

Crescendo Business Services



2010

FIVE STAR  
Wealth Managers

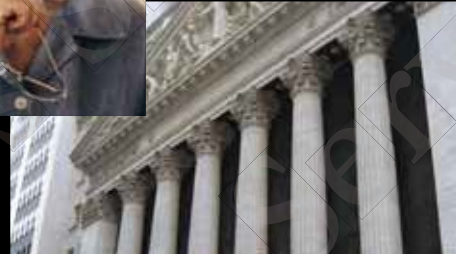
2010 INDEPENDENT SURVEY  
OVERALL CLIENT SATISFACTION



# Meet your

## Boston 2010 FIVE STAR Wealth Managers.

We surveyed consumers, financial service professionals and *Boston* magazine subscribers to find wealth managers in the Boston area who scored highest in overall client satisfaction. Here they are.



Well over half of the consumer responses in the Boston area indicated it is difficult to find a wealth manager they trust and rely on.<sup>(1)</sup> 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, etc.

With more than 14,600 wealth managers in the Boston area, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *Boston* magazine can help. The magazine recently formed a partnership with Crescendo Business Services, an independent research firm, to find out which wealth managers successfully satisfied key client satisfaction criteria and scored the highest in overall satisfaction.

### The Selection Process

In July, Crescendo surveyed, by mail and phone, 105,000 high-net-worth residents in the Boston area and subscribers of *Boston* Magazine. An additional 10,200 surveys were sent to financial services industry professionals.

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 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 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.

### An Elite Award

The resulting list of 2010 FIVE STAR Wealth Managers is an elite group, representing less than 4 percent of the wealth managers in the Boston area. Only 536 of the top-scoring wealth managers made this year's list. For a more user-friendly listing, 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 2010 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR 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 managers' 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 *Boston* 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.
- The research process for the FIVE STAR Wealth Manager Program, managed by Quantitative Market Intelligence (QMI), incorporates a statistically valid sample in order to identify the wealth managers in the local market that score highest in overall client satisfaction. QMI does not include wealth managers on the list unless their score is statistically valid. At least fifty percent of the wealth managers in the market have a statistically valid score.
- For more information on the FIVE STAR Award and the research/selection methodology, go to: [fivestarpromotional.com/wmresearch](http://fivestarpromotional.com/wmresearch).

<sup>(1)</sup> 2009 Consumer Survey, Quantitative Market Intelligence

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ACCOUNTING	ESTATE PLANNING	ESTATE PLANNING	ESTATE PLANNING	FINANCIAL PLANNING
<b>ACCOUNTING</b>	Richard Dailey Dailey & Associates LC, TX, WP	Christopher Mahoney Rubin Hay & Gould BP, TX, WP	Robert Vigoda Rubin and Rudman BP, CG, TS	Lisa M. Austin UBS Financial Services BP, CG, LC
Dennis Barbo Darmody Merlino & Company TX	Brenda Diana Ropes & Gray TS	Howard Mandelcorn Hutchings Barsamian Mandelcorn & Zeytoonian TX, WP	Jing Wang New York Life FP, IN, IV	William Baldwin Pillar Financial Advisors EP, IV
Kelsey Korbey Day Korbey & Murphy BP, EP, TX	John R. Dunnell Russell Plummer and Rutherford TS, TX, WP	Harry S. Margolis Margolis & Bloom LC, TS, WP	Lucy West Rackemann Sawyer & Brewster BP, CG, WP	Regina Ballinger Ballinger Financial Service IV
William Pappafotopoulos Milton Financial Group BP, FP, TX	Michael L. Fay Wilmer Hale BP, CG, TS	Dennis McHugh The Law Office of Dennis E. McHugh BP	<b>Hank Whittenberg Whittenberg Knudsen CG, TS, WP</b>	Constance Barber Barber Financial IN, IV, LC
Craig Peacock Powers & Sullivan TX	Ann Meissner Flood Flood, Sheehan & Tobin TS, TX, WP	<b>Theresa Meehan Meehan Financial Services FP, IN, IV</b>	<b>Robert Wilkinson New England Trust Services FP, IN, TS</b>	<b>Christopher W. Battersby Atlantic Planning Group</b>
Donald Sandler Donald R. Sandler EP, TS, TX	Judith Flynn Elder Law Office of Judith M. Flynn FP, LC, TS	Evelyn V. Moreno Nixon Peabody CG, TS, WP	David Wolicki Law Offices of David P. Wolicki BP, LC, WP	Warren Beckman IFP/Lincoln Financial Advisors BP, EP, IV
Christopher Sulmonte Sulmonte & Frenier BP, EP, TX	David P. Frenette Frenette & Dukess LC, TS, WP	Daniel Nye Doherty Ciechanowski Dugan and Cannon TS, TX, WP	Byron E. Woodman Woodman & Eaton FP, TS, WP	<b>Spencer Betts Bickling Financial Services BP, IN, IV</b>
<b>BUSINESS PLANNING</b>	Jonathan Graham Law Office of Jonathan M. Graham & Associates TS	Suzann Ordile Law Offices of Suzann Ordile TS, WP	<b>FINANCIAL PLANNING</b>	Charles M. Beynon Ameriprise Financial BP, EP, IV
Mark Scheier Scheier & Katin EP, WP	Donald Greenough Law Office of Donald M. Greenough BP, CG, WP	Stanley Romaine, Jr. Romaine Financial Services Corp CG, FP, LC	Dean Agelopoulos Ameriprise Financial IV, LC, TX	<b>Dorothy Bickling Bickling Financial Services BP, IN, IV</b>
<b>ESTATE PLANNING</b>	Robert G. Holdway Fiduciary Trust Company FP, IV, TS	Merek Rubin Rubin Hay & Gould BP, TX, WP	<b>Harvey Albert RBC Wealth Management EP, IN, IV</b>	Robert Bodio GW & Wade EP, IV, TX
Julia Abbott Orsi Arone Rotherberg CG, TS, WP	Lawrence Hunt Partridge Snow & Hahn BP, TX, WP	Richard Rubino Rubino & Liang BP, IN, TS	Abigail Allen Securities America EP, LC, TS	Rocco Bombardieri Ameriprise Financial EP, IN, IV
Elizabeth Bailey Kotin Crabtree & Strong TS, TX, WP	<b>John Hwee Centinel Financial Group BP, IN, LC</b>	<b>Jeffrey Skerry Hays &amp; Skerry BP, IV, TS</b>	William Almond Strategic Financial Partners IN, IV	<b>Bob Brandt Ameriprise Financial EP, IN, IV</b>
Jeffrey Baron Northwestern Mutual BP, IN, IV	Micheal Kehoe Partridge Snow And Hahn BP, WP	Jennifer Snyder Wilmer Cutler Pickering Hale and Dorr CG, TS	<b>Marc Altenhoff Ameriprise Financial IN, IV, LC</b>	Michael Broad Michael Broad Attorney EP, IV, WP
Harry Christensen The Law Offices of Harry Christensen TS, WP	Samuel Liang Rubino & Liang IN, LC, TS	<b>Scott Squillace Squillace &amp; Associates P.C. Principal CG, TS, WP</b>	Justin Amaral Morgan Stanley Smith Barney BP, EP, IV	<b>Michael F. Broderick Atlantic Planning Group BP, EP, IN</b>
Peter T. Clark Law Offices of Peter T. Clark BP, TS, WP	Todd Lutsky Cushing & Dolan LC, TX, WP	Marjorie Suisman Davis, Malm & D'Agostine TS	<b>Stuart Armstrong Centinel Financial Group IN, IV, LC</b>	David Bross DS Bross Financial Advisory CG, IV, TX
Lawrence Cohen Edwards Angell Palmer & Dodge TS	Leiha Macauley Day Pitney CG, TS, TX			Susan Brown Back Bay Financial Group EP, IN, IV
Leo Cushing Cushing & Dolan LC, TX, WP				



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FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
<b>Georgia Bruggeman</b> <b>Meridian Financial</b> <b>Advisors</b> EP, IV, TX	Domenic Colasacco Boston Trust & Investment Management Company EP, IN, IV	Peter Donohoe PRW Wealth Management EP, IN, IV	Joseph Ferrara AXA Advisors EP, IN, IV	Barnet Goverman Financial Solutions Associates BP, EP, IV
<b>George Burdick</b> <b>Morgan Stanley Smith</b> <b>Barney</b> IN, IV, TS	Neil Collins Collins Financial Advisors BP, IV	<b>David Donovan</b> <b>Ameriprise Financial</b> BP, IN, IV	Avi Finder Ameriprise Financial BP, EP, IV	Robert Graff Morgan Stanley Smith Barney IV
Brian Callery 1017 Financial Group IN, IV, LC	Richard Colman Colman Knight Advisory Group BP, EP, IV	Robert Donovan UBS Financial Services EP, IV	James Fong Morgan Stanley Smith Barney EP, IV, TS	Jill Greenberg Financial Strategy Associates IN, IV, LC
Stephen Camarro Baystate Financial Services EP, IN, IV	Richard Colman Colman Knight Advisory Group BP, EP, IV	Beata Dragovics Ameriprise Financial BP, EP, IV	Kelly Fox Ameriprise Financial BP, IN, IV	Richard Greene Centerpoint Advisors IV, LC
<b>Thomas Cappucci</b> <b>Strategic Financial</b> <b>Partners</b> EP, IN, IV	William J. Condon Commonwealth Planning Group EP, IN, IV	Joe Dudek Boston Partners Financial Group IN, IV	<b>Paul Fragala</b> <b>Ameriprise Financial</b> EP, IN, IV	James Greenho Morgan Stanley Smith Barney IV
<b>Nicholas Carlin</b> <b>Ameriprise Financial</b> EP, IN, IV	<b>Lou Conrad</b> <b>COMPASS Wealth</b> <b>Management</b> BP, IV, TS	Denise Duffy The Colony Group EP, IV, TX	Neville Frankel Financial Strategy Associates IN, IV, LC	Rick Greenwood Horizon Financial Services IN, IV, TX
David Carpenter Carpenter Associates IV, TX	Ronald Cooper New York Life IN, IV	Patrick Durkin Cambridge Investment Research EP, IN, IV	<b>Marc Freedman</b> <b>Freedman Financial</b> IN, IV, LC	Walter L. Guertin First Financial Trust EP, IV, TX
Matthew Carron Heritage Financial Services IV	Jefferson Correia Ameriprise Financial IN, IV	<b>Craig DuVarney</b> <b>Craig DuVarney</b> IN, IV	<b>Douglas Gage</b> <b>Ameriprise Platinum</b> <b>Financial/Gage &amp;</b> <b>Wilson</b> IN, IV, LC	<b>Heidi Hanson</b> <b>Hanson Financial Group</b> IN, IV, LC
Joseph Casale Ameriprise Financial BP, EP, IV	Kevin Daley Ameriprise Financial EP, IN, IV	<b>Blake Ellison</b> <b>Morgan Stanley Smith</b> <b>Barney</b> EP, IV	<b>Christopher Gallagher</b> <b>Ameriprise Financial</b> EP, IV, LC	Craig Harsfield Ameriprise Financial Services/Miller, Allen & Associates IN, IV, LC
Bev Chapman Values Financial Counseling & Education CG	Lucy Damiani Commonwealth Financial Group/MML Investors Services IN, IV, LC	<b>David Erwin</b> <b>Erwin &amp; Gresci Financial</b> <b>Group</b> EP, IN, IV	Cary Geller Mintz Levin Financial Advisors CG, EP, IV	Matthew Havens Global Vision Advisors EP, IN, IV
Basil Chigas Morgan Stanley Smith Barney EP, IN, IV	Alexander Davis Morgan Stanley Smith Barney EP, IV	<b>Jerald Facey</b> <b>Baystate Financial</b> <b>Services</b> BP, IN, IV	Nick Giacomakis New England Investment and Retirement Group BP, IN, IV	Timothy Higgins Ameriprise Financial IV
<b>Nicholas Chigas</b> <b>Morgan Stanley Smith</b> <b>Barney</b> BP, EP, IV	Christopher DeCilio FSC Securities Corporation EP, IN, IV	<b>Lee Ann Fatalo</b> <b>Strategic Financial</b> <b>Partners</b> IN, IV, LC	<b>Robert C. Giargiari</b> <b>AspenCross Financial</b> <b>Group</b> EP, IV, LC	<b>Brian J. Hill</b> <b>Capital Analysts of New</b> <b>England</b> EP, IN, IV
Robert Clower Clower Insurance & Financial Strategies EP, IN, IV	George Desaulniers UBS Financial Services CG, IV, TS	Tom Feenan Feenan Financial Group IN, TX	Richard Gilman The Bulfinch Group BP, EP, IN	Eric Hoerdoerfer UBS Financial Services BP, IN, IV
Michele Colarusso DCU Financial EP, IN, IV	<b>James Doherty</b> Ameriprise Financial IN, IV	Stephen Feinberg Morgan Stanley Smith Barney CG, IV	Robert Glovsky Mintz Levin Financial Advisors EP, IV, TX	Gary W. Holland Ameriprise Financial EP, IV, LC
	<b>Robert Dolliver</b> <b>Ameriprise Financial</b> EP, IN, IV	Erica Feldblum E. F. Financial & Participant Level Advice Network IV	Steven Goodman Goodman Advisory Group/LPL Financial EP, IN, IV	<b>James Hoogasian</b> <b>Strategic Financial</b> <b>Partners</b> IN, IV, LC



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FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
<b>James Horrocks</b> LPL Financial EP, IN, IV	<b>Craig Lewis</b> <b>Morgan Stanley Smith Barney</b> BP, IN, IV	James McDonald UBS Financial Services IV	Daniel F. O'Brien LPL Financial BP, EP, IV	Peter Ramsay Ameriprise Financial EP, IN, IV
<b>Carolyn Howard</b> <b>Pegaesus Advisors</b> EP, IN, IV	Lisa Fitzgerald Lewis Morgan Stanley Smith Barney CG, EP, IV	Thomas J. McFarland Darrow Company IV, TS	Michael O'Keeffe Oakdale Wealth Management IV, TS, TX	Ianka Rando BG Financial Planning IV, TX
Raymond Jacques New England Schooner IN, IV, LC	Ed Lizotte Ameriprise Financial EP, IN, IV	Michael McIntyre Ameriprise Financial IN, IV	Alexandre Oliveira Northeast Planning Associates EP, IV, TX	<b>Ira Rapaport</b> <b>New England Private Wealth Advisors</b> EP, IN, IV
John Jawor SSB Investment Services EP, IN, IV	Charles LoBue Ameriprise Financial EP, IV, LC	Christopher Mehne B & D Advisors EP, IV, TS	Robert Panessiti Morgan Stanley Smith Barney BP, IV	Peter Raskin Raskin Planning Group EP, IN, IV
<b>Peter Jaworski</b> <b>Caturano and Company</b> BP, IV, TX	<b>Raymond J. Lucas, Jr.</b> <b>IFP/Lincoln Financial Advisors</b> EP, IN, IV	<b>Gregg Miles</b> <b>Charter Oak Insurance &amp; Financial</b> EP, IN, IV	<b>Duke Pascucci</b> <b>Morgan Stanley Smith Barney</b> BP, IN, IV	Sharon Rich Womoney
Paul Joyce Commonwealth Financial Group EP, IV	Judith Ludwig Braver Wealth Management EP, IV, TX	Richard R. Miller Miller, Allen & Associates of Ameriprise Financial BP, IN, IV	Joshua Paul Bartholomew & Company/ Commonwealth Financial Network CG, EP, IV	<b>Thomas Tirrell Riquier</b> <b>The Retirement Financial Center</b> BP, EP, IV
Mark Kaizerman Kaizerman & Associates AC, IV, LC	Rick MacDonald Mintz Levin Financial Advisors EP, IN, IV	<b>Susan Miller</b> <b>Aurora Financial Advisors</b> EP, IV, TX	Gary Peters <b>Wellesley Financial Group/Park Avenue Securities</b> IN, IV, LC	<b>Charlie Roberts</b> <b>New England Investment and Retirement Group</b> BP, IV, LC
Eric Kaplan Banc of America Investment Services IN, IV	<b>Sandeep Madhavan</b> <b>Ameriprise Financial</b> CG, EP, IV	C.J. Millett Commonwealth Financial Group EP, IN, IV	Peter Petrella Cambridge Invest Research BP, TX	<b>Paul L. Roche III</b> <b>Morgan Stanley Smith Barney</b> EP, IN, IV
Andrew Katz Morgan Stanley Smith Barney EP, IV	Ronald Majewski Ameriprise Financial EP, IN, IV	Peter Mitrano Mintz Levin Financial Advisors CG, EP, IV	Ruth Petty Centinel Financial Group BP, CG, EP	Daniel Romaine Romaine Financial EP, IV, LC
Martin Kawadler Martin Kawadler IN, IV, LC	<b>Deborah Maloy</b> <b>Maloy Financial Services</b> CG, IV, LC	Derek Mohamed UBS Financial Services CG, EP, IV	Jack Phelps The Relaxing Retirement Coach IV	Eric Rosenberg GW & Wade EP, IV, TX
Patricia Konetzny The Practical Planner IV, TX	Marioleni "Lena" Mandelis ALENA Wealth EP, IN, IV	John Morgan Royal Alliance Associates IN, IV	Stephen Piotte <b>Constellation Financial &amp; Wealth Mgmt Services</b> AC, BP, TX	David Rourke Strategic Planning Group IV
Randy Laakso Fidelity Investments CG, EP, IV	Kevin Manning Morgan Stanley Smith Barney IV	James Morris J.M. Morris Capital Management IN, IV, TX	Daniel Rabatsky Morgan Stanley Smith Barney EP, IN, IV	<b>Mark Russo</b> <b>Ameriprise Financial/Russo &amp; Associates</b> BP, EP, IV
Paul Lamb Ameriprise Financial EP, IV, LC	<b>Michael Marchese</b> <b>Axial Financial Group</b> BP, CG, IV	Christopher Moschella Ameriprise Financial IN, IV, LC	Rick Radesky Ameriprise Financial EP, IN, IV	<b>Paul Ryan</b> <b>Flagship Financial Advisors</b> EP, IV, WP
Jennifer Lane Compass Planning Associates BP, CG, IV	<b>Robert Matson</b> <b>Robert A. Matson</b> EP, IN, IV	Kenan Nacar Ameriprise Financial EP, IV, TS	MaryAnn Saurino Ameriprise Financial IN, IV, LC	<b>Adam Sachs</b> <b>Centinel Financial Group</b> IN, IV, LC
<b>Carolyn Launie</b> <b>Ameriprise Financial</b> IN, IV	Brendan McCarthy New York Life IN, IV	Darren Norton GW & Wade EP, IV, TX		
Dana Levit Paragon Financial Advisors EP, IV, TX				

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FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	INSURANCE	INVESTMENTS
Scott E. Saxton JD LPL Financial IN, IV, LC	<b>Maria Staffiere</b> <b>Weston Financial</b> <b>EP, IN, IV</b>	Gordon Ulen The Retirement Financial Center EP, IV, TX	Derek Gregoire Senior Health Partnership FP, LC	<b>Alicia Andre</b> <b>Silver Bridge Advisors</b> <b>FP, TS</b>
<b>Michael Schreiber</b> <b>Michael A. Schreiber &amp; Associates</b> <b>EP, IN, IV</b>	Stanley Startzell Lincoln Investment Planning EP, IN, IV	<b>Robert Walczak</b> <b>Granite State Wealth Management</b> <b>EP, IN, LC</b>	Michael Hammonds Boston Partners Financial Group BP, EP, FP	Jeffrey Appelstein UBS Financial Services EP, FP, TX
Johanna Schulman Ameriprise Financial IN, IV, LC	<b>Kenneth Steele</b> <b>MetLife</b> <b>IN, IV, LC</b>	David Walsh The Cornerstone Financial Group IN, IV	Boris Lokshin Wellesley Financial Group EP, IV, LC	David Baranowski Bay Financial Associates EP, FP, IN
Barbara Shapiro HMS Financial Group IV, LC	Dianne Steen Morgan Stanley Smith Barney EP, IN, IV	Richard Webber AXA Advisors IN, IV	James Maltz Canton Financial EP, FP, LC	David Barcomb Merrill Lynch
<b>Philip J. Sher</b> <b>The Sher Wealth Management Group</b> <b>EP, IV</b>	Joseph Stone Stone Financial Group IN, IV, LC	<b>Jeffrey West</b> <b>Financial Compass Group</b> <b>BP, IN, IV</b>	Patrick Olski Northwestern Mutual BP, EP, FP	Chad Battaglia Merrill Lynch
Robert Siefert Back Bay Financial Group CG, EP, IV	<b>Ronald Sugameli</b> <b>Weston Financial</b> <b>EP, IV, TX</b>	<b>Daniel Williams</b> <b>The Dover Group</b> <b>EP, IN, LC</b>	William Payne PRW Wealth Management EP, FP, IV	Christopher Bayles Merrill Lynch
Ronald Siggins Boston Hill Advisors IV	Jeanne Gibson Sullivan Back Bay Financial Group CG, IV	<b>Daniel Wilson</b> <b>Ameriprise Financial</b> <b>EP, IN, IV</b>	Jacob Pilibosian Commonwealth Financial Group CG, IV, LC	Chuck Bean Heritage Financial Services EP, FP
Robin SilverGrace Morgan Stanley Smith Barney IV	Robert Tafuri Ameriprise Financial IN, IV, LC	Albert J. Wisialko A. Wisialko & Company IV, TX	Richard Renwick PRW Walth Management BP, EP, FP	Joel Beeders Merrill Lynch
Mark Singer Safe Harbor Retirement Planning EP, IV, TX	Eric Takach Ameriprise Financial EP, IN, IV	George Woerdeman Ameriprise Financial EP, IN, IV	Thomas J. Rogers III Baystate Financial Services EP, FP, IV	Victor L. Berman Moors & Cabot Investments CG, FP, IN
Jason Skolnick First National Corporation CG, IN, IV	<b>Richard Tartarini</b> <b>LPL Financial</b> <b>BP, IN, IV</b>	Thomas Wood UBS Financial Services EP, IN, IV	Michel Scheinmann Wellesley Financial Group BP, EP, LC	Jim Beville Coastal Capital Group CG, EP, FP
Ronald Smith IFP/Lincoln Financial Advisors IN, IV, LC	Eric Tetschner Tetschner Financial Services EP, IN, IV	<b>Mark Zunick</b> <b>Morgan Stanley Smith Barney</b> <b>CG, EP, IV</b>	John Vassallo Boston Partners Financial Group IV, LC	Drew Bottaro Calibre EP, FP, TS
Dawn Smith Maloney Ameriprise Platinum Financial EP, IN, IV	Henry Tiedemann Tiedemann & Associates Investment Advisors EP, IV, TX	<b>INSURANCE</b>	<b>INVESTMENTS</b>	Michael Boucher Morgan Stanley Smith Barney EP, FP, IN
Joseph Somerset Beantown Financial Advisors BP, IV, TX	<b>Matthew Tosh</b> <b>Ameriprise Financial</b> <b>IN, IV</b>	Arthur Andreoli Sullivan Group EP, FP	<b>Jack Achmakjian</b> <b>Morgan Stanley Smith Barney</b> <b>EP, FP, TX</b>	James Boudreaux Bay State Financial Services CG, EP, FP
Richard A. St. Jean, Jr. Commonwealth Financial Group EP, IN, IV	Graham Tower Ameriprise Financial IN, IV, LC	Jody Young Clement New York Life EP, IV, LC	Jason Adamic Merrill Lynch	Erick Bourbon Salem Five Investment Services EP, IN, TS
Andrea Stackland-Winterer Ameriprise Financial IN, IV, LC	<b>Jason M. Traino</b> <b>Morgan Stanley Smith Barney</b> <b>EP, IN, IV</b>	Francis M. Clifford, Jr. E.A. Stevens Company BP, EP	<b>Mark Ahern</b> <b>Morgan Stanley Smith Barney</b> <b>EP, FP</b>	John Bratschi Seaward Management FP
	John Tritle Ameriprise Financial IV	Christopher Fulton Centinel Financial Group IV, LC	Kevin Alcaro LPL Financial IN, LC	Debra Brede D.K. Brede Investment Management BP, EP, FP
				Eric Breeman Merrill Lynch

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INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS
Nancy L. Brickley Morgan Stanley Smith Barney EP, FP, IN	Allan Crudale Merrill Lynch	<b>William Eaton II</b> <b>TEG Partners/</b> <b>Investment</b> <b>Management Team of</b> <b>Detwiler Fenton</b> <b>EP, FP, LC</b>	Scott Finlay Wells Fargo Advisors, LLC	Ned Harris UBS Financial Services EP, FP, IN
<b>Robert Brier</b> <b>Morgan Stanley Smith Barney</b> <b>BP, EP, FP</b>	John Curtin Ameriprise Financial EP, FP, IN	Michael F. Edwards Boston Hill Advisors BP, EP, FP	Matt Fitzpatrick Enterprise Bank	Mary Hastings Wells Fargo Advisors, LLC
<b>Michael L. Brown</b> <b>Boston Financial Management</b> <b>EP, FP, TS</b>	Gerald Curtis Morgan Stanley Smith Barney EP, FP	Bruce Ehrlich Ameriprise Financial BP, FP	Sean Flynn Commonwealth Financial Group BP, EP, FP	Guy E. Heald Wells Fargo Advisors, LLC/ The Heights Group
<b>Gayle Buff</b> <b>Buff Capital Management</b> <b>CG, EP, FP</b>	Marcie Daleo RBC Wealth Management EP, FP	David Elan Windward Investment Management FP	Jim Freeman Cantella & Company BP, FP, IN	<b>Darwin Heath, Jr.</b> <b>Detwiler Fenton &amp; Company</b> <b>FP, IN, TS</b>
<b>Brian Callow</b> <b>Rockland Trust - IMG</b> <b>EP, FP, TS</b>	Jeremy David Eastern Bank EP, FP, TS	<b>Eugene Ellison</b> <b>Commonwealth Financial Network</b> <b>EP</b>	Peter Frisch Wells Fargo Advisors, LLC	Elliot Herman PRW Wealth Management EP, FP, TX
Gregory Cannon Morgan Stanley Smith Barney EP, FP, TS	<b>Wayne Davies</b> <b>Davies Wealth Management Strategies</b> <b>EP, FP, TX</b>	<b>Larry Eppolito</b> <b>Wells Fargo Advisors, LLC</b>	Gerald Garon Gerald S. Garon EP, FP, TX	Ronald Hertel Wells Fargo Advisors, LLC
Thomas Capachietti Merrill Lynch	Paul Davis Marble Harbor Investment Counsel TS	<b>Steve Faberman</b> <b>IFP/Lincoln Financial Advisors</b> <b>FP</b>	William Gaudino II Ameriprise Financial EP, FP	Steven Heslinga Wells Fargo Advisors, LLC
Peter Caplan Caplan Asset Management FP, IN, LC	Stephen J. DiCarlo Merrill Lynch	Scott Fabyan The Spooner Group Morgan Stanley Smith Barney EP, FP, IN	James Gennari Merrill Lynch	Colin Hoehn Merrill Lynch
<b>Dave Caruso</b> <b>Coastal Capital Group</b> <b>FP, IN, LC</b>	Nick Diranian Fleetstar Financial EP, FP, IN	Gregory Farland The Farland Group FP, IN, TX	<b>Bruce Goodman</b> <b>LPL Financial</b> <b>BP, FP</b>	<b>Scott Holden</b> <b>Centinel Financial Group</b> <b>IN, LC</b>
Kirk Chisholm NUA Advisors BP, EP, FP	Peter Disch Disch & Associates CG, EP, FP	Paul Fehrenbach, Jr. Merrill Lynch	William Graham UBS Financial Services EP, FP, TS	Herbert Hollender UBS Financial Services EP, FP, IN
<b>Gerard Ciccio</b> <b>Morgan Stanley Smith Barney</b> <b>CG, EP, FP</b>	Brian Doherty Curran & Doherty Financial Partners BP, EP, FP	Mark Feinberg Merrill Lynch	<b>Bruce Gregory</b> <b>Morgan Stanley Smith Barney</b> <b>EP, FP, IN</b>	Laurie Holmes Grimes and Company BP, EP, FP
<b>Laurance Clark</b> <b>Morgan Stanley Smith Barney</b> <b>CG, EP, FP</b>	<b>Michael Douvadjian</b> <b>UBS Financial Services</b> <b>CG, FP</b>	Jeffrey Ferrante Merrill Lynch	Timothy Grimes Grimes & Company BP, EP, FP	<b>Stephen Howlett</b> <b>Morgan Stanley Smith Barney</b> <b>FP</b>
Jack Corbett Morgan Stanley Smith Barney BP, CG, FP	<b>Peter Dragonas</b> <b>Morgan Stanley Smith Barney</b> <b>EP, FP, IN</b>	Gary Ferreira Merrill Lynch	William Grinnell Credit Suisse BP, FP	Jonathan Hoy Middlesex Financial Group IN, LC
Gina Costello UBS Private Wealth Management FP	John Driscoll AXA Advisors EP, FP, IN	Michael Fielding Wells Fargo Advisors, LLC	Jessica Guo Merrill Lynch Global Wealth Management	Malcolm Huckaby Banc of America Investment Services FP
Robert Cotter Wells Fargo Advisors, LLC	David Duchesneau Argent Wealth Management EP, FP, TX	Alan Fields Atlantic Trust FP, TS	Erik Hacker Capital Analysts of New England BP, EP, FP	<b>James J. Hughes</b> <b>Hughes Financial Management</b> <b>CG, EP, FP</b>
	<b>Owen H. Dugan</b> <b>Morgan Stanley Smith Barney</b> <b>EP, IN</b>	<b>Albert Filosa</b> <b>IFP/Lincoln Financial Advisors</b> <b>EP, FP, IN</b>	Kimball Halsey Radius Capital Management	Robert E. Hurley Stoddard Management Company EP, FP, TX
			Scott Hanley Wells Fargo Advisors, LLC	
			Geoff Hargadon UBS Financial Services FP	



2010 FIVE STAR



WEALTH MANAGERS

## 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

INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS
Daniel Jacob Beaumont Financial Partners EP, FP, TX	<b>Dolores Kong Winslow Evans &amp; Crocker FP, IN, LC</b>	Sandra Manzella UBS Financial Services CG, EP, FP	Joanne Morris Morgan Stanley Smith Barney EP, FP, IN	Matthew Pimental Merrill Lynch
Christopher Jaeger Securities America FP, IN	Brian Konish Wells Fargo Advisors, LLC	<b>David B. Matias Vodia Capital BP, FP, TX</b>	<b>Deborah Moses Eaton Vance Investment Managers CG, EP, FP</b>	Chad Pimentel Charles Schwab CG, FP
David Javaheri Morgan Stanley Smith Barney CG, EP, FP	Jeffrey Kutz Ameriprise Financial Services/Gaudino & Kutz EP, FP	James McCall Lighthouse Asset Management	Mary Mullin Merrill Lynch	<b>Patrick Pirone Investment Centre at Eastern Bank EP, FP, IN</b>
Stephen Johnson Charles Schwab FP	Andrew Kyriacou WTAS EP, FP, TX	<b>James McCusker James McCusker &amp; Associates FP, TX</b>	Michael E. Mallowney, Sr. Wells Fargo Advisors, LLC	Charles Platt Fiduciary Trust Company CG, EP, TS
<b>Josh Jones Kobren Insight Funds FP</b>	<b>Peter Landry UBS Financial Services EP, FP, IN</b>	Daniel M. McLaughlin UBS Financial Services FP	George Mutrie Morgan Stanley Smith Barney FP	Mark Podolsky Financial Solutions Associates BP, EP, FP
<b>Todd Peters Kobren Insight Funds</b>	Wyatt Larsen UBS Private Wealth Management CG, EP, FP	<b>William McMahon Thomas Partners FP</b>	Rem V. Myers, Jr. UBS Financial Services FP	Ridgway Powell BNY Mellon EP
Richard Kahn Argent Wealth Management EP, FP, TX	Dale LaVelle Merrill Lynch	Joseph McNamara Morgan Stanley Smith Barney EP, FP, IN	Michael Nahill Merrill Lynch	Kristen Ragusin Merrill Lynch
Richard Kamper Richard G. Kamper & Associates EP, IN	<b>William LaVelle Rockland Trust Company FP, IN, TS</b>	Michael J. McNamara McNamara Financial Services FP	<b>Peter Hamilton Nee UBS Financial Services CG, FP, TS</b>	Robyn Redfield Morgan Stanley Smith Barney CG, EP, TS
<b>Susan C. Kaplan Kaplan Financial Services BP, EP, FP</b>	Timothy Le Pain Ameriprise Financial BP, FP, IN	Michael J. McNamara McNamara Financial Services FP	Robert Needham Needham Advisors EP, FP, TS	<b>Leo Robinson Morgan Stanley Smith Barney EP, FP, IN</b>
Arthur Karabelas Merrill Lynch	Mark Lefebvre Bay Financial Associates EP, FP	Brian McNeil Merrill Lynch	<b>Leonard F. Nolan Morgan Stanley Smith Barney CG, EP, FP</b>	<b>Ruven Rodriguez Morgan Stanley Smith Barney BP, CG, FP</b>
<b>Andrew Karelis KSP Financial Consultants FP, IN, LC</b>	Robert Lepson Fidelity Investments CG, FP, IN	Gary R. Mikula Birch Hill Investment Advisors CG, EP, TS	Marc O'Brien O'Brien Management CG, EP, FP	Richard Rosenthal First Financial Trust FP
<b>Jeffrey Karelis KSP Financial Consultants FP, IN, LC</b>	Donald Little UBS Financial Services EP, FP	Todd Millay Choate Investment Advisors EP, TX, TS	Robert O'Brien Merrill Lynch	David P. Roy New England Schooner/ Royal Alliance IN, LC
Susan Karsch Merrill Lynch	Keith Long Merrill Lynch	Ernest Monrad Northeast Investors EP, FP, TX	Eric Packer Progressive Asset Management Massachusetts Branch Socially Responsible Investor CG, FP, TS	William T. Ryan, Sr. Ryan Financial EP, FP, IN
Bernard Kavanagh Merrill Lynch	Brian MacKinnon Morgan Stanley Smith Barney EP, FP, IN	Benjamin Moore Morgan Stanley Smith Barney EP, FP	Andrew Parvey Merrill Lynch	Steven Scher UBS Financial Services FP
<b>Christopher Keith Kobren Insight Management</b>	<b>Stuart MacKinnon Morgan Stanley Smith Barney EP, FP, IN</b>	Cristen T. Moore Wells Fargo Advisors, LLC	Max Peckler UBS Financial Services FP, IN	Thomas Schmidt Merrill Lynch
Carol Khouri Wingate Financial Group CG, EP, FP	James Manninen Janney Montgomery Scott EP, FP, TS		<b>Janell Phillips Boston Financial Management TS</b>	John Scullin Beacon Investment Management EP, FP
Todd Kobelski Merrill Lynch				

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INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS	TAXATION
Richard A. Seeley ARC Investment Planning & Management CG	Raymond Stecker Boston Research & Management EP, FP	Pran Tiku Peak Financial Management EP, FP, IN	<b>Andrew Zimmerman</b> <b>Morgan Stanley Smith</b> <b>Barney</b> <b>EP, FP, TS</b>	Zoe Kourbanides Kourbanides Zoe Tax Consultant AC, BP
Tim Shanahan Compass Capital Corporation EP, FP, TS	<b>Charles Stockbridge</b> <b>Janney Montgomery</b> <b>Scott</b> <b>CG</b>	David Tobias Morgan Stanley Smith Barney/Spooner Group CG, EP, FP	<b>LONG-TERM CARE</b>	Louis J. Maret Choate Hall & Stewart BP
Raj Sharma Merrill Lynch	Martin Stocklan Merrill Lynch	<b>Daniel Traub</b> <b>Tempo Financial</b> <b>Advisors</b>	Bruce Mozinski Northwestern Mutual FP, IN, IV	Anne Marie McLaughlin Donahue & Associates AC, FP
Bradley Sharp Braver Wealth Management AC, EP, FP	Debra Stotler Moors & Cabot Investments EP, IN, LC	Arthur von der Linden Wingate Financial Group CG, FP, TS	<b>TAXATION</b>	Mihran Minassian BayState Accounting & Taxes AC, BP
Edward Shelley MetLife FP, IN	<b>Eric Strand</b> <b>American Research &amp;</b> <b>Management</b> <b>EP, FP, TS</b>	<b>Jonathan Wakely</b> <b>P &amp; W Global Advisors</b>	Richard Bowen Kopelman and Paige FP	<b>Richard Mood</b> <b>Richard B. Mood</b> <b>AC, BP, FP</b>
Jeffrey Sherman Merrill Lynch	Warren H. Strauss Moors & Cabot Investments FP, IN, TX	Jeffrey Waxman Morgan Stanley Smith Barney EP, FP, TS	Philip Camerlengo Camerlengo & Associates AC, IV	Doug Murstein Doug J. Murstein AC
Gary Sherr Carl P. Sherr & Company FP	Paul Stubbs Morgan Stanley Smith Barney EP, FP, IN	Terry Wells LPL Financial EP, FP, IN	<b>Deborah Campbell</b> <b>Deborah F Campbell</b> <b>AC, EP, FP</b>	Stephen Olney ACCUpus Financial Services FP, IV
Matthew Shiely Merrill Lynch	Todd Sturman Tilton Sturman Financial FP	Peter Wernau Wernau Asset Management CG, EP, FP	Geraldine Churchill Geraldine Churchill EP, FP, IV	Ellen Rose Ellen Rose AC, FP, IV
Alan Siegel Alan Siegel Financial Services FP, IN	William Tagerman UBS Financial Services FP, IN	Rosemary White Strong Financial Group EP, FP, LC	Richard Conboy, Jr. Rockett & Girouard FP, IN, IV	Andrew Schwartz Schwartz & Schwartz AC, BP
<b>Matthew Sliwa</b> <b>KSP Financial</b> <b>Consultants</b> <b>FP, IN, LC</b>	Ellen Takagi RBC Capital Markets EP, FP, IN	Susan Wilson Merrill Lynch	Cathy Dana Samet & Company AC	Richard Talkov Goulston & Storrs BP, CG, EP
Thurman Smith Equity Fund Research	Elisabeth Talbot Colony Group EP, FP, TX	Michael Winn Morgan Stanley Smith Barney EP, FP, TS	Kenneth A. Dooks Shuman and Epstein AC, BP	Roger Volk Roger Volk
Darin Souza Credit Suisse BP, FP	Robert Taylor RBC Capital Markets CG, FP	Steve Wintermeier Fenway Financial Advisors BP, FP, IN	Deborah Foley Coughlin Sheff & Associates	Richard Walsh Richard T. Walsh AC, BP
Stephen Spector Wells Fargo Advisors, LLC	<b>Greg Thomas</b> <b>Thomas Partners</b> <b>FP</b>	Mark Winthrop LPL Financial/Winthrop Wealth Management EP, FP	Bob Ganley Ganley P.C. Certified Public Accountants AC, BP	Deborah Willman Deborah C. Willman FP, IV, TS
John Spooner Morgan Stanley Smith Barney/Spooner Group CG, EP, FP	<b>Bruce P. Thompson</b> <b>Thompson Wealth</b> <b>Management</b> <b>EP, FP</b>	Robert Woolf UBS Financial Services BP, FP	Barry Ginsberg Patriot Bookkeeping Service AC	<b>TRUST SERVICES</b>
Victoria Staebler Merrill Lynch		Xiao-Xia Zhen Merrill Lynch	Marlene Kaplan Marlene S. Kaplan AC, BP, TS	Katherine L. Babson, Jr. Nixon Peabody EP
Chitra Staley TPW Financial CG, EP, FP			Michael Kaplanidis Water Street Associates FP	Dennis Gorman Fletcher Tilton & Whipple BP, CG, EP

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2010 FIVE STAR



WEALTH MANAGERS

## ATLANTIC PLANNING GROUP



Left to right: Jason Vanderstreet, FIVE STAR Wealth Manager Christopher Battersby, Joanna Antonopoulos, Gina Cueva, FIVE STAR Wealth Manager Michael Broderick

### Leading You Forward – the Clearer You Can See the Future, the Easier You Can Make It a Reality

- Clarifying your goals so you can make confident financial decisions
- Customized plans with tailored solutions – always managed, always monitored
- Developing long-term relationships to grow client trust, loyalty and value

Our firm has more than 20 years experience in wealth management, building custom-tailored financial plans and solutions with a high level of competency and integrity for our valued clients and business owners.

Our unique approach delivers the clarity and knowledge to make confident financial decisions in today's dynamic landscape. Our process provides a 360° view of where you are today to determine how to achieve your goals tomorrow. We work closely with our clients and their advisors to develop an

integrated plan and ensure all planning items – both tactical and fundamental are developed, executed, reviewed and monitored. The ultimate goal is your peace of mind – getting you to see the next phase in your life as your wealth and business grow. That's our advantage.

Trust the experts at Atlantic Planning Group to design a customized plan to achieve your goals and objectives.

### Atlantic Planning Group, LLC

800 South Street, Suite 420 • Waltham, MA 02453  
Phone: (781) 894-7000 • Toll-free: (888) 808-PLAN

[APG@AtlanticPlanning.com](mailto:APG@AtlanticPlanning.com) • [www.AtlanticPlanning.com](http://www.AtlanticPlanning.com)

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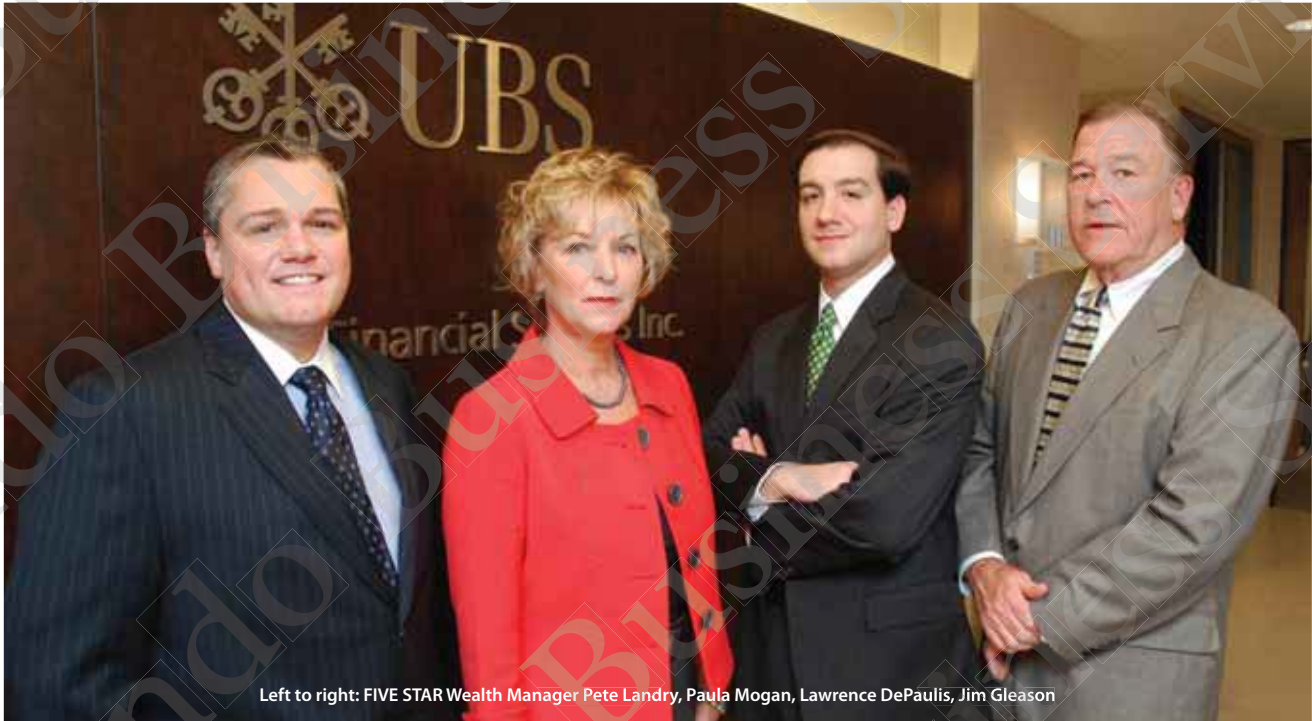


2010 FIVE STAR



WEALTH MANAGERS

## ATLANTIC WEALTH MANAGEMENT GROUP



Left to right: FIVE STAR Wealth Manager Pete Landry, Paula Mogan, Lawrence DePaulis, Jim Gleason

### Your Trusted Team in a Changing World

- Define your dreams and concerns
- Develop and implement a tailored plan to meet them
- Consistently deliver ongoing advice and measure progress

*Areas of Focus: Wealth Management and Income Planning Strategies for individuals and families with investable assets of \$1 million or more*

The Atlantic Group was formed to leverage the vast resources of UBS on a global level with top talent locally. With nearly a century of combined industry experience, they bring exceptional real life knowledge and expertise in helping clients navigate the always changing financial markets. In addition to life experience, each team member also carries an impressive resume of academic accomplishments and advanced industry designations.

By virtue and design they tend to implement investment portfolios with a more conservative bias with income goals coming first, and growth as an important secondary objective. They define success as working towards achieving financial goals with peace of mind alongside a perpetually growing

level of confidence, friendship and trust with each relationship.

The Atlantic Group delivers and performs in four main capacities: financial planners, portfolio management specialists, private bankers and overall trusted advisors. This in-depth approach provides clients thoughtful and comprehensive financial solutions to their individual situations. It empowers clients to know they have a strong and trusted team by their side to help guide them through life's complex journey.

Please call Jamie Connelly at the number below to schedule a complimentary consultation to review your current situation.

### UBS Financial Services, Inc.

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[www.ubs.com/team/atlanticgroup](http://www.ubs.com/team/atlanticgroup)

2010 FIVE STAR



WEALTH MANAGERS

## BICKLING FINANCIAL SERVICES



Left to right: Andrew Betts, FIVE STAR Wealth Managers Dorothy Bickling and Spencer Betts

### An Independent, Family Owned, Firm Committed to Providing Comprehensive Personal Financial Planning

- Family owned practice celebrating more than 25 years in business
- Customized, comprehensive financial planning for individuals and businesses to help grow and prosper
- Recognized experts providing seminars, classes and a weekly radio program

*Team Focus: Financial Planning, Wealth Management, Retirement Income Planning*

*Designations: CFP(R), Ed. D., MBA, AIF(R)*

**A**t Bickling Financial Services, Inc., we have focused on holistic, client – centered financial planning since our founding in 1984. We help people understand all aspects of their financial world through comprehensive financial planning. Our top priority has always been maintaining strong long-term relationships with our clients, by recognizing each client’s unique challenges and goals. We assist clients when they face personal challenges

such as: retirement, receiving an inheritance, divorce, or unemployment.

We educate clients about the many choices in investments and retirement plans. While helping to grow our client’s assets, we actively monitor their investments and help them manage taxes and risks. Our goal is simple, to build and preserve wealth for our clients and their families.

Our motto is always, “Do what is best for each client.”



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2010 FIVE STAR



WEALTH MANAGERS

## THE BONHEUR, SCOTT, TRAINO GROUP



Left to right: Colin Gallagher, Gregg Bonheur, Michael Scott, FIVE STAR Wealth Manager Jason Traino, Maura Lewis, Michele Vincent

### Wealth Management: By Design, Not By Default

- Helping our clients simplify the complexities of wealth
- Extensive experience serving corporate executives, business owners, families and retirees
- One destination for all your wealth management needs

*Focus: Retirement Planning, Estate Planning, Insurance Planning, Asset Allocation, Corporate Executive Services, 401k/Qualified Plan Consulting*  
*Designations: Certified Financial Planner(TM), Chartered Life Underwriter(R), Chartered Retirement Plans Specialist(SM)*

There are typically four or five major financial decisions someone will make in their lifetime. Through our experience, disciplined financial planning process, and global resources, our clients rely on us to guide them to the appropriate strategies for their family. As Certified Financial Planners(TM), our team takes a planning based approach with every client to help them grow, manage and preserve their wealth for generations.

We find there are two types of people in the world; those who have a wealth management plan by default and those who have one by design. Our clients have a comprehensive plan by design that is disciplined and covers all aspects of their financial life. With extensive experience dealing with volatile markets, and the resources of a global firm with a 130 year heritage, we help simplify the complexities that wealth can bring.

### MorganStanley SmithBarney

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2010 FIVE STAR



WEALTH MANAGERS

## DAVID A. CARUSO



### Connecting Your Money with Your Life

- Experience: David is in his 30<sup>th</sup> year of providing comprehensive wealth management services
- Communication: clear and consistent communication with a no second request service model
- Discipline and process: tailored financial planning and investment strategies

*Areas of Focus: Investment management, financial planning, income planning, estate planning and risk management*

Utilizing a proactive process, David Caruso, CFP(R) and his team at Coastal Capital Group – including two other CFPs(R) – leave no stone unturned in your financial life. This methodology is based on the Coastal Compass, which uses the four directions to guide you through your financial journey. The team will get to know you and your values, put together a life to-do list, and organize your financial information into a concise reference. Your assets will ultimately be managed in an “advance

and protect” strategy using technical analysis to navigate the markets when they become turbulent.

David is an influential national and local media personality, helping to simplify the complicated financial world in which we live. He has co-authored two books on personal finance – “Let’s Talk Money” and “Decoding Wall Street” – and is the Financial Editor for WBZ 1030 radio WBZ 1030.



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2010 FIVE STAR



WEALTH MANAGERS

## THE CLARK GROUP



Left to right: Back Row: James A. Yoshizawa, Matthew W. Grygiel  
Front Row: Heather F. Gordon, FIVE STAR Wealth Manager Laurance R. Clark, Sandra M. Barnatchez

### You Require a Manager, We Provide a Management Team

- Working with successful individuals and their families for more than 20 years
- Tax sensitive planning and execution of financial goals
- Integrated and disciplined investment process

*Laurance R. Clark, CIMA(R), Sr. VP-Senior Portfolio Manager PM; James A. Yoshizawa, VP-Senior Portfolio Manager PM; Matthew Grygiel, Reg. Client Service Associate; Sandra M. Barnatchez, 1st. VP – Wealth Management; Heather F. Gordon, Asst. VP– Wealth Management*

The “family office” structure of The Clark Group combined with the global resources of Morgan Stanley Smith Barney provides virtually unlimited services and support to assist our clients in managing the business of their wealth. The Clark Group’s goal as your wealth management team is to build a trusting long-term relationship where personal needs and desires are accurately and faithfully translated into economic terms and executed with

timeliness, integrity and reliability. In addition to our investment advisory, trust and administrative roles, we can work with your other advisors to help protect, grow and steward your family’s wealth. The Clark Group will help weave the threads of your family’s finances into a unique fabric that suits your particular needs and objectives and has the strength and flexibility to endure for generations.

### Morgan Stanley Smith Barney

The Clark Group at Morgan Stanley Smith Barney

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2010 FIVE STAR



WEALTH MANAGERS

## EUGENE E. ELLISON



Left to right: Tiffany Clark, FIVE STAR Wealth Manager Eugene Ellison, Robert Ellison

### No One Will Care More About Your Financial Success Than We Do

- Client portfolio design and management
- Retirement income planning
- Estate planning

*Designations: CLU, ChFC*

**W**ith 26 years of experience in this industry, Gene Ellison concentrates his daily attention to working with high-net-worth individuals, such as entrepreneurs, business owners, professional athletes, entertainers and retirees. Currently, he is one of the lead wealth managers for Commonwealth Financial Network in Lynnfield, Massachusetts. When asked to speak about

his work philosophy, Gene said, "My professionally trained staff and I create game plans and strategies that help our clients pursue their financial goals. Our clients have our promise that no one will care more about their financial success than we do."

### Commonwealth Financial Network

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2010 FIVE STAR



WEALTH MANAGERS

## LARRY EPPOLITO



FIVE STAR Wealth Manager Larry Eppolito and family

### Custom Wealth and Risk Management Strategies

- Focused on providing personalized and timely financial strategies
- Dedicated to simplicity, objectivity and confidentiality
- Committed to cost effective, highly personalized service that exceeds expectations

*Areas of Focus: Investment advisory services, wealth management planning and risk management*

*Designations: Certified Financial Planner(R) Professional, Fundamental Choice Portfolio Manager*

Larry Eppolito, Managing Director – Investment Officer at Wells Fargo Advisors, LLC, has been providing clients with honest, concise and relevant advice for more than 25 years. Larry leverages his clients’ time by constructing and overseeing custom investment portfolios designed to remain consistent with his clients’ objectives. By doing so, his clients are more comfortable attending to other important issues of their lives. He is dedicated to simplifying his clients’ financial lives and reducing the anxiety

often associated with investment planning.

Larry works seamlessly with attorneys and tax professionals to develop strategies to help meet financial goals.

Larry is supported by a skilled administrative staff consisting of Registered Client Associate, Carole A. Alexander and Client Associate, Shannon Alexander.

### The Eppolito Financial Group of Wells Fargo Advisors

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The rating may not be representative of any one client's experience because the rating reflects an average of all, or a sample of all, of the experiences of the investment advisor's clients. The rating is not indicative of the investment advisor's future performance. See the announcement page for more information on how the FIVE STAR Wealth Managers are chosen.

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2010 FIVE STAR



WEALTH MANAGERS

## INTEGRATED FINANCIAL PARTNERS



Left to right: FIVE STAR Wealth Manager Ray Lucas, John C. Pastore, Paul A. Saganey, FIVE STAR Wealth Managers Steve Faberman, Albert Filosa

### IFP, Inc. Congratulates Steve Faberman, Al Filosa, and Ray Lucas for Being Recognized as Top Wealth Managers in *Boston Magazine*

- Steve and Al provide a team approach to wealth management, distribution and transfer needs for clients
- As Sr. VP, Ray Lucas, CFP(R) is a valuable resource to the planners and CPA firms affiliated with IFP
- John Pastore, Sr. VP, is a recognized industry leader, building CPA/financial planner relationships

*Areas of Focus: We specialize in estate and financial planning, insurance and investment strategies to help meet clients' unique needs*  
*Lucas CFP, CRPC, Sr. VP IFP; Pastore, Jr., CRPC, Sr. VP IFP; Saganey CFP, President/ Founder; Faberman, Private Wealth Advisor; Filosa, Private Wealth Advisor*

**Y**ou receive advice from your CPA, attorney, stockbroker and friends. Who is coordinating your financial affairs? An experienced planner can review all aspects of your financial plan to see if your goals are being met.

At IFP, our planners will work with your other professional advisors to help determine the adequacy of your current plan. Using our Financial Second Opinion(TM) program, we will provide you with an assessment to give you updated and concise information on vital financial matters that affect you

and your family.

Our team of independent planners can help clients implement financial solutions to address the individual needs uncovered during the financial planning process. From working with your CPA on tax savings strategies to assisting your attorney with your estate planning needs, Integrated Financial Partners is proud of our commitment to provide superior client service.

# IFP

*Integrated Financial Partners, Inc.*

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2010 FIVE STAR



WEALTH MANAGERS

## LEE ANN FATALO



### Planning for Life's Important Events, Expected and Unexpected

- Helping you reach your personal and business financial goals
- Personal needs: family protection and wealth accumulation
- Business needs: business continuation planning and employee and executive benefit planning

*Designation: CFP(TM)*

Lee Ann Fatalo joined the financial services industry in 1999. She works with individuals, professionals and business owners to help them plan for life's important events; such as, home purchase, college funding, retirement, business succession, divorce and estate planning.

In 2004, she formed The Minority Business Resource Network (MBRN), dedicated to developing solutions for all the professional business needs of minority and women-owned business enterprises. MBRN is a group of

trusted industry professionals; including financial advisors, employee benefit specialists, CPAs and attorneys.

She is a Senior Financial Planner and Registered Representative with New England Securities, holding Series 6, 66 and 7 licenses and is a Certified Financial Planner (TM) professional.

She is a member of the Financial Planners Association and MDRT. She also serves on the Diversity Advisory Council for MetLife.



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Strategic Financial Partners is a separate entity from NES. L1109072423[exp1210][MA]



2010 FIVE STAR



WEALTH MANAGERS

## THE INVESTMENT MANAGEMENT GROUP



Left to right: FIVE STAR Wealth Managers Brian Callow and William Lavelle

### Rockland Trust: Integrated Approach to Wealth Management

- Proactive, individualized asset management
- Collaborative approach to client service
- Team of 50 highly credentialed professionals

*Areas of Focus: Individual and institutional investment management, estate/trust, insurance, retirement, and tax planning services*

*Designations: Brian Callow is a CFA charterholder; William Lavelle is a Level III CFA candidate; Both are CFA Institute members*

Successful wealth management starts with fully understanding a client's needs. At Rockland Trust's Investment Management Group, each client benefits from a two-person team consisting of a portfolio manager and relationship manager who work together to understand all aspects of a client's individual circumstances. Before investing for superior long-term results, portfolio managers like Brian Callow and Bill Lavelle invest in building a relationship with the client. Once a plan is in place, the team spends as much time as necessary to help their clients

reach their financial goals. Brian and Bill reach out to clients (and their attorneys, tax advisors, and other professionals) through seminars and private consultations to help ensure all interested parties work in partnership.

Brian Callow specializes in fixed-income analysis. He is a triathlon athlete who finished his first Ironman competition in 2008.

Bill Lavelle specializes in equity analysis. On the side, he writes for *Quarterly Review of Wines* magazine.

**ROCKLAND  
TRUST**

Where Each Relationship Matters®

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Phone: (800) 826-6101

[Brian.Callow@RocklandTrust.com](mailto:Brian.Callow@RocklandTrust.com) • [William.Lavelle@RocklandTrust.com](mailto:William.Lavelle@RocklandTrust.com) • [www.RocklandTrust.com](http://www.RocklandTrust.com)

Rockland Trust's Investment Management Group operates under the trust powers of Rockland Trust Company. Investments in stocks, bonds, mutual funds, and other securities are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC (Federal Deposit Insurance Corp.), the Federal Reserve Board, or any other government agency. Investments in stocks, bonds, and mutual funds involve risks, including possible loss of principal.

2010 FIVE STAR



WEALTH MANAGERS

## KOBREN INSIGHT MANAGEMENT CLIENT TEAM



Left to right: James Verity, Elizabeth Kesselman, FIVE STAR Wealth Managers Todd Peters, Josh Jones, Christopher Keith; Christopher Greeley, Christopher Hagan, Nicholas Steward

### 20 Years of Experience Providing a Disciplined and Personalized Approach to Achieving Financial Success

- Kobren Insight Management client team award winners: Josh Jones, Todd Peters and Chris Keith
- Personalized service to meet individual needs, combined with an institutional level of expertise
- Clients from across the United States have entrusted approximately \$1 billion to Kobren's care

*Areas of Focus: Complete discretionary portfolio management services for individual and corporate retirement plans, including taxable and retirement accounts, financial planning, and customized solutions to address complex financial needs*

Since 1990, Kobren Insight Management has helped investors achieve their financial goals. Building nest eggs, providing retirement income, and developing strategies to ensure maximum assets are left to heirs, Kobren treats each client as a unique individual with distinct needs. Kobren's services are available to investors with \$250,000 or more in investable assets.

All relationships begin with Kobren's detailed approach to planning; including a complete understanding of an investor's needs and risk attitudes. The investment process includes finding who we believe are the brightest portfolio managers, looking at the broader investment universe, utilizing

unconventional investments and employing dynamic asset allocation strategies. Portfolios are managed with a diversified approach across multiple investment styles and asset classes from around the globe.

Unlike many brokerage firms that focus on selling financial products, Kobren is solely focused on helping clients meet their financial goals. Backed by an exceptionally experienced research team, sophisticated due diligence is conducted on all investments selected for client portfolios. As a fee-based registered investment advisor with their only "product" being their financial guidance, Kobren only claims success when clients meet their financial objectives.

### Kobren Insight Management, Inc.

20 William Street, Suite 200 • Wellesley, MA 02481

Phone: (617) 369-2000 • Toll-free: (800) 586-4727

[kimcon@etrade.com](mailto:kimcon@etrade.com) • [www.kobreninsightmanagement.com](http://www.kobreninsightmanagement.com)

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2010 FIVE STAR



WEALTH MANAGERS

## KSP FINANCIAL CONSULTANTS TEAM



FIVE STAR Wealth Managers from middle to right Andrew Karelis, Jeff Karelis and Matthew Sliwa

### Helping You Sustain the Retirement of Your Dreams

- Customized planning based on a 360° view of your financial life
- Research-driven investment management
- Tax-efficient income distribution solutions and a focus on you as an individual

*We specialize in helping you clarify your retirement goals and in creating a practical financial plan for achieving them*

Our thorough and intensive retirement income planning process can reduce uncertainty and help ensure that your lifestyle and legacy goals remain within reach — no matter what the future brings. From objective research that allows us to recommend the best investments for you, to anticipating rising inflation rates and health care costs, to factoring in the impact of increased longevity on your income plan — we've got it covered.

Everyone on our team shares a passion for helping you protect what you've worked so hard to build — and extend the lifestyle and legacy of your dreams. Whether you're approaching retirement or are already there, we invite you to share those dreams with us. We would be honored to help you make them a reality.



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2010 FIVE STAR



WEALTH MANAGERS

## DEBORAH W. MOSES



### Combining the Resources and Stability of Eaton Vance with the Personalized Service of a Small Wealth Management Firm

- An individualized approach to clients and their families
- Investment management across a broad range of asset classes and strategies
- A long history of independence, integrity and stability

*Services include: Separate Account Investment Management, Retirement Planning, Trust and Estate Planning, Family Office Services*

*Designations: Chartered Financial Analyst, Chartered Investment Counselor*

**W**ith 30 years of experience in the investment industry, Debbie has established a reputation for providing long-term investment management for her clients and their families built on a foundation of integrity, expertise and continuity of service. Working with a team of experts, Debbie also provides guidance on a range of issues such as estate planning, risk management, lifetime income and family office services.

With a history dating back to 1924, Eaton Vance Investment Counsel is one

of the oldest investment management firms in the United States. The Firm is recognized for its reputation for providing long-term, multigenerational investment services with an uncompromising commitment to professionalism and excellence. A history of responsible stewardship of client assets and our record of investment performance make Eaton Vance Investment Counsel an excellent choice for discerning investors.

### Eaton Vance Investment Counsel

Two International Place • Boston, MA 02110

Phone: (617) 672-8700

[www.eatonvancecounsel.com](http://www.eatonvancecounsel.com)

Investing entails risks and there can be no assurance that Eaton Vance Investment Counsel will achieve profits or avoid incurring losses. Past performance is no guarantee of future results.

2010 FIVE STAR



WEALTH MANAGERS

## NEW ENGLAND PRIVATE WEALTH ADVISORY TEAM



Left to right: Melissa Boccaci, FIVE STAR Wealth Manager Ira Rapaport, Sara Sokolowski, Jennifer Votano

### Independent Wealth Advisor Building Relationships on Knowledge, Trust and Integrity

- Fee-only, personalized and comprehensive wealth management with more than \$500 million under advisement
- Delivering objective, unbiased, communicative and highly customized services
- Integrated and flexible process involving your existing advisors (CPA, attorney, insurance)

*Areas of Focus: Wealth management services for individuals, families, and organizations with investable assets greater than \$2 million*

*Our Professional Team Designations: AIF, CFA, CFP, ChFC, CIMA, CPA, MBA and MST*

New England Private Wealth Advisors, LLC is a fee-based registered investment advisory firm. Our comprehensive, team approach is designed to assist clients in making financial decisions consistent with their goals and values. We provide a full range of services for the development, implementation, management and ongoing oversight of a coordinated master financial plan. We recognize and understand the numerous challenges impacting our clients' assets, including: the importance of taxes and inflation, income needs, generational

planning, philanthropic interests and trust structures.

We think strategically across all asset classes, utilizing both traditional and alternative investments, in designing highly customized portfolios. We utilize nationally recognized firms such as Charles Schwab and Fidelity to custody client assets. We are committed to establishing a lasting partnership with our clients and place a strong emphasis on ethics and values, which are the keys to our success.



New England

PRIVATE WEALTH ADVISORS, LLC

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2010 FIVE STAR



WEALTH MANAGERS

## JANELL PHILLIPS, MIKE BROWN AND THEIR TEAM



Left to right: Front row: Karen Bottar, Dick Morse, and FIVE STAR Wealth Manager Janell Phillips  
Back row: Dana Clark, Geoff Juviler, Ted Glesmann, Mark Ingram, Alan Macdonald, and FIVE STAR Wealth Manager Mike Brown

### Large Enough to Achieve Your Goals, Small Enough to Deliver Extraordinary Service

*Areas of Focus: Investment Counsel, Wealth Creation and Management for High Net Worth Individuals*

*Designations: Among the professional designations and advanced degrees held by members of our staff are: CFA, CTFA, PhD, JD and CPA*

**A**s an independent wealth manager, Boston Financial Management's focus is to generate high after-tax returns in its clients' portfolios. A high after-tax return is the lifeblood of the wealth creation process. We accomplish this by investing in high quality securities that provide the consistency and stability to keep portfolio turnover – and capital gains tax outflows – to a minimum.

At Boston Financial Management defining, discussing, and analyzing the key issues that each client may face over time is at the heart of building successful long-term relationships.

Founded 33 years ago, Boston Financial Management is dedicated to serving the financial needs of high-net-worth individuals and their families.



Boston Financial Management, Inc.

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2010 FIVE STAR



WEALTH MANAGERS

## CRAIG LEWIS



Left to right: Top: Robert Ryan, FIVE STAR Wealth Manager Craig Lewis, Peter Grave  
Bottom: Adrian Wong, James Fitzpatrick

### Dedication and Experience to Secure Your Future

- Tailoring wealth management strategies
- Organizing, prioritizing and implementing comprehensive financial plans
- Providing optimum personal commitment to client service

*Areas of Focus: Financial Planning, Wealth Management and Executive Services*

*Team Designations: First Vice President, CFP, CIMA, CRPC, International Financial Advisor, and Corporate Client Group Director*

I am honored to have been given the FIVE STAR “Overall Satisfaction” Award. Managing people’s life savings is an enormous responsibility, and I know it can never be taken for granted. My team listens to my clients’ unique circumstances to deliver tailored advice, empowering clients toward achieving their life-long goals.

In the complex financial world, I focus on a time-tested approach utilizing investment policy statements, asset allocations, asset rebalancing, investment

portfolios and non-correlating asset classes. This institutional process has an emphasis on capital preservation. My priority is to provide my clients a level of service that exceeds their expectations.

The RGL Group consists of three Financial Advisors – Craig Lewis, First Vice President, FIVE STAR winner; Robert Ryan, CIMA, CFP, FVP; and Peter Grave, CRPC; and two registered Client Service Associates – Adrian Wong and James Fitzpatrick.

### MorganStanley SmithBarney

125 High Street, 24<sup>th</sup> Floor • Boston, MA 02110

Phone: (617) 478-6462 • Fax: (617) 946-5104

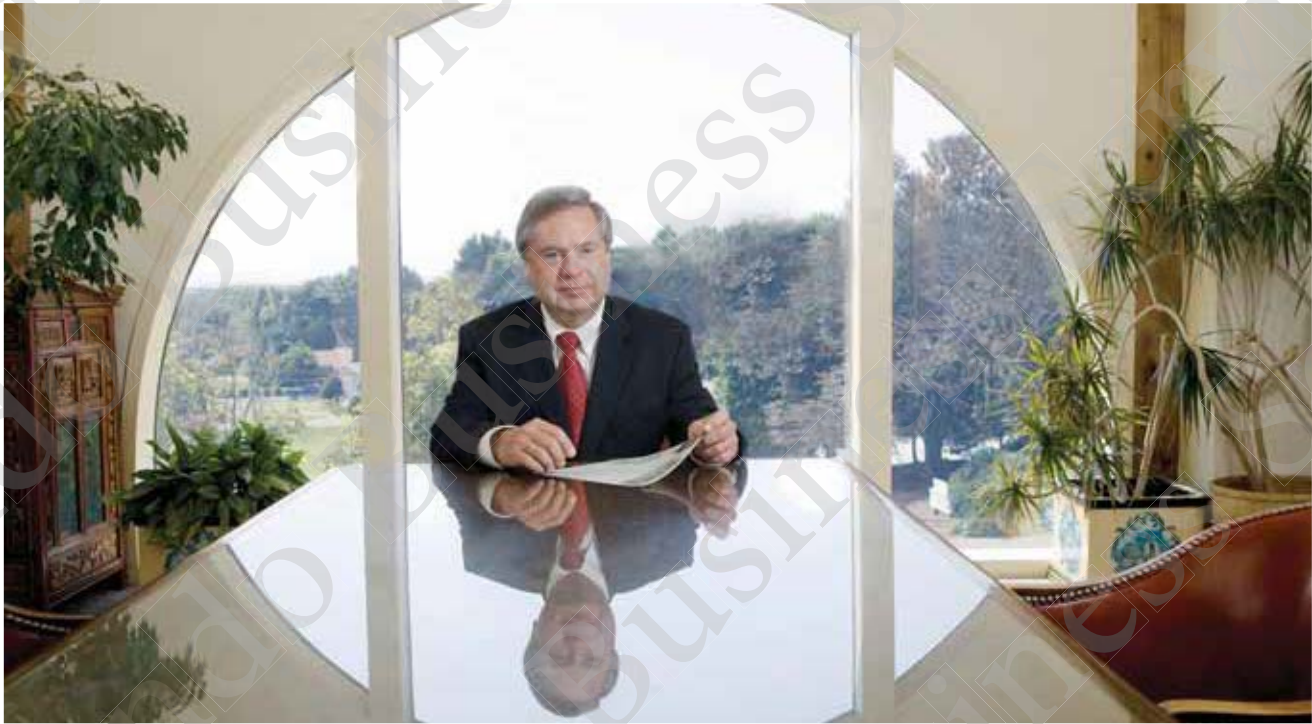
[craig.lewis@morganstanley.com](mailto:craig.lewis@morganstanley.com) • [robert.ryan1@morganstanley.com](mailto:robert.ryan1@morganstanley.com) • [peter.grave@morganstanley.com](mailto:peter.grave@morganstanley.com)

2010 FIVE STAR



WEALTH MANAGERS

## THOMAS TIRRELL RIQUIER



### Our Mission is to Help Improve the Process of Retiring Through Education, Planning, Implementation and Performance

- Full-service financial services firm focused on helping clients maximize the growth of their money
- Our objective is to increase investment returns, decrease tax liability and protect principal
- We offer customized programs designed to grow, protect and conserve our clients' wealth

*Areas of Focus: We deliver an unprecedented level of personalized service for pre-retirement and in-retirement investment planning*

*Designations: Thomas T. Riquier, CFP(R), CLU, President, The Retirement Financial Center and an Ed Slott Elite IRA Advisor Group(TM) member*

Tom and his team practice the "total financial planning concept," providing solid, unbiased advice for all the financial needs of his clients. His 38 years of experience in finance, insurance, retirement and investment planning has helped him understand the unique financial needs of seniors.

Tom constantly evaluates economic trends and recommends appropriate portfolio changes. In September 2008, Tom made the tough recommendation to his clients to liquidate all securities. Making the recommendation to get

out of the stock market was difficult, however, Tom believes "your financial success is not only determined by how much you make when the markets go up, it is also determined by how much you don't lose when they go down." In March of this year he began reinvesting and by June was fully invested. Our team has a hands-on approach to investment planning and is dedicated to providing sound guidance and expertise in every phase of financial and retirement planning.



### The Retirement Financial Center

10 Liberty Street, Suite 316 • Danvers, MA 01923

Phone: (978) 777-5000 • Fax: (978) 762-5551

[ttriquier@unitedplanners.com](mailto:ttriquier@unitedplanners.com) • [www.retirementctr.com](http://www.retirementctr.com)

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2010 FIVE STAR



WEALTH MANAGERS

## PAUL V. RYAN, JR.



### Fee-Based and Independent – Allows Us to Work in Your Best Interest

- Managing investments with the end in mind – your financial goals
- Confidential, interactive and personal relationships with our clients
- Customized individual financial, investment and retirement planning

*Areas of Focus: Financial Planning – Estate Planning – Asset Management – Wealth Management*

*Designations: Certified Financial Planner – Registrations 7, 24, 6, 63, 65, 4, 53 – Executive Director*

For years, Paul has been helping people work through their financial affairs in order to develop an appropriate investment strategy personalized to their needs.

When you come to see Paul at Flagship Financial Advisors, LLC, he will want you to feel comfortable speaking about your individual goals, needs and aspirations. Understanding where you want to go is very important to Paul before talking about how he will get you there.

To Paul, and this is central, investments are a tool to use to help achieve

your financial goals. Investments are a means to an end, not an ends to themselves. With a strong blend of education and more than 20 years experience, Paul is well qualified to help you achieve your financial goals.

Paul also serves as the Managing Executive of the largest group in the Northeast with his broker/dealer. There are more than 50 independent professional representatives in Paul's group managing more than \$1 billion in client assets.

### Flagship Financial Advisors, LLC

301 Edgewater Place, Suite 400 • Wakefield, MA 01880

Phone: (781) 224-9924 • Toll-free: (800) 631-9997

[Paul@FlagshipFA.com](mailto:Paul@FlagshipFA.com) • [www.FlagshipFinancialAdvisors.com](http://www.FlagshipFinancialAdvisors.com)



2010 FIVE STAR



WEALTH MANAGERS

## THOMAS, GREGORY • MCMAHON, WILLIAM



Left to right: FIVE STAR Wealth Managers William McMahon and Gregory Thomas

### ThomasPartners Dividend-Driven Portfolios: Delivering Income, Safety and Growth

- ThomasPartners' portfolios deliver significant, recurring, and growing portfolio income streams
- Portfolios are globally diversified among a broad range of sectors, asset classes and geography
- Client assets are separately-managed to meet their individual goals and objectives

*Focus: Retirement Income Planning and Solutions; Domestic and Foreign Dividend Growth Equities, Fixed Income, MLPs and REITs*

*Designation: 2009 Barron's "America's Top 100 Independent Investment Advisors"*

ThomasPartners is nationally-recognized as a leader in the research and development of dividend-driven investment strategies. Its strategies employ careful and broad diversification and pursue market-beating total returns, as well. However, ThomasPartners also structures every client portfolio to deliver significant and growing dividend income streams.

ThomasPartners does this for three important reasons. First, dividend-paying stocks have historically delivered above-market total returns. Second, dividend

income streams have historically reduced volatility. And third, a continuing dividend income stream protects retirees from consuming principal and allows pre-retirees to reinvest fresh cash when market prices are depressed.

ThomasPartners is headquartered in Wellesley, MA, and has offices in Burlington, VT, Beaufort, SC, and Aspen, CO. It provides investment management and financial planning services to clients in all 50 states and currently has more than \$1 billion in client assets under management.

## THOMASPARTNERS

INVESTMENT MANAGEMENT

75 Central Street • Wellesley, MA 02482

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[greg@thomaspartnersinc.com](mailto:greg@thomaspartnersinc.com) • [www.thomaspartnersinc.com](http://www.thomaspartnersinc.com)

Please see Part II of Form ADV for more information. Past performance is no guarantee of future results. No investment in this strategy is guaranteed; your investment could lose value. *Barron's* Publication dated August 31, 2009. *Barron's* is a registered trademark of Dow Jones LP. ThomasPartners claims compliance with the Global Investment Performance Standards (GIPS). Please contact ThomasPartners for a fully compliant presentation and/or a list and description of all firm composites.

2010 FIVE STAR



WEALTH MANAGERS

## THE WESTON FINANCIAL TEAM



Left to right: Back row: Kerry Falco, Matt Biggar, Wayne Grzecki, William Walsh and Andre Fernandes  
Front row: FIVE STAR Wealth Managers Maria Staffiere and Ron Sugameli, and Susan Arnold

### Personal Wealth Management Providing Trusted Advice and Peace of Mind Since 1979

- Providing comprehensive wealth management solutions
- Experienced team of professionals specializing in wealth management for affluent families
- Dedicated to a superior level of client service

*Areas of Focus: Strategic planning, asset management, tax and estate planning strategies*

For more than 30 years with more than \$1.5 billion under management, our experienced team of professionals has provided high-quality, comprehensive wealth management services to high-net-worth individuals, affluent families, and corporate executives in the Boston area, as well as throughout the country.

A personalized financial plan is the foundation of your portfolio. We implement your plan through an open platform of thoroughly researched,

best-in-class investment managers. We continually monitor your plan to ensure it aligns with your goals. And as your goals evolve and market conditions change, we adjust your plan and asset allocation accordingly.

At Weston Financial, we will help you manage and preserve your wealth while providing you with peace of mind in a rapidly changing world. Isn't it time you met with a trusted advisor to define and achieve your life goals?

### WestonFinancial

*A Division of Washington Trust Wealth Management*

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2010 FIVE STAR



WEALTH MANAGERS



Left to right: Peter Blanchard, FIVE STAR Wealth Manager Mark Ahern, Joanne Mills

## THE AHERN BLANCHARD GROUP

Developing Strategies for Your Financial Goals

- Wealth preservation and transfer – retirement income planning
- Investment management and consulting
- Business owner services and succession planning

*Designations: Chartered Retirement Planning Counselor  
Senior Vice President – Wealth Management and Financial Advisor*

The Ahern Blanchard Group is devoted to building a financial foundation based on deep relationships, mutual respect and open communication. Whether it is handling unique assets or factors that influence their clients' financial situations, Mark and Peter's experience gives them the perspective and insight to develop the potential opportunities to help clients achieve their objectives. Mark and Peter state "Our mission is to guide our clients and their families to a place of financial independence and comfort by crafting a financial strategy designed to carry through the generations. We approach our practice as we approach our lives – with integrity, patience, humility and trust."

### Morgan Stanley Smith Barney

The Ahern Blanchard Group at Morgan Stanley Smith Barney  
25 Recreation Park Drive, Suite 200 • Hingham MA 02043  
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[www.fa.smithbarney.com/ahernblanchardgroupsb](http://www.fa.smithbarney.com/ahernblanchardgroupsb)

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## AMERICAN RESEARCH & MANAGEMENT

Managing Wealth for Generations

- Personalized, comprehensive wealth management
- Advising successful individuals, families, foundations and trusts
- Long-term focus with exceptional client service

*Designations: MBA, CFA*

American Research and Management Co. (AR&M) helps families and individuals build wealth and create multi-generational financial legacies. We offer private investors a unique combination of tailored strategies, multi-generational wealth management and customized investment advice together with a commitment to the highest standard of personal service.



145 Front Street • Marion, MA 02738  
Phone: (508) 748-1665  
[www.arm-co.com](http://www.arm-co.com)

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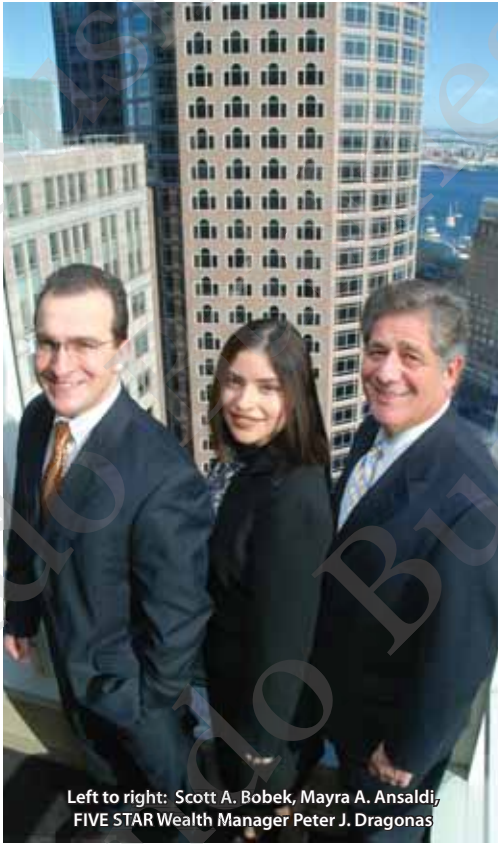
Left to right: Andrew McIntire and FIVE STAR Wealth Manager Eric Strand



2010 FIVE STAR



WEALTH MANAGERS



Left to right: Scott A. Bobek, Mayra A. Ansaldi,  
FIVE STAR Wealth Manager Peter J. Dragonas

## PETER J. DRAGONAS

### Customized Wealth Preservation Strategies

- Comprehensive financial management solutions
- Fully integrated intergenerational approach
- Celebrating more than 30 years combined experience

*Scott A. Bobek, CFA Senior Vice President, Wealth Advisor*

*Peter J. Dragonas Senior Vice President, Wealth Advisor*

I have a highly dedicated team committed to building and maintaining your long-term wealth through sophisticated investment strategies. I provide innovative customized financial solutions and focused objective guidance to help you meet your personal and family financial goals. You will receive personalized advice and service and the complete dedication of our team to stay focused on your success every step of the way.

### MorganStanley SmithBarney

125 High Street, 24<sup>th</sup> Floor • Boston, MA 02110  
Phone: (617) 478-6491 • Toll-free: (800) 829-9199

[peter.dragonas@morganstanley.com](mailto:peter.dragonas@morganstanley.com)

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## CENTINEL FINANCIAL GROUP

### Helping Clients Accumulate and Protect Wealth

- Professionalism, respect, trust and quality
- An independent organization — we work for you
- Using your personal values to make decisions

*Areas of Focus: Wealth Management and Asset Protection*

*Designations: Including CFP, CLU, ChFC, CLTC*

Centinel Financial Group, LLC is a select team of financial advisors and professionals with backgrounds in finance, business, insurance and investments. Through our team approach, our firm has built a reputation as a leader in the financial services industry and as an innovative business partner with our clients. Each advisor understands his or her client's unique financial picture and provides for the most effective resources to help meet those needs.



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[www.centinelfinancialgroup.com](http://www.centinelfinancialgroup.com)

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Left to right: Front row: FIVE STAR Wealth Managers  
John W. Hwee, Scott W. Holden  
Back row: FIVE STAR Wealth Managers  
Adam M. Sachs, Stuart H. Armstrong II

2010 FIVE STAR



WEALTH MANAGERS



Left to right: Faith E. Pottle,  
FIVE STAR Wealth Manager Stephen P. Pottle, Cindy J. Maille

## CONSTELLATION FINANCIAL

A Pottle Enterprises, Inc. Company

- Have your income taxes prepared by concerned individuals
- Get a custom financial plan to meet your needs
- Review your numbers, without being treated like one

*Areas of Focus: Financial Advisors and Income Tax Preparation*

*Designations: Enrolled Agent*

Constellation Financial & Wealth Management Services helps individuals, families and business owners live their dreams by providing a comprehensive wealth management review including strategies and solutions for all of your investment, retirement, estate and tax planning needs.

Contact us today by phone or visit our web site to let us help you live your dreams.



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Phone: (978) 266-1930 • Fax: (978) 635-9862

[www.CFWMS.com](http://www.CFWMS.com)

Securities offered through 1st Global Capital Corp Member FINRA, SIPC  
Investment Advisory Services offered through 1st Global Advisors, Inc.

## OWEN H. DUGAN JR.

Comprehensive Wealth Management

- Total portfolio management based on your specific objectives
- Estate and retirement planning services
- Taxable and tax free income management

*Areas of Focus: Professional Asset Management*

*Designations: Senior Vice President – Wealth Management*

My primary objective is to establish long-term relationships with high-net-worth individuals and families, and continue to help them grow their accounts based on their unique financial objectives. Asset allocation and portfolio diversification are key components of managing each client's risk tolerance, and I seek to constantly review these to make sure they are in line with my clients objectives.

**MorganStanley  
SmithBarney**

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2010 FIVE STAR



WEALTH MANAGERS



Left to right: FIVE STAR Wealth Managers  
Dan Wilson and Doug Gage

## GAGE & WILSON

### Customized Personal Service

- Solutions for high-net-worth clients with a wide breadth of needs
- Client focused, competent guidance on a full range of investment strategies
- Risk management and estate planning

*Areas of Focus: Include financial planning, retirement strategies, education funding*  
*Designations: CFP, ChFC, CLU*

With more than 27 years of combined experience, Senior Financial Advisors Doug Gage and Dan Wilson pride themselves on providing excellent advice and outstanding service to their clients. Simplifying the finances of busy people through ongoing financial planning and asset management has consistently ranked them among the top advisors at Ameriprise Financial in client satisfaction and retention. Their clients are able to focus on living the dreams that are most important to them and their families, while Doug and Dan employ financial strategies that help to manage and protect all they have achieved. Gage & Wilson is committed to your financial well-being ... it's time to enjoy your journey!

Gage & Wilson, a financial advisory practice of Ameriprise Financial Services, Inc.

450 Lexington Street, Suite 202 • Auburndale, MA 02466

Phone: (617) 500-4225 • Doug Gage: Ext. 108 • Dan Wilson: Ext. 106

[douglas.b.gage@ampf.com](mailto:douglas.b.gage@ampf.com) • [daniel.t.wilson@ampf.com](mailto:daniel.t.wilson@ampf.com)

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## DARWIN W. HEATH, JR.

### Private Business Owners-Multigenerational Guidance

- Investment mgmt. dovetails with you and your professional advisors
- Mid-size business owners, family offices, trusts, tax-exempt entities
- Strives for annual positive returns with low standard deviation

*Areas of Focus: Global 20 Plus Asset Classes Market Returns with Lower Volatility*

*Designations: Managing Director, MBA, NYU, FINRA Series 7, 63, 65*

Mr. Heath has customized financial and portfolio solutions for clients since 1976. Having developed a globally diversified investment style that focuses on achieving annual positive returns regardless of market conditions and with lower volatility, Mr. Heath differentiates himself from his peers. With conservative, moderate and aggressive portfolios, he customizes the risk for each client, and focuses on long-term growth while preserving capital. Each portfolio will generally include US and non-US bonds, plus gold, oil and currency ETP's. Mr. Heath may also recommend private placements in distressed real estate, oil, alternative energy, IPO's, hedged and structured investments as appropriate.

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100 High Street • Boston, MA 02110

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Detwiler Fenton & Co. is a registered investment advisor and also a member of FINRA/ SIPC. Please consult your tax advisor or attorney regarding specific tax issues.





2010 FIVE STAR



WEALTH MANAGERS



## PETER T. JAWORSKI

### Strategies to Meet Your Life Goals

- Wealth management planning built around what matters most to you
- Customized fee planning
- Independent

*Focus: Business owner succession, investment, retirement cash flow design, tax  
Designations: CFP, ChFC, CLU*

**N**avigating the complexities of financial planning requires expertise, creativity and a personal touch. As Managing Director of Caturano Wealth Management, LLC, Peter brings extensive experience to all aspects of his clients' financial plans including tax minimization planning, risk management, investments, retirement, and estate planning.

His broad client base, which includes small business owners, professionals, corporate executives, and retirees, benefits from his experience and unique insight. Plan designs include flexibility to change as your life changes, with adaptability to encompass innovative wealth transfer applications later on, to help plan a family or charitable legacy.

### Caturano Wealth Management, LLC

80 City Square • Boston, MA 02129

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## SUSAN C. KAPLAN

### Kaplan Financial Services

- Comprehensive wealth planning
- Asset management and estate planning
- Retirement analysis

*Areas of Focus: Family Office – total care of family financial situation*

*Designations: MBA, CFP*

**S**usan Kaplan is the president of Kaplan Financial Services in Newton, Massachusetts. Her broker dealer is LPL Financial. She is a Certified Financial Planner(TM) and has an MBA in finance with honors. She is the past president and chair of the Institute of Certified Financial Planners in Boston and is on the Board Trustees for the Beth Israel Deaconess Medical Center.

Each year *Barron's* has named Susan as one of the top 100 Financial Advisors in the country. Susan has also been named by *Boston Magazine* as one of the top financial advisors in Boston and inducted into the Advisor Hall of Fame by *Research Magazine*. Susan has been chosen by *Worth Magazine* as one of the top 100 financial planners in the country for six years. She has been chosen by *Medical Economics* as one of the best 100 financial advisors for doctors.

### Kaplan Financial Services

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Securities offered through LPL Financial, member of FINRA/SIPC



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WEALTH MANAGERS



Left to right: FIVE STAR Wealth Manager Leonard F. Nolan and Timothy J. Nolan

## LEONARD F. NOLAN

### Wealth Management and Preservation

- Leonard F. Nolan, CDFA(R) – Senior Vice President – Financial Advisor
- Timothy J. Nolan, CIMA(R) – Vice President – Wealth Advisor

*Areas of Focus: Wealth Management, Divorce and Financial Planning Strategies*  
*Designations: Series 7, Series 66, Series 31, CDFA(R), CIMA(R)*

The Nolan Group at Morgan Stanley Smith Barney LLC works with high-net-worth individuals and their families; foundations and endowments; and businesses on wealth management and financial planning strategies.

### MorganStanley SmithBarney

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## LEO ROBINSON

### The Robinson Group – Comprehensive Management

- Individualized, client-focused approach
- Comprehensive group experience
- Proven experience navigating difficult financial markets

*Leo Robinson, Financial Advisor; Areas of Focus: Wealth Management; Retirement Income and Distribution Planning; Secession, Sale and Business Strategies*

The Robinson Group is a wealth management team providing customized investment guidance. With a strong focus on understanding their client's objectives and providing an integrated approach, they help individuals, families and businesses in all aspects of financial planning. Typical clients have accumulated wealth and are at a point in their lives that they need a comprehensive plan that considers their financial, retirement and business decisions as well as a team that has the resources and experience to help preserve and grow their wealth.

### MorganStanley SmithBarney

Robinson Group at Morgan Stanley Smith Barney  
600 Longwater Drive, Suite 202 • Norwell, MA 02061  
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FIVE STAR Wealth Manager Leo Robinson



2010 FIVE STAR



WEALTH MANAGERS



Left to right:  
Lower row: FIVE STAR Wealth Manager William Eaton, II,  
Mitchell Goldfeld  
Upper row: John Donabedian, Deborah Friend

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Discretionary Management ... Your Goals, Our Guidance

- Preeminent full service investment mgmt. and financial advisory team
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- Flexible approach guided by integrity and trust

*Growth at a Reasonable Price "GARP" research coupled with technical analysis  
Sr. Managing Director, CIMA (Eaton), Managing Director, CIMA (Goldfeld)*

TEG Partners, a division of Detwiler Fenton & Co., is a preeminent full service investment management and financial advisory team. The group has been providing customized financial and portfolio solutions for clients for more than 25 years. We utilize a unique team partnership approach which ties planning, a comprehensive investment process and a steadfast focus on risk management. Additionally, we provide advice on private investments, annuities, insurance, long-term care, estate and asset protection. Thank you to our clients and peers for evaluating us for this special recognition. Your goals, our guidance ... a perfect partnership.

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When You Succeed, We Succeed

- Develop the plan
- Implement the plan
- Track and monitor the plan

*Areas of Focus: Our Clients*

*Designations: Robert E. Walczak, RFC, CLTC; Robert J. Walczak, CRPC*

**O**ur number one goal is to be advisors who champion honesty, sincerity and integrity. We are convinced that the only way to succeed is to build relationships with clients who appreciate the same core beliefs and want to enhance their own lives and the lives of others.



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Left to right: Robert J. Walczak and  
FIVE STAR Wealth Manager Robert E. Walczak



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WEALTH MANAGERS



Left to right: Gerald Govatsos, FIVE STAR Wealth Manager Jeffrey West, Richard Shakter

## JEFFREY G. WEST

### Navigating Your Financial Journey

- Proprietary comprehensive wealth management process
- Retirement plan design and implementation
- Closely-held and family-business planning

*Title/Designations: Jeffrey West, CFP(R), MBA, Partner; Richard Shakter, JD, CFP(R), CLU, Partner; Gerald Govatsos, Partner*

**F**inancial Compass Group, LLC utilizes a client-centered approach to counseling individuals and business owners in defining and planning for their wealth, retirement and quality of life goals while protecting and enhancing those already attained. Combining our extensive experience with our proprietary 360° Panoramic WealthView planning system we escort clients through the evaluation of their financial position and quality of life. This allows us to identify gaps where they exist relative to their objectives, and focus on integrating wealth management and protection strategies.



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Jeffrey West, Richard Shakter and Gerald Govatsos are Registered Representatives and Investment Adviser Representatives of Equity Services, Inc. Securities and investment advisory services are offered solely by Equity Services, Inc., a Broker/Dealer and Registered Investment Advisor, Member FINRA/SIPC, Two Newton Executive Park, Suite 200, Newton, MA 02462. Telephone (617) 965-7777. Financial Compass Group, LLC is independent of Equity Services, Inc. TC53362(1109)

## ANDREW H. ZIMMERMAN

- Open architecture platform
- Tax sensitive
- Performance driven

*Areas of Focus: Family Wealth Management, Trust Services and Financial Planning*

*Title: Senior Vice President, Financial Advisor, Senior Portfolio Manager*

**O**ur team exists for one reason: to serve a limited number of successful families in growing and preserving their hard won wealth. While each of our clients is unique, they all share three common desires: attention to detail, strong communication and results. In each relationship we strive to over deliver on all three of these critical elements, with an emphasis on long-term, tax efficient and planning based strategies.

### MorganStanley SmithBarney

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Left to right: Megan Cooney, Cindy Wolf, FIVE STAR Wealth Manager Andrew Zimmerman, Lisa D'Amelio, Michael Trethewey

2010 FIVE STAR



WEALTH MANAGERS



**ROBERT  
BRIER**

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- Asset-based fee structure eliminating commissions

*Areas of Focus: Portfolio Management, Financial and Estate Planning  
Designations: Associate Vice President and Financial Advisor*

The basis of any long-term relationship is built upon a foundation of trust. Then it becomes our responsibility to create value for our clients with personalized, comprehensive financial services to help maximize results. When we work together, you can expect to hear from us regularly to review portfolio results, make necessary adjustments and address questions or concerns.

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**GEORGIA  
BRUGGEMAN**

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Cell: (781) 799-6331

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**Financial Peace of Mind**

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- Focus on downside protection and tax minimization

*Focus: Portfolio Management, Comprehensive Wealth Management  
Designations: CFP, MBA*

MEFA will help you stay on track with your goals so you will have more control of your finances, peace of mind and a clear financial direction. Your team will include CPAs, Estate Attorneys and Insurance Agents when appropriate. You will eliminate the guesswork in coordinating insurance, taxes, retirement, estate, LTC and education funding and reduce emotional decision making. Your success is our number one priority. Stocks, bonds, preferreds, ETFs and no load funds. Recognized Fiduciary. Registered Investment Advisor.

Member: CFA Institute, NAPFA, Advisor Background Check, FPA, MD Preferred Financial Network



**GEORGE  
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**Wealth Simplification**

- Long-term client relationships
- More than 20 years of experience
- Unbiased, objective advice

*Areas of Focus: Executive financial issues, life science entrepreneurs  
Designations: Certified Financial Planner, Chartered Life Underwriter*

My goal is to build trust through thoughtful insights and follow-through. Comprehensive planning includes; benefits, education, cash flow, options, retirement planning, asset allocation, insurance, and estate planning. Carefully documenting and coordinating your financial affairs provides the framework to apply tailored asset management.

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**THOMAS  
CAPPUCCI**

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[tcappucci@sfpwealth.com](mailto:tcappucci@sfpwealth.com)

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- Comprehensive approach to financial planning
- Strategies for small business owners and executives
- Team built around the client experience

*Areas of Focus: Retirement, Business Succession, Wealth Transfer  
Designations: CFP*

With real-life experience as an educator, real estate developer, business consultant, and venture capitalist, Tom offers a unique perspective on financial planning — one that is designed to work with business owners, high-net-worth clients, and working families alike. Formed in 1994, and with the addition of his son, Registered Representative Dan Cappucci, CFP in 2004, Tom has built a thriving team at SFP who all share a passion and commitment to building long-lasting client relationships.

Tom Cappucci is a Registered Representative and Financial Planner of, and offers securities and investment advisory services through, New England Securities (NES)(FINRA/SIPC) a registered investment advisor. SFP is not affiliated with NES. L1109074662[exp1210][MA]



2010 FIVE STAR



WEALTH MANAGERS



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CICCIO**

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**Client Focused Wealth Management**

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- Helping protect and enhance wealth
- Tax saving strategies

*Areas of Focus: Tax-efficient investment portfolios – Wealth preservation  
Designation: Financial Advisor, Senior VP*

**G**erard Ciccio provides investment and wealth management services to individual high-net-worth clients in Florida, Massachusetts and 14 other states. My business is based on long-term personal relationships. With an investment philosophy to build long-term investment portfolios that are in line with my clients risk tolerance, I give potential solutions in any market cycle. I assist in college funding, retirement planning and the tax-efficient transfer of wealth.

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**LOUIS E.  
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- Comprehensive, customized solutions for your goals
- Proactive, highly collaborative service model

*Areas of Focus: Investment Management, Retirement and Financial Planning  
Designations: CFA, MBA – Founder/Owner – Former Mutual Fund Manager*

**Y**our portfolio demands the personal attention of a leading wealth manager, who will structure your investments to meet your individual needs, as well as provide you with a comprehensive suite of wealth advisory services. Your selection of a wealth manager is an important one — you require integrity in an advisor and you want someone you can trust. At COMPASS Wealth Management, we strive to exceed each client's expectations with a fee-only approach.



**WAYNE R.  
DAVIES\***

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[www.DaviesWealthMS.com](http://www.DaviesWealthMS.com)

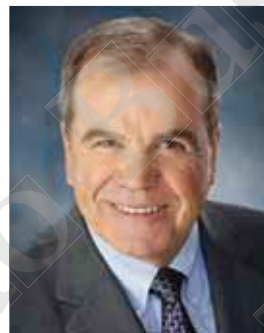
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*Areas of Focus: Portfolio Management\*, Taxes, Legacy Planning  
Designations: BS JD LLM Tax, CFP(R), ChFC(R), FINRA Lic. 7 24 63 65*

**T**hank you to my clients and friends for your nomination. For 25 years Wayne R. Davies has been a trusted advisor for clients seeking competent advice and comprehensive management of their financial lives. Visit [www.DaviesWealthMS.com](http://www.DaviesWealthMS.com) to learn about wealth management strategies and my customized holistic approach.

\*Securities offered through HDVest Investment ServicesSM, Member SIPC. Advisory Services offered through HDVest Advisory ServicesSM. Non-bank subsidiaries of Wells Fargo & Co. Davies Wealth Management Strategies LLC is not a registered broker/dealer or independent investment advisory firm.



**DAVID  
DONOVAN**

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- Simplifying the complicated

*Areas of Focus: Financial planning, Investments, Insurance, Retirement  
Designations: CFP(R)*

**Y**ou work hard for your money. As a Senior Financial Advisor, I advise my clients on the issues that matter most to them: a good education for their children, a comfortable retirement and protection for their families. I'll work one-to-one with you to identify your short- and long-term goals, then supply the knowledge and advice you need to help you feel confident that you are making informed financial decisions for your family's future.

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2010 FIVE STAR



WEALTH MANAGERS



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**My Commitment, Your Success**

- Extensive experience working with business owners, corporate executives, physicians and retirees
- 18 year Veteran as Financial Advisor

*Focus: Wealth Accumulation, Preservation and Retirement Planning  
Designations: B.S. Finance: Bentley University, Series 7,8,63, Insurance*

**B**lake believes the cliché “life is a journey, not a destination” holds true as well with clients financial goals. Today’s world is complex and volatile. Disciplined asset allocation, diversification, risk management, financial modeling and goal analysis are all part of the planning process. He works with each client to continually update, implement and track their plan and investments. He is honored to be named a “Five Star Wealth Manager” and wishes to thank his clients for their confidence and trust in his abilities. Please visit <http://www.morganstanley.com/fa/blake.ellison>.

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*Areas of Focus: Developing plans for those at and near retirement  
Designations: CFP and Chartered Retirement Planning Counselor*

**E**xtensive experience creating post-retirement income plans to maintain an adequate income stream throughout retirement. Each plan considers long life spans, market volatility, rising costs (inflation), and skyrocketing health care costs.

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**Ameriprise  
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- 99% client satisfaction\*

*Areas of Focus: Financial Planning, Retirement, Investment Planning  
Designations: CFP(R) Practitioner and CIMA(R) Professional*

**A**s a Senior Financial Advisor, Paul listens to your concerns and takes the time to understand what means most to you and your family. Using a financial planning approach, he helps you make the financial decisions that fit your goals, needs and situation. His team consists of two Associate Financial Advisors, a Client Service Manager and a client service specialist.

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*Areas of Focus: Financial Planning / Retirement Income Strategies  
Designations: Certified Financial Planner(TM) Professional*

**S**ince 1968, our team of CFP professionals have committed themselves to improving the lives of individuals and families by delivering genuinely personal financial planning advice.

Isn't it time you got serious about your financial plan?

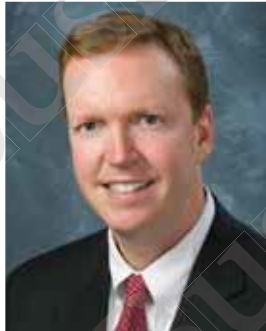
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2010 FIVE STAR



WEALTH MANAGERS



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- 21 years of experience as a financial advisor

*Investment Mgmt., Retirement Income Strategies, Wealth Mgmt., Education Designations: Chartered Financial Consultant (ChFC)*

**W**e help our clients improve their lives and the lives of their children and grandchildren by developing financial strategies to accumulate, preserve and then eventually distribute their wealth to their family. I especially enjoy teaching classes in Boston about financial and retirement income planning strategies.

Thank you for the award!

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*Focus: Corporate executives, business owners, healthcare professionals Designation: MBA*

**J**im and his team are dedicated to educating clients on financial principles that help them to understand the impact of each decision on their long-term financial success. Jim's interactive approach allows him to deliver customized strategies specifically designed for each individual situation. He is committed to providing clients with exceptional service and communication to ensure a successful long-term relationship.

Jim Hoogasian is a Registered Representative of, and offers securities through New England Securities (NES)(FINRA/SIPC). SFP is not affiliated with NES. Neither NES nor its representatives offer tax or legal advice. Consult your personal tax & legal advisors for guidance. L1109071985[exp1210][MA]



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*Areas of Focus: Financial Planning\*, Wealth Management\*, Philanthropy Designations: CFP(R), MBA, MLS, FPA(R) of Massachusetts, President (2009)*

**W**e bring independent advice, exceptional service, a philanthropic spirit, and a world of experience to the financial planning and wealth management process. When you are ready to turn hopes and dreams into a plan of action, please call us to arrange an initial meeting of the minds.

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**DAVID B. MATIAS**

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- Socially responsible investment platform

*Focus: Investment Management, Tax Planning, Financial Planning Designations: CPA, M.S.*

**V**odia Capital is a fee-only registered investment advisory firm offering a holistic strategy to our clients. We manage assets in risk-tailored balanced portfolios in alignment with our financial and tax planning. David attended Concord Academy before earning his B.A. from Amherst College and M.S. from MIT in Financial Engineering.



2010 FIVE STAR



WEALTH MANAGERS



## THERESA MEEHAN

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- Pre- and post-retirement strategies
- College and insurance planning

*Designation: President of Meehan Financial Services*

I have spent the last 27 years helping my clients make smart, informed financial choices. I pride myself in exceptional professional service. I strive to develop a plan that works with all relative financial professionals. I hold everyone accountable, including you. I always offer clear, honest and unbiased advice. Due to these founding principles, we maintain a high client retention and referral rate.

Securities Offered Through LPL Financial Member FINRA/SIPC



## GREGG S. MILES

### Charter Oak Insurance & Financial Services Company

2 Liberty Square, Ste. 10  
Boston, MA 02109

Office: (617) 482-7444

[gsmiles@finsvcs.com](mailto:gsmiles@finsvcs.com)

[www.greggmiles.com](http://www.greggmiles.com)

### Innovative Wealth Management Solutions

- Comprehensive and coordinated financial planning strategies
- Design and management of life insurance portfolios for wealth transfer plans

*Areas of Focus: Insurance, Financial Planning, Wealth Management  
Designations: CFP(R)*

Gregg S. Miles specializes in advising successful, high-net-worth individuals and their families with complex wealth transfer planning techniques, comprehensive financial planning and defined wealth management strategies. Gregg's practice focuses on providing the highest level of service and expertise to clients through a coordinated team approach and by a strict philosophy of making recommendations that are consistent, yet customized and unbiased for every client's situation.

A registered representative of and offers securities and investment advisory services through MML Investors Services, Inc. Member SIPC. Supervisory Office: 330 Whitney Avenue, Suite 600, Holyoke, MA 01040, Tel: 413-539-2000.



## PETER HAMILTON NEE

### UBS Financial Services, Inc.

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Wellesley, MA 02481

Phone: (781) 446-8918

Cell: (617) 365-6848

[peter.nee@ubs.com](mailto:peter.nee@ubs.com)

### Simplifying Client's Financial Lives

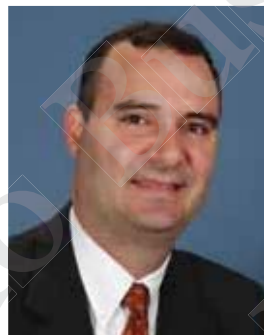
- Executives, professionals and business owners
- Same-sex couples
- Cultural, educational and non-profit organizations

*Areas of Focus: Prudent Financial Risk Management*

*Designation: Certified Retirement Planning Counselor*

Peter is able to leverage his more than 25 years of professional experience to allow his clients to grow, to preserve and to pass on their wealth. As his clients' indispensable family financial advisor, he integrates custom investment solutions with tax, wealth transfer and charitable giving strategies. Peter also advises the leadership of cultural, educational, religious and not-for-profit organizations.

UBS Financial Services, Inc. does not provide Legal or Tax Advice.



## DUKE PASCUCCI

### Morgan Stanley Smith Barney

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Boston, MA 02109

Phone: (617) 589-3270

[philip.h.pascucci@smithbarney.com](mailto:philip.h.pascucci@smithbarney.com)

### Adding Value to the Lives of My Clients

- Independent, objective and comprehensive approach
- Customized planning to suit specific client objectives
- Highly personalized service and client communication

*First Vice President – Wealth Management; financial, retirement and educational planning, investment management, company retirement plans*

My mission is to add value to the lives of my clients by helping them identify and reach their financial and investment goals. Each client has a unique set of objectives. For individuals, these objectives encompass retirement and educational planning along with income and wealth creation. For companies, I help establish and maintain the proper retirement plan.

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2010 FIVE STAR



WEALTH MANAGERS



## GARY J. PETERS

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& Insurance Agency  
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Fax: (781) 237-2652

- gary\_peters@wellesleyfinancialgroup.com
- <http://wellesleyfinancialgroup.com/>

Designations: CLU, ChFC

For more than 30 years, Gary has worked exclusively with physicians and medical practices. His clientele includes many prominent medical doctors throughout the Northeast. "Clients use our services because they don't have the time to keep their financial affairs organized. Additionally, our team provides the same services to their extended family and friends."



## CHARLIE ROBERTS

New England Investment  
& Retirement Group  
231 Sutton St., Ste. 2a/2b  
North Andover, MA 01845  
Phone: (978) 975-2559  
Cell: (978) 852-6122  
[charlie@neinv.com](mailto:charlie@neinv.com)

### Our Goal – Helping You Realize Yours

- Investment planning
- Retirement planning
- Wealth distribution planning

Areas of Focus: Tax Reduction Strategies, Wealth Preservation

Charlie has been assisting investors for 15 years and has been with New England Investment for six years. At New England Investment we have a support staff that averages nearly 20 years experience and our focus is on exceptional service and unbiased guidance. We believe great service is introducing you around the office when you visit and its saying "thank you for your business". It's taking a sincere, personal interest in you and your life because at New England Investment you are never just a client you are family.

Securities offered through Commonwealth Financial Network Member FINRA/SIPC.  
New England Investment is a Registered Investment Adviser.



## PAUL L. ROCHE III

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SmithBarney

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[Paul.Roche@MorganStanley.com](mailto:Paul.Roche@MorganStanley.com)

### Integrity • Knowledge • Excellence

- Comprehensive wealth management
- Corporate executive services
- Planning-based, customized solutions

Areas of Focus: Wealth Planning, Portfolio Construction, Risk Management  
Designations: Senior Vice President, CFP(R), CIMA(R), Wealth Advisor

Paul Roche leads a team of professionals who are pledged to uphold their five guiding principles: Integrity, client focus, citizenship, lifelong education and teamwork. We are honored and humbled to have been selected by our loyal and valued clients for the FIVE STAR "Overall Satisfaction" Award. Thank you for your continuing trust and confidence.

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## MARK RUSSO

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Financial

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Phone: (508) 481-5507

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### Customized Personal Planning

- Wealth management
- Retirement and estate planning strategies
- Customized solutions for high-net-worth clients

Areas of Focus: Retirement, investments, financial planning  
Designations: CRPC, Chartered Retirement Planning Counselor

Mark Russo, Senior Financial Advisor, thanks all of his clients for their support and business. His team of professionals believe in comprehensive financial planning and quality investment advice. His mission is to provide his clients with a blueprint for success in planning for their financial and life goals. Whether it is wealth planning, wealth accumulation or wealth preservation, we are here to help.

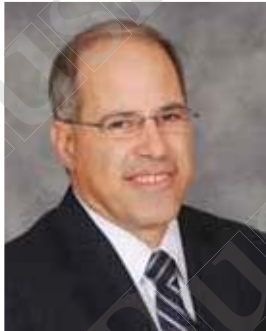
Russo & Associates, a financial advisory practice of Ameriprise Financial Services, Inc. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



2010 FIVE STAR



WEALTH MANAGERS



**PHILIP J.  
SHER**



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[www.sherwealth.com](http://www.sherwealth.com)

### Proactive Wealth Management

- Independent, unbiased, customized investment advice
- Detailed retirement and wealth management strategies
- Exceptional service supported with 25 years experience

*Areas of Focus: Independent Investment Mgmt. and Retirement Planning  
Designations: Certified Financial Planner, LPL Registered Principal*

Welcome to a unique community – a community in which acts of kindness occur on a daily basis, a place where you'll find compassion, caring as well as outstanding financial experience. At the center of The Sher Wealth Management Group you'll find Phil Sher. Phil is a wealth advisor who has reached out to his clients in an extraordinary ways, built extraordinary friendships and helped clients pursue extraordinary results.

Securities and Advisory Service offered through LPL Financial. Member FINRA/SIPC



**KEN  
STEELE**

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Phone: (781) 672-2867  
[ksteele@metlife.com](mailto:ksteele@metlife.com)  
[www.kensteele.metlife.com](http://www.kensteele.metlife.com)

### Education — Experience — Objectivity

- Financial plans created using a six step process
- MetLife's Financial Planner of the Year in 2005
- Conducts financial education workshops

*Areas of Focus: Financial Planning, Investments, Insurance, Long-term Care  
Designations: CFP(R), CASL, ChFC, CLU*

A Senior Financial Planner and Senior Account Executive with 34 years of industry experience, Ken will help you make informed decisions about issues that affect you and your family's financial well-being so you can make intelligent choices with asset accumulation, retirement income and legacy planning.

Securities and Investment Advisory Services offered by MetLife Securities, Inc. (MSI) (member FINRA/SIPC) New York, N.Y. 10166. Metropolitan Life Insurance Company (MLIC), New York, N.Y. 10166 MSI & MLIC are MetLife Companies.

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**BRUCE P.  
THOMPSON**

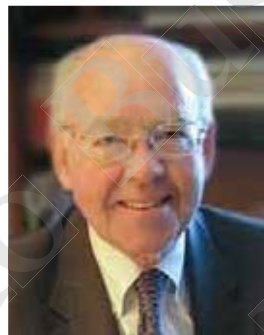
Thompson Wealth  
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Toll-free: (800) 524-1924  
[Bruce@twmltd.com](mailto:Bruce@twmltd.com)  
[www.twmltd.com](http://www.twmltd.com)

### The Best Things in Life Aren't Things

- Investment Counsel • Fee-only
- Privately owned: objective, accessible, innovative
- Integrity: pursue highest fiduciary standards

*Areas of Focus: Investments and total financial coordination, planning*

TWM is an investment boutique noted for careful, thoughtful stewardship of clients' financial affairs. The firm's mission is to provide high quality, individualized service to a discriminating group of families. A pioneer among independent RIAs, the firm's structure, Code of Ethics and Personal CFO client model are designed to avoid conflicts apparent at many advisory firms. Founded by Bruce Thompson, who has 27 years of experience, TWM has earned clients' confidence with rare wisdom, a steady, disciplined approach to investment policy, and a religious approach to risk management. "We believe in building the ark before it rains," says Mr. Thompson.



**ROBERT A.  
WILKINSON, ESQ.**

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Wakefield, MA 01880  
Office: (781) 246-0662  
Toll-free: (800) 894-8662  
[www.newenglandtrust.com](http://www.newenglandtrust.com)

### Comprehensive Estate Planning

- Sound wealth management
- Living trusts
- Estate and trust administration

New England Trust Services specializes in providing creative estate planning strategies and sound wealth management. Clients of New England Trust Services are assured that they are receiving advice and estate planning techniques that are ideal for their individual circumstances. Robert A. Wilkinson, President of New England Trust Services, is an attorney with extensive experience in trusts, estate planning and probate administration. In addition, Mr. Wilkinson has years of experience in the financial services industry.

Securities offered through Advisory Group Equity Services, Ltd. Member FINRA/SIPC. 161 Ash Street, Reading, MA 01867 (781) 942-5070

2010 FIVE STAR



WEALTH MANAGERS



**DAN WILLIAMS**

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[dwilliams@dovergroup.com](mailto:dwilliams@dovergroup.com)  
[www.dovergroup.com](http://www.dovergroup.com)

**Dedicated to Your Goals**

- Sophisticated planning
- Innovative solutions
- Maximizing and preserving wealth

*Designations: CFP, CLU, ChFC, AEP*

For the past 19 years, Dan and his team have been helping families enhance and preserve their wealth. Dan's comprehensive approach to financial planning and dedication to his clients has earned him a spot as one of our 2010 Five Star Wealth Managers.

Investment Advisory services offered through Comprehensive Capital Management, Inc., an SEC-Registered corporation. Securities offered through Comprehensive Asset Management and Servicing, Inc. Member, FINRA/SIPC/MSRB



**MARK ZUNICK**

**Morgan Stanley  
 Smith Barney**

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**Trusted Advice and Quality Service**

- Comprehensive wealth management
- Individual retirement and income planning strategies
- Providing personalized financial advice

*Focus: Wealth Management, retirement, income and insurance planning  
 Designations: First Vice President – Wealth Management*

Mark has been a trusted investment advisor for more than 22 years. He continues to focus on building long-term client relationships based on personalized, knowledgeable advice. The goal is to put the client in the best position for success while focusing on risk mitigation and diversification.

Diversification does not ensure against loss.  
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**JACK ACHMAKJIAN**

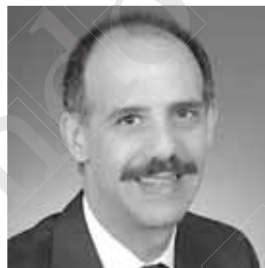
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 Wellesley, MA 02481  
 Phone: (781) 431-6715

[Jack.Achmakjian@morganstanley.com](mailto:Jack.Achmakjian@morganstanley.com)

Jack is a Senior Vice President and has been a registered Financial Advisor since 1969. Regularly works 7a.m. to 7p.m., Monday through Friday and 9a.m. to 5p.m. on Saturday. Also available most Sundays.

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**HARVEY ALBERT**

RBC Wealth Management  
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 Burlington, MA 01803  
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[www.harveyalbert.com](http://www.harveyalbert.com)

*Specializing in helping to make life easier through total money management.*

Harvey has more than 30 years of experience providing personalized, comprehensive wealth management, and exceptional service for qualified investors.

RBC Wealth Management, a division of RBC Capital Markets Corporation, Member NYSE/FINRA/SIPC.



**MARC ALTENHOFF**

**Ameriprise  
 Financial**

271 Waverley Oaks Rd., Ste. 200  
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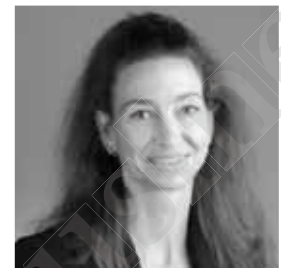
Phone: (617) 792-5593

[marc.c.altenhoff@ampf.com](mailto:marc.c.altenhoff@ampf.com)

*Title: Financial Advisor*

Helping high-net-worth clients plan for their financial objectives through a long-term relationship based on personalized, knowledgeable advice.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



**ALICIA M. ANDRE**

Silver Bridge  
 60 State St.  
 Boston, MA 02109

Phone: (617) 526-5881  
 Main: (866) 343-4326

[www.silverbridgeadv.com](http://www.silverbridgeadv.com)

*Comprehensive financial planning, wealth management and investment solutions*

Alicia has 23 years of experience as an investment advisor. She provides thoughtful investment and wealth management solutions, integrating clients' investment, wealth transfer and tax planning strategies.



2010 FIVE STAR



WEALTH MANAGERS



**BOB  
BRANDT**

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Financial

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[robert.a.brandt@ampf.com](mailto:robert.a.brandt@ampf.com)

Designation: CFP

**T**ime for a change? Create your own recovery plan, but don't improvise. Bob uses the unique *Dream > Plan > Track >* approach to help clients plan for their financial goals.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



**GAYLE  
BUFF**

Buff Capital Management  
111 Hyde St.  
Newton, MA 02461  
Phone: (617) 641-2377  
[www.buffcapital.com](http://www.buffcapital.com)

Focus: Wealth Management  
Designations: CFA, CFP(TM), MBA

**A**n intuitive listener, an analytic problem-solver, and a creative implementer, I will work with you side-by-side to develop an individualized investment plan designed to ensure both maintenance of your lifestyle and *enjoyment* of all that you have worked so hard to *achieve*.



**DEBORAH  
CAMPBELL**

H.D. Vest Investment Services  
18 North St., Unit 1  
Plymouth, MA 02360  
Phone: (508) 747-5249  
[www.myhdvest.com/DebbieCampbell](http://www.myhdvest.com/DebbieCampbell)

CPA/Financial Planner developing personal connections; guidance in life's financial challenges

**W**ealth accumulation is impacted by taxes. I integrate tax services with wealth preservation and financial management strategies.

Securities offered through H.D. Vest Investment Services<sup>SM</sup>, Member: SIPC, Advisory Services offered through H.D. Vest Advisory Services<sup>SM</sup>, Non-bank subsidiaries of Wells Fargo & Company



**NICHOLAS S.  
CARLIN**

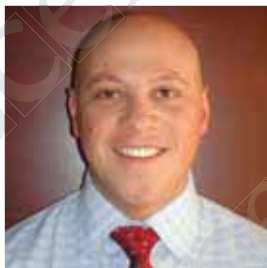
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Financial

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Phone: (617) 580-4136

[Nicholas.S.Carlin@ampf.com](mailto:Nicholas.S.Carlin@ampf.com)  
Title: Advanced Financial Advisor

**N**icholas helps clients manage their whole financial situation through a comprehensive planning approach and thoughtful advice.

Brokerage, investment and financial advisory services are made available through Ameriprise Financial Services, Inc. Member FINRA and SIPC. Some products and services may not be available in all jurisdictions or to all clients.



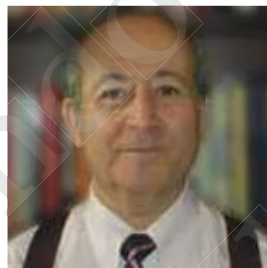
**ROBERT M.  
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Financial

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Phone: (617) 580-4244  
[robert.m.dolliver@ampf.com](mailto:robert.m.dolliver@ampf.com)  
Designations: CRPC (R)

**M**y passion is working one-on-one with clients to understand their goals and needs, and provide a plan to help them feel confident about their future.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



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Senior Vice President – Investments  
Advisory and Brokerage Services  
Designation: CFP(R)

**M**ichael's passion is public education. He consistently seeks opportunities to collaborate with other non profits and philanthropists with similar visions. His team's passion is their commitment to their clients. The team's focus is using an open architecture investment platform to manage risk.

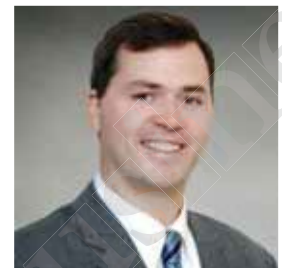


**CRAIG  
DUVARNEY**

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[planning@craigduvarney.com](mailto:planning@craigduvarney.com)  
Areas of Focus: Financial Planning

**M**y firm's mission is to provide you with financial planning advice that empowers you to live your ideal life.

Craig DuVarney, CFP<sup>TM</sup> - Registered Inv. Advisor. Securities offered through Royal Alliance Assoc., Member FINRA/SIPC



**JERRY  
FACEY**

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200 Clarendon/Hancock Tower  
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Designations: CFP(R)  
Areas of Focus: Financial Planning, Insurance, Investments, Employee Benefits

**P**atience and integrity are the hallmarks of his practice, building wealth and protecting families and businesses.

Jerry Facey's a Registered Representative & Financial Planner of, and offers securities & financial planning services through New England Securities (NES) (member FINRA/SIPC), a registered investment advisor Baystate Financial is not affiliated with NES L1109072709 exp: 12/10

2010 FIVE STAR



WEALTH MANAGERS



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[Christopher.F.Gallagher@ampf.com](mailto:Christopher.F.Gallagher@ampf.com)  
Designation: CFP

**M**y mission is to help you plan for your financial goals through a personal relationship based on personalized, knowledgeable advice. This process is designed to give you focus and confidence regarding your financial future. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



**ROBERT C. GIARGIARI**

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[www.linkedin.com/in/bobgiargiaricfs](http://www.linkedin.com/in/bobgiargiaricfs)

**S**pecializing in retirement income guaranteed to last as long as you do, Bob Giargiari also helps with investment management, asset/income protection, long-term care planning, tax reduction strategies, and insurance/annuities as estate planning tools.



**BRUCE GOODMAN**

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Lynnfield, MA 01940  
Phone: (781) 268-0555  
[bruceg@theadvisory.net](mailto:bruceg@theadvisory.net)

**B**acked by a strong research department and state-of-the-art technology, Bruce Goodman and his staff offer a combined 60 years of experience providing service clients have grown to expect. In this economic climate, why would one settle for less?

Securities offered through LPL Financial  
Member FINRA/SIPC



**BRUCE G. GREGORY**

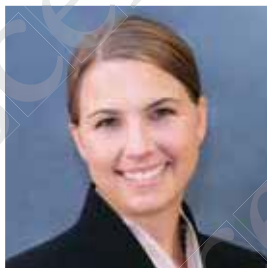
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Wellesley, MA 02481  
Phone: (781) 431-6721

[bruce.gregory@morganstanley.com](mailto:bruce.gregory@morganstanley.com)  
Title: Sr. Vice President, Wealth Advisor

**B**ruce has been a trusted advisor developing comprehensive wealth management solutions for a selected group of families and businesses for more than 25 years.

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**HEIDI HANSON**

Hanson Financial Group  
501 Cabot St. 2<sup>nd</sup> Fl. Ste. 7  
Beverly, MA 01915

Phone: (978) 922-4141  
Toll-free: (866) 982-4141

Designation: Certified Financial Planner (TM)

**S**pecializing in financial planning and investment management for retirees, surviving and divorced partners.

Offering investment advisory services as a representative of Prudential Financial Planning Services, a division of Pruco Securities LLC (Pruco), and securities products and services as a Registered Representative of Pruco 0167571-00001-00



**JAMES HORROCKS**

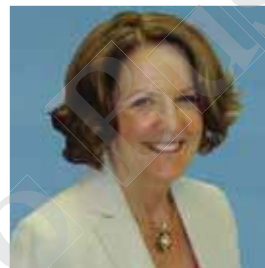
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[www.lpl.com/james.horrocks](http://www.lpl.com/james.horrocks)  
Designations: CFP, AIF, MBA

**J**ames Horrocks has 15 years experience helping individuals and companies meet their financial goals by providing highly personalized service.

Securities offered through LPL Financial. Member FINRA/SIPC



**CAROLYN HOWARD**

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Woburn, MA 01801

Phone: (781) 938-9200  
Phone: (781) 938-9250

[choward@pegaesusadvisors.com](mailto:choward@pegaesusadvisors.com)

Areas of Focus: Comprehensive Planning, Investment Mgmt., Risk Mgmt. and Insurance

**P**egaesus Advisors offers a uniquely flexible approach to managing our clients' wealth. We clearly establish their goals and aspirations then design a holistic financial plan to meet their needs.



**STEPHEN HOWLETT**

**Morgan Stanley  
Smith Barney**

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[Stephen.howlett@morganstanley.com](mailto:Stephen.howlett@morganstanley.com)  
Sr. Vice President, Financial Advisor

**I**t has been my privilege to serve both individuals and institutions. Our team's goal is to provide unparalleled service and investment advice to all our clients.

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2010 FIVE STAR



WEALTH MANAGERS



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HUGHES**

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[hughesfinancialnetwork.com](http://hughesfinancialnetwork.com)  
Specializations: Retirement  
Planning and Investment  
Management  
Designations: CFP(R), MBA, AIF(R)

In these trying times we continue to help clients retire with dignity, educate their children, and manage investment portfolios in an environment of comprehensive financial planning and monitoring. Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser.



**DOLORES  
KONG**

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Title/Designations: Senior Vice  
President, CFP(R), EA

A Pulitzer Prize finalist and George Polk Award winner in her former career at The Boston Globe, Dolores takes pride in service. Her client motto: "Educate, advocate, motivate!"  
Winslow, Evans & Crocker, Inc.  
Member FINRA/SIPC



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LAUNIE**

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Financial

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Advanced Financial Advisor, CFP(R)

We live in a fast-paced, constantly changing world. One of my responsibilities is to help my clients maintain their financial focus, so that they can plan for the things that are important to them and their families.  
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Sr. Vice President – Wealth Management

Stuart formed The MacKinnon Group at Morgan Stanley Smith Barney to assist high-net-worth individuals, and institutions by providing total wealth management and business planning strategies. Investments and services offered through Morgan Stanley Smith Barney LLC, member SIPC. © 2010 Morgan Stanley Smith Barney

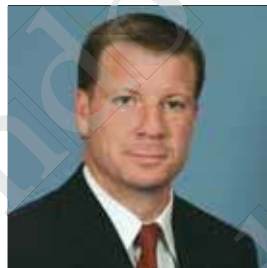


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As a Certified Financial Planner, I work with my clients to develop a comprehensive relationship so I can best advise them in all aspects of their financial lives.  
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Mike's firm plays the role of the quarterback, guiding and overseeing significantly, all of our clients' financial decisions in a holistic fashion  
Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser.



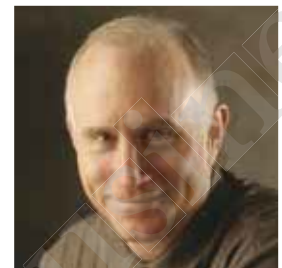
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Designations: CLU, ChFC, LIA  
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Insurance Planning

With more than 25 years in the financial services industry, Bob has the experience to help you identify and prioritize the key financial issues in your life.

Securities offered through LPL Financial. Member FINRA/SIPC



**JAMES  
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Fee-only advisory firm specializing in financial planning, portfolio management and tax services

Jim has been working with individuals and families for more than 20 years providing straightforward financial advice. His firm was founded on the notion that people benefit from a holistic orientation to preserving and growing their wealth.

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WEALTH MANAGERS



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Planning, Taxation and Financial  
Dispute Resolution

**S**usan Miller, Managing Principal of Aurora Financial Advisors, has more than 25 years of experience in wealth management, financial consulting, and tax planning for high-net-worth individuals and families.



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**P**lanting the seeds for growth and success! Richard provides personalized financial planning and advisory services in all areas of estate, accounting and tax. Rich is known for his wealth growth strategies for individuals and small businesses.



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Planning, Tax Planning Estate  
Planning

**I**t's not about winning business. It's about keeping that business for the long-term. Patrick Pirone believes investing is a life-long process. The more trust one has in their advisor, the better able they are to make their dreams a reality.



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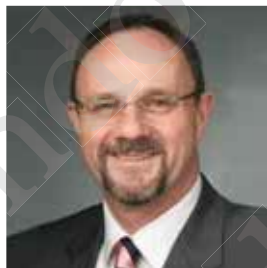


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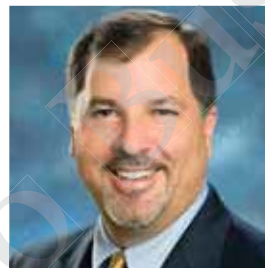


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Trust Management; Business,  
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Designation: Attorney at Law

**F**or more than 25 years, Jeff has been assisting individuals, families, trusts and businesses achieve their financial and business goals. With extensive experience as an attorney and as a CPA, Jeff can provide solutions to your legal, tax and financial management challenges.



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**C**harles has been serving non-profit and charitable organizations for more than 25 years. He and his team specialize in endowment management, gift accounts, and creating solutions to balance income need and future growth potential.



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*Richard offers Comprehensive Financial Planning and Prudent Asset Mgmt. for Businesses and Individuals*

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Financial Advisor, CRPC

**M**y commitment to clients is ongoing financial management strategies. I strive to earn my clients' trust and confidence as I work to help them plan for their goals.

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**W**ith more than 20 years experience, Dan uses understandable, two-way communication to develop long-term relationships and tailor investment solutions. His proprietary Dynamic Strategies(TM) strive to preserve and grow wealth by managing risk beyond traditional techniques.



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