

2021 AWARD WINNER

Congratulations!

Hello,

We are pleased to announce that G. Frederick Schroeder has won the 2021 Five Star Wealth Manager award! By earning this honor, G. Frederick has demonstrated a commitment to clients. Please offer G. Frederick your congratulations.

Five Star Professional has recognized in the pages of Diablo magazine an outstanding group of San Francisco East Bay-area wealth managers. Five Star Wealth Managers are named using an in-depth research methodology that includes ten objective criteria.

Congratulations once again to G. Frederick Schroeder and to all of our 2021 Five Star Wealth Managers!

Sincerely,



Jonathan Wesser | VP, Operations
Five Star Professional
www.fivestarpromotional.com

G. Frederick Schroeder
President And Chief Investment Officer

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The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The Five Star award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their client's assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or this publication. 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 Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to fivestarpromotional.com. 1,413 East Bay-area wealth managers were considered for the award; 89 (6% of candidates) were named 2021 Five Star Wealth Managers. 2020: 1,260 considered, 88 winners; 2019: 1,340 considered, 104 winners; 2018: 1,397 considered, 113 winners; 2017: 1,049 considered, 95 winners; 2016: 948 considered, 182 winners; 2015: 2,261 considered, 183 winners; 2014: 4,527 considered, 204 winners; 2013: 858 considered, 195 winners; 2012: 1,145 considered, 233 winners.

2021 SAN FRANCISCO EAST BAY FIVE STAR AWARD WINNERS



These days, it takes a village to manage your financial world. Whether it is managing your assets with a wealth manager, navigating the ever-changing tax landscape, sorting out your estate and succession planning or picking the right life insurance, finding the right team can be a daunting task. In fact, many consumers have a hard time figuring out where to even begin.

Sometimes, a few simple questions can put you on the right path. Asking a professional what makes working with them a unique experience can help you understand how they work and if their style meshes with your own.

This is a great place to start! Five Star Professional uses its own proprietary research methodology to name outstanding professionals, then works with publications such as *Diablo* magazine to spread the word about award winners. Each award candidate undergoes a thorough research process (detailed here) before being considered for the final list of award winners. For the complete list of winners, go to www.fivestarpromotional.com.

RESEARCH DISCLOSURES

In order to consider a broad population of high-quality wealth managers, award candidates are identified by one of three sources: firm nomination, peer nomination or prequalification based on industry standing. Self-nominations are not accepted. San Francisco East Bay-area award candidates were identified using internal and external research data. Candidates do not pay a fee to be considered or placed on the final lists of Five Star Wealth Managers.

- The Five Star award is not indicative of a professional's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a professional on the Five Star Wealth Manager list should not be construed as an endorsement of the professional by Five Star Professional or *Diablo* magazine.
- Working with a Five Star Wealth Manager or any professional is no guarantee as to future investment success, nor is there any guarantee that the selected professionals will be awarded this accomplishment by Five Star Professional in the future.
- Five Star Professional is not an advisory firm and the content of this article should not be considered financial advice. For more information on the Five Star Wealth Manager award program, research and selection criteria, go to www.fivestarpromotional.com/research.
- 1,413 award candidates in the San Francisco East Bay area were considered for the Five Star Wealth Manager award. 89 (approximately 6% of the award candidates) were named 2021 Five Star Wealth Managers.

FIVE STAR WEALTH MANAGER DETERMINATION OF AWARD WINNERS CRITERIA

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2021 Five Star Wealth Managers. Eligibility Criteria – Required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative. 2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years. 3. Favorable regulatory and complaint history review. 4. Fulfilled their firm review based on internal firm standards. 5. Accepting new clients. Evaluation Criteria – Considered: 6. One-year client retention rate. 7. Five-year client retention rate. 8. Non-institutional discretionary and/or non-discretionary client assets administered. 9. Number of client households served. 10. Education and professional designations.

Regulatory Review: As defined by Five Star Professional, the wealth manager has not: been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; individually contributed to a financial settlement of a customer complaint; been convicted of a felony. Within the past 11 years the wealth manager has not: been terminated from a wealth management or financial services firm; filed for personal bankruptcy; had more than a total of three settled or pending complaints filed against them (and no more than five total pending, dismissed or denied) with any regulatory authority.

Five Star Professional conducts a regulatory review of each nominated wealth manager using the Investment Adviser Public Disclosure (IAPD) website. Five Star Professional also uses multiple supporting processes to help ensure that a favorable regulatory and complaint history exists. Data submitted through these processes was applied per the above criteria; each wealth manager who passes the Five Star Professional regulatory review must attest that they meet the definition of favorable regulatory history based upon the criteria listed above. Five Star Professional promotes via local advertising the opportunity for consumers to confidentially submit complaints regarding a wealth manager.

FIVE STAR PROFESSIONAL PROPRIETARY RESEARCH PROCESS



2021 FIVE STAR WEALTH MANAGER

David Anderson - Diamond Financial Page 4	Carla Gartin - Parsons and Associates	Shaheen Hedley - Smith and Associates	Alan
Gianna Bar - Triangle Wealth Management	Wendy Goss - Skyline Investments	David Howell - Pac Wealth Co	Andy C
Garfield Barone - Skyline Investments	Debra Ferguson - Wealth Nation	Jack Hault - Skyline Investments	Barrie
Francesca Bellone - Pac Wealth Co	Georgene Ferraro - Present Financial	Thomas Hahn - PeakPerformance Wealth	Carl De
Eric Bailey - Continuity Advisors	Carla Feltz - PeakPerformance Wealth	Rylee Jensen - Pathstone Financial Page 10	Lee Pe
Paul Baki - BrickHouse	Rafaela Fuchs - Regality Trust	Michael Johnson - Present Financial	Winnie
Maxwell Barrett - FullCircle Advisors	Tony Flory - Pac Wealth Co	Garrett Johnson - Continuity Advisors	Scott
Bradley Barrett - Unity	Amanda Ford - Triangle Wealth Management	Radwan Johnson - Wealth Nation	Kit De
Cassandra Barr - FullCircle Advisors	Roger Ford - Unity	Clayton Kelly - Century of Wealth	Thadde
Sam Bates - HighClass Financial	Jessica Foster - HighClass Financial	Francis Kennedy - Smith and Associates	James J
Oliver Becker - Wealth Nation	Laura Frank - Unity	Margaret Kandrigh - HighClass Financial	David J
Paul Bennett - Skyline Investments	Alisa Ford - Present Financial	Jeanmarie Kilpatrick - Present Financial	Andy H
	Berrie Fries - Continuity Advisors	Sam Klingman - Wealth Nation	Martha
			Tina Pe
			Shelbi
			Rebecca
			Michael
			Wendy
			Carlton
			Leanne
			Twitter
			Ignacio
			Rafael
			Michelle
			Mark De
			Christie
			John De
			Shirley S
			Sean S

G. Frederick Schroeder - Schroeder Capital Management

- Carren Swales - Boston Wealth
- Alan Swales - Triangle Wealth Management
- Oliver Swales - FullCircle Advisors
- Douglas Swick - Present Financial
- Carla Beckman - Triangle Wealth Management
- Joyful Callahan - Parsons and Associates
- Kathie Callaway - Swank Wealth
- Alberto Carr - Swank Wealth
- Wagner Chaves - FullCircle Advisors
- Francis Chandler - Triangle Wealth Management
- Uma Clarke - Pac Wealth Co
- Carmine Clapper - PeakPerformance Wealth
- Caroline Collins - Triangle Wealth Management
- Angella Conner - Wealth Nation
- Henry Cooper - Smith and Associates

G. Frederick Schroeder · Schroeder Capital Management

- Dennis Galtieri - BrickHouse
- Mark Gonzalez - Regality Trust
- Jason Green - FullCircle Advisors
- Ellis Green - Present Financial
- James Gray - Wealth Nation
- Kevin Green - HighClass Financial
- Leona Green - Parsons and Associates
- Arthur Greenblatt - HighClass Financial
- Harry Griffin - Pac Wealth Co
- Richard Griffith - Regality Trust
- Wesley Grooms - Century of Wealth
- Wanda Larson - Triangle Wealth Management
- Rafaela Latham - Boston Wealth
- Debra Lawrence - Swank Wealth
- Tony Lawson - BrickHouse
- Wade Lee - PeakPerformance Wealth
- Torrell Longman - HI Wealth
- Phoebe Lurie - Pac Wealth Co
- Wanda Lowe - Parsons and Associates
- Letae Love - Unity
- Oliver Lynch - Swank Wealth
- Kathie Magallon - Triangle Wealth Management



Award winner seen in

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