate, tax and legacy planning, while bringing their

clients' trusted professionals face-to-face with their life and legacy goals.

These Parallel Planning(TM) techniques allow them to provide accredited investors and institutions with comprehensive plans to address: succession planning, value maximization, executive benefit plans, retirement income planning, captive insurance, private equity, estate planning and tax strategies.

Because Aventine's focus is fee-based planning, this is a team that truly presents unbiased wealth strategies. Aventine is ideal for accredited investors seeking professional wealth management and personalized service.

Aventine Investment Services, Inc.

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FIVE STAR WEALTH MANAGERS



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LEGACY CAPITAL MANAGEMENT



Left to right: FIVE STAR Wealth Manager Stephen Pincin, Jodi Vinas and Scott Dahlberg

Knowledge • Dedication • Trust • Experience

- Client – advisor: Partnership approach to financial planning and asset management
- Primary focus: Fee-only planning, building and preserving wealth, generational asset transfers
- Concierge services: Lease negotiations, real estate services, business succession planning

Specializations: Investment advisory, comprehensive financial planning, estate and trust strategies, family wealth transfer, risk management, corporate executive compensation, company retirement plans

The total net-worth of U.S. households is \$58.60 trillion. Over the next 20 years, 92 percent of these assets will transfer to the next generation. Currently, 70 percent of these assets do not successfully transfer from one generation to the next.* This is where Legacy Capital Management, LLC begins.

Stephen Pincin, Managing Director of Legacy Capital Management, LLC provides comprehensive wealth management services to executives, families and charities. His team develops highly customized investment strategies that provide maximum financial advantage to each of their clients.

Their team approach, supported by a fee-only compensation structure, keeps their interests aligned with those of their clients. With no markups or hidden fees, their only incentive is to do what's in the best interest of their clients. Clients get peace of mind knowing that their recommendations are based on achieving specific goals outlined in their life plan, opposed to stand alone financial transactions.

The result is a business based on personal relationships that are deep and broad, each one built on trust, integrity and a common understanding of what's most important to all their clients — to live a richer life.

Legacy Capital Management, LLC

1 Pointe Drive, Suite 355 • Brea, CA 92821

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stephen.pincin@wachoviafinet.com • www.legacycapitalmanagement.wbsec.com

*Source: Anna Liotta, Resultance, Inc. Investment Products and Advisory Services offered through Wachovia Securities Financial Network, LLC (WSFN). Legacy Capital Management, LLC is a separate entity from WSFN.

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

SECURITY FINANCIAL GROUP



Center Front: FIVE STAR Wealth Manager Al Manfre and his Security Financial Group staff

Providing Financial Planning That Meets Your Goals and Lets You Sleep at Night

Areas of Focus: Estate, Investment and Retirement Planning, Business Continuity, Disability, Life and Group Health Insurance, Annuities

I want to first thank my clients for this award, they nominated Security Financial Group based on the service the company has provided them over the last two decades.

Security Financial Group has been in business since 1991, since that date we have helped more than 20,000 clients preserve their wealth. Our company goal is to provide complete financial planning for our clients, taking into consideration how to preserve our clients' wealth as it relates to estate taxes, business continuity and investment planning.

Security Financial Group has never put out clients in any investment products that put their principle at risk. We have been able to provide excellent returns with no risk of principle. With our investments our clients can sleep at night, and so can we!

I compare financial planning to sports, where Security Financial Group is your financial quarterback, the client is the team owner and our goal is to make your financial dreams come true based on your plan.

Al Manfre and Security Financial Group

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FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

HELEN H. TIMPE • THE TIMPE GROUP



Left to right: Wealth Advisor Monica Timpe-Godfrey and FIVE STAR Wealth Advisor Helen Timpe

The Wealth Advisor Team

- One of "America's Top 100 New Style Brokers" — Cover: *Financial Planning on Wall Street*, April 1994
- "Women in Business" feature article in *OC Business Journal*, April 1986
- Orange Coast "Investment Professional Continuing Excellence," *Orange County Register*, October 1998

Focus Areas: Business guidance for owners and entrepreneurs; portfolio management for families, foundations and retirees

Designations: Executive MBA, Wharton School of Business; CFP (R), USC; B.S. Iowa State University

"Gimmicks and shortcuts are not appropriate for wealth creation" is the foundation of The Timpe Group's investment philosophy. A wealth advisory team known for helping to protect generations of wealth since 1979, their process is one of analysis and systematically assisting clients who typically are business owners, authors, scientists, professors and doctors. The Timpe Group's process focuses on clients' objectives, preserving wealth and tax-efficient strategies.

Enriching the community is a priority of Helen and Monica's. Local

and national organizations they have actively supported are: Women's Philanthropy Fund, Opera Pacific, USC, UC Berkeley, ISU, Bowers Museum, Susan G. Komen, Habitat for Humanity, San Diego Zoological Society, Taller San Jose, KCET and KUSC.

This family team, headed by Helen and Monica, understands the dynamics of generations and their changing priorities, yet always staying aware of the importance of keeping the family's wealth in tact. They are currently accepting new clients and would welcome your call.

The Timpe Group • Morgan Stanley

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helen.timpe@morganstanley.com • monica.timpe@morganstanley.com

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION

SCOTT K. WARNER



Building Your Financial Future with Values-Centered Planning

- Creating customized, long-term strategies to serve as a client's roadmap to pursue financial goals
- Building a future based on a client's unique needs, goals and core values
- Committed to collaboration, innovation, independent thinking, trust and accountability

Specializations: Personalized, values-centered financial planning, wealth and investment management, and retirements and estate planning

With more than 20 years of experience, Scott Warner, President of Life Design Financial, takes a holistic approach to financial planning which considers all elements of a client's life or business. He empowers his clients to take charge of their financial future by developing innovative strategies that are consistent with their core values. To develop this values-centered approach, he takes great care in getting to know his clients before making any recommendations. Warner focuses on developing long-term relationships and educating this clients on the many financial tools and

and options available. With his professional, approachable style and a commitment to trust and accountability, Warner encourages collaboration, innovation, independent thinking and open communication. He believes in created customized, long-term financial strategies for businesses, individuals and families to use as a roadmap to pursue their goals, no matter how simple or complex. As a trusted financial advisor, Warner is committed to his clients' success, particularly in these financially challenging times.

Life Design Financial

1440 North Harbor Boulevard, Suite 525 • Fullerton, CA 92835
Toll-free: (877) 555-1212

info@lifedesignfinancial.com • www.lifedesignfinancial.com

Securities and investment advisory services offered through ING Financial Partners, Inc., member SIPC.
Life Design Financial is not a subsidiary of, nor controlled by ING Financial Partners, Inc.

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION



JEFF ANDREWS

Focusing on Results

- 401(k) plans and executive compensation
- Personal financial planning

Focus: 401(k) plans, pre-retirement and early retirement income planning, and advanced tax-reduction strategies

While it's imperative that wealth managers have a keen understanding of their clients' hopes and needs, Jeff believes that too often wealth managers downplay results. Whether helping a corporate client to lower 401(k) fees, or developing an income plan enabling a personal client to retire, Jeff feels that a focus on quantifiable results is what separates him from many wealth managers. "Ultimately that is what clients are paying for," Jeff says.

Beyond results, Jeff takes pride in an uncommon level of service. When asked about some of his more unusual service moments, Jeff replied, "I have assisted clients who are working with the IRS, mortgage brokers, attorneys, insurance agents and accountants."

Raymond Wesley

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Designations: Certified Financial Planner, Financial Consultant

As a financial consultant, my mission is to help you plan and reach your financial goals through a professional relationship based on personalized, knowledgeable advice. With the breadth and depth of resources and expertise I have through Wells Fargo I can help my clients meet their short- and long-term financial objectives. I want to help you feel confident about your financial future. Finally, I'd like to thank my family, friends and the many mentors I've had the privilege of learning from. Also, I'd like to thank my clients for the trust they've placed on me. I am eternally grateful to all of you.

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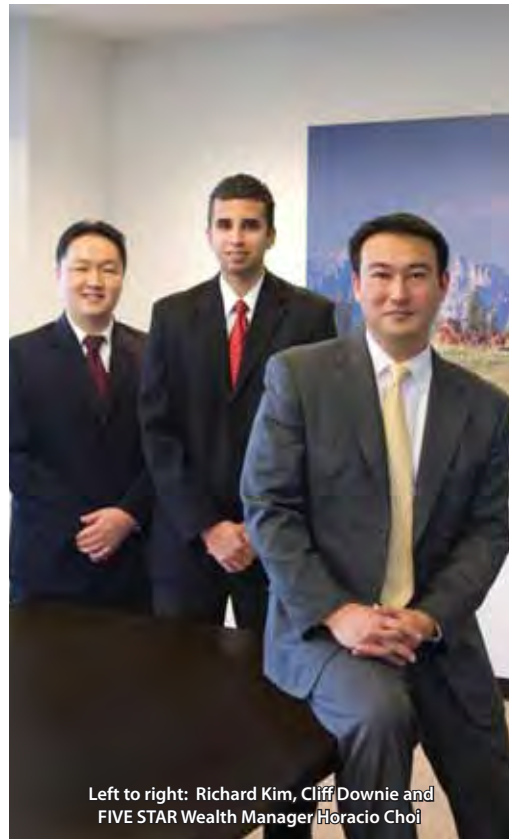
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Left to right: Richard Kim, Cliff Downie and FIVE STAR Wealth Manager Horacio Choi

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION



Left to right: FIVE STAR Wealth Manager Arthur Y. Cooper and David S. McManus

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Cooper McManus works with affluent families and individuals and strives to provide the most personal service available to help their clients achieve financial stability and independence. The firm’s advisors do everything in their power to keep clients focused on where they want to go, advise them on how to get there and continually remind them of the importance of maintaining a disciplined approach to realizing their dreams. Cooper McManus continues to expand its operations and welcomes inquiries from like-minded advisors who might be interested in becoming part of the firm.

Cooper McManus

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John C. Harcar and Catou DeFriend bring more than 40 years of combined experience helping clients work toward achieving their goals, dreams and objectives. Their high standards and reputation for integrity have earned them the trust of the clients they serve.

Asset Plan Partners

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John Harcar and Catou DeFriend are Registered Representatives with and Securities and Advisory Services are offered through LPL Financial, member FINRA/SIPC.



Left to right: Catou DeFriend and FIVE STAR Wealth Manager John Harcar

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION



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Designations: Fee-only RIA, with CFPs, MBAs, CFA and noted investment book authors

Mark Hebner is the founder and president of Index Funds Advisors (IFA), a 31-person, fee-only financial services firm that specializes in quantifying an individual's or institution's *risk capacity*. This risk capacity is matched with a globally diversified index portfolio that carries 81 years of risk and return data.

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Left to right: Kevin K. Chung,
FIVE STAR Wealth Manager Tracy O. Jackson,
Christopher J. Rogers and James A. Shanton

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Robert Klein has been recognized for his expertise in financial independence planning, management and protection. Bob is a member of Advisor Products Inc.'s Editorial Advisory Board which includes 12 of the nation's leading financial planners.

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For more than a decade our focus has been to provide unique client-centered solutions to high-net-worth individuals and families as well as smaller institutional clients. The Monolithe Group offers the security and support of LPL Financial, the nation's largest independent broker dealer with the attentiveness of a boutique firm. We are focused on ensuring an excellent client experience by providing unbiased strategies that make sense to investors.

Monolithe Wealth Planning Group

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Left to right: Allen Ah You, Jane An and FIVE STAR Wealth Manager Javier Vallejo

FIVE STAR WEALTH MANAGERS



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Left to right: Standing: E. Dryden Pence III, Martin Lombrano, Richard Sorensen and Doug Frazier; Seated: FIVE STAR Wealth Manager Laila Pence

LAILA PENCE

Pence Wealth Management

- Personalized service
 - Comprehensive financial planning
 - Full spectrum integrated asset management and protection strategies
- Areas of Focus: Financial Planning, Investments, Insurance, Real Estate**
Designation: Certified Financial Planner

Pence Wealth Management is a comprehensive financial services firm committed to helping our clients improve their long-term financial success. Our customized programs are designed to help grow and conserve our clients' wealth while delivering an unprecedented level of personalized service. In 2008, *Barron's Magazine* selected Laila Pence as No. 35 in the "Top 100 Women Financial Advisers" and as No. 84 in the "Top 100 Independent Advisers nationwide," and *Orange County Business Journal* ranked her third in Orange County.

Pence Wealth Management was named in the July 2008 issue of *Forbes Magazine* as one of the "Ten Most Dependable Wealth Managers in Southern California."**



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DAVID REAGAN

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Focus: Wealth mgmt. strategies, investments, financial planning and private banking

Designations: MBA, CFP

David Reagan is a senior vice president with City National Bank. He is located in Irvine where he works with a team of financial professionals to provide strategic financial solutions to City National clients. He brings to his client relationships nearly 25 years of experience in investment management, financial planning, trust services and private banking.

Mr. Reagan serves on the Board of Directors of the Financial Planning Association in Orange County and was the 2007 president.

City National Bank is the largest independent private and business bank in Southern California. Based in Beverly Hills, City National has \$16.3 billion of assets and manages or administers nearly \$53 billion of client assets.

City National Bank

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Office: (949) 223-4020

City National Bank does not give tax, accounting or legal advice. Rules in these areas are subject to change and open to varying interpretation. Before implementation of financial strategies you may wish to consult with your tax or legal advisors.



Left to right: FIVE STAR Wealth Manager David Reagan, Bryan Ward and Brad Balen

FIVE STAR WEALTH MANAGERS



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MICHAEL RYAN

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Areas of Focus: Business Planning, Retirement Plans, Investment Management
Designation: Certified Financial Planner (R)

Michael works with small and medium sized business’s and business owners as well as affluent families and individuals to provide personal service and to help clients work toward financial stability and independence. “We strive to keep clients focused on where they want to go, advise them on how to get there and continually remind them of the importance of maintaining a disciplined approach to realizing their objectives.”

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Designations: CFP, Registered Investment Advisor (State of California)

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DAVID L. BAHNSEN

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GINA CEREDA

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Focus: Financial planning, investments and insurance solutions
Designations: First Vice President, Financial Advisor

Gina thanks her clients for their business and for selecting her for this honor. Gina is at the center of her clients' financial solutions — including managing relationships with tax advisors, attorney's and pension advisors. Gina has served her clients' financial needs for more than 13 years and will continue to have high service standards including frequent communication and quarterly reviews. She believes that this level of service provides the financial clarity needed for investors as they pursue their own goals.

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We listen carefully to develop a plan to manage assets in order to achieve life goals. Unbiased recommendations based on more than 25 years of investment experience. Dick and his partner, Junette McCarthy, work with each client to develop long-term relationships based on mutual trust. Dick earned an MBA from Pepperdine University and a B.S. from Miami University. He proudly served in the U. S. Marine Corps where he was a Naval Aviator.

C. Richard Ferree is Registered Principal with FSC Securities Corporation. Securities and Investment Advisory services offered through FSC Securities Corporation a registered Broker-Dealer member FINRA/SIPC a registered Investment Advisor. Ferree & McCarthy is independent of FSC Securities Corporation.



GARY HUTTO

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Areas of Focus: Independent, fee-only investment management
Designation: Registered Investment Advisor

With more than 23 years of experience, Gary has counseled thousands of individuals with their retirement and wealth management needs all across Southern CA. As an independent financial advisor, he utilizes numerous tools to provide unbiased recommendations to maintain the utmost level of integrity. His strategic asset management models have helped his clients navigate the, sometimes treacherous, waters of investing.

Gary Hutto is a Registered Securities Principal with GWN Securities Inc., Securities offered through GWN Securities, Inc. 11440 N. Jog Road Palm Beach Gardens, FL 33418 Member FINRA/SIPC. Investment advisory services offered through GWN Asset Management, a registered Investment Advisor. Hutto Dean is not an affiliate of GWN Securities, Inc.

FIVE STAR WEALTH MANAGERS



BEST IN CLIENT SATISFACTION



ANDREW C. KARLINSKI

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Areas of Focus: Financial planning, retirement plans, investments
Designation: CFP (R)

Andy has spent his entire 33-year financial career as an independent financial advisor. His clients benefit by receiving objective and balanced investment advice based on this independent experience.

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PAUL RAND

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Focus: Client-centric financial, investment and protection planning
Designations: Vice-President; Wealth Advisor; Portfolio Manager

As a founding member of The Rand Group, Paul believes comprehensive wealth management doesn't start with any particular investment product, but rather with a clear understanding of a client's prioritized goals, concerns, wants and wishes.

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FIVE STAR WEALTH MANAGERS



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- Partnering with your CPA and Estate Attorney

Areas of Focus: Retirement planning; Risk assessment; Life and LTC Insurance
Designations: Financial Advisor, AAMS

Ken’s career move to financial advisor 10 years ago may seem unlikely after starting out as a chemical engineer. “I was drawn to financial services, believing I could help people with this critical aspect of their lives.” Although Edward Jones has over 10,000 offices, Ken’s clients appreciate his accessibility and his passion for making sense of investing in an often confusing world. “While now a partner in the firm, my biggest reward is seeing clients leave my office with peace of mind, knowing that I am their partner too.”



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Tellone Management’s team of professional advisors has been providing wealth management services since 1975. Due to the firm’s outstanding service, they have been featured in **Forbes Magazine* as a “Top 10 Most Dependable Wealth Manager of Southern California.” Using active investment strategies, Tellone Management provides added value to their client accounts by quickly adapting to the current market environment with an emphasis on short-term trading. Above all, they maximize your net-worth by integrating a personal and comprehensive financial program.



BARBARA L. COLE

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Areas of Focus: Portfolio Review and Asset Allocation
Designations: CLU, CFP (R)

Barbara helps clients achieve financial independence and make informed decisions.

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First Vice President, Wealth Advisor

I am committed to providing my clients with diverse investment options that enable them to successfully plan for their retirement goals.

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Designations: CLU, ChFC

Assisting our clients is our highest priority. We take a personal interest in each of our clients, thus earning a reputation for excellence in our industry.



WILL FETTER

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MAKING SENSE OF INVESTING

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Title: Financial Advisor

Will has been serving his clients in Tustin for nearly 12 years. Will delivers a highly comprehensive plan to his clients. He uses the vast resources of Edward Jones to serve you at a local level.



MICHAEL FRIEDMAN



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Title: Vice President

With more than 23 years in the investment industry, Mr. Friedman is a Registered Investment Advisor and is currently the vice president of client relations with Churchill Management Group, which was founded in 1963.



MITCHELL F. KEIL

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Title: Certified Public Accountant QuickBooks Pro Advisor

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ED MARTELL

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Designation: RFC

We help create and preserve wealth by managing taxes, risk and monitoring investment performance. We treat our clients the way we want to be treated.

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JASON M. PERKINS

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Jason prides himself on putting his clients' needs first. 15 years of experience have taught him that no two client's goals are the same and every client deserves the same amount of support, big fish or not!

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**ERLE
PETRIE**

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Erle places himself in the position of his clients when providing any service. By putting the client first, great things can happen. Securities and advisory services offered through Commonwealth Financial Network, a registered investment adviser and member FINRA/SIPC.



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Steven is a compassionate, trustworthy and serious advisor with 13 years of experience in finance. He runs a successful independent practice in the OC and 12 states. A family man for 25 years. He is a registered representative with and securities offered through LPL Financial.



**ROBERT J.
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Designations: Registered Investment Advisor, CPA

Since starting his financial service firm in 1989, Robert Richter's commitment to providing a higher standard of customer service has been evident. With his well rounded knowledge and experience, he is able to take care of all your financial needs. Investments, Retirement & Estate planning, Tax preparation & Life insurance.



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Designations: CFA, CFP, CLU, CWWP, CAPP, MMB

President of a seasoned team of wealth managers collaborating with clients and their advisors in an independent setting to create absolute return solutions in a tax-efficient manner. Transparency and simplification are part of our solutions.



**THOMAS C.
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Did you know you could profit by investing in real estate inside your retirement plan? This is one of Tom's many fields of real estate expertise. He has served Orange County's real estate needs since 1980.



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Baraa Sarakby, Vice President and Senior Private Banker, is a 22-year veteran of the financial services industry. As a relationship manager, Baraa is passionate about offering outstanding service and sound financial advice.

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