

PRESS RELEASE

FIVE STAR: Best in Client Satisfaction Wealth Managers (SM) Announced

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San Diego, CA (February 3, 2009) - In the February issue of *San Diego Magazine*, the 2009 FIVE STAR: Best in Client Satisfaction Wealth Managers (SM) are announced. *San Diego Magazine* formed a partnership with Crescendo Business Services, an independent research firm, to identify the "best in client satisfaction" wealth managers serving the San Diego area. In July, Crescendo surveyed, by mail and phone 40,000 high-net-worth residents in the San Diego area and subscribers of *San Diego Magazine*. An additional 7,000 surveys were sent to leaders of financial service industry companies.

On the surveys, recipients were asked to select 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.

By August, 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 comprised of knowledgeable 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.

The resulting list of 2009 FIVE STAR Wealth Managers is an elite group, representing less than 3 percent of the wealth managers in the San Diego area. Only 288 of the top-scoring wealth managers made this year's list. We hope this list serves as a referral network for the 345,000 readers of *San Diego Magazine*. Is this list exhaustive? Of course not. There are undoubtedly 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 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 Crescendo Business Services, *San Diego 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**.

Kind Regards,

FIVE STAR Marketing and Sales Team
Crescendo Business Services