

Congratulations
On Being Named a
2010 FIVE STAR Wealth ManagerSM

CROSSWIND TEAM



Business Prosperity ... Family Security

- Building business value
- Comprehensive wealth management
- Legacy and family governance

Areas of Focus: Mid-Sized Business, Corporate Executives, Real Estate Investors, Retirees, Wealthy Families
Designations: MBA, Certified Financial Planner, Chartered Financial Consultant, Real Estate Broker

The Crosswind Team was hand selected to include advisors with more than 10 years of experience in solving client problems. Those selected maintain the highest ethical standards, have the unique ability to grasp complex situations and produce integrated solutions addressing all facets of their clients' lives. With hard-knocks experience in business turn-around and private capital markets, they help business owners and real estate

investors achieve *business prosperity*. With extensive tax, asset protection, estate planning and investment experience, they help provide their clients peace of mind and *family security*. The science is in integrating prosperity and security. The art is in understanding the many nuances of the family dynamic and in helping discover vision, values and goals for their clients and to prepare future generations to be good stewards.



CROSSWIND STRATEGIES.

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Advisory services offered through Crosswind Advisory LLC, a registered investment advisor (RIA)
Securities offered through United Planners' Financial Services of America, Member FINRA, SIPC
Crosswind Advisory and United Planners are not affiliated



Meet your

San Diego 2010 FIVE STAR Wealth Managers.

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



Well over half of the consumer responses in the San Diego area indicated it is difficult to find a wealth manager they trust and rely on.⁽¹⁾ 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 12,700 wealth managers in the San Diego area, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *San Diego Magazine* can help. For the fourth year, the magazine has 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, 60,000 high-net-worth residents in the San Diego area and subscribers of *San Diego Magazine*. An additional 4,500 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

⁽¹⁾ 2009 Consumer Survey, Quantitative Market Intelligence

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 San Diego area. Only 456 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 *San Diego Magazine*.
- Working with a FIVE STAR Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Crescendo in the future.
- 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 50 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.

As seen in the February 2010 issue of:

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MAGAZINE