

2024 SEATTLE 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 off 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 *Seattle* 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.fivestarprofessional.com.

FIVE STAR WEALTH MANAGER DETERMINATION OF AWARD WINNERS CRITERIA

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2024 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. 3,339 award candidates in the Seattle area were considered for the Five Star Wealth Manager award. 260 (approximately 8% of the award candidates) were named 2024 Five Star Wealth Managers.

RESEARCH DISCLOSURES

In order to consider a broad population of high-quality wealth managers and investment professionals, award candidates are identified by one of three sources: firm nomination, peer nomination or prequalification based on industry standing. Self-nominations are not accepted. Seattle-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 or Five Star Investment Professionals.

- 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 or the Five Star Investment Professional list should not be construed as an endorsement of the professional by Five Star Professional or *Seattle* magazine.
- Working with a Five Star Wealth Manager, Five Star Investment Professional 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 or Five Star Investment Professional award programs, research and selection criteria, go to fivestarprofessional.com/research.

FIVE STAR INVESTMENT PROFESSIONAL DETERMINATION OF AWARD WINNERS CRITERIA

The investment professional award goes to estate planning attorneys, insurance agents and select others in the financial industry. **Eligibility Criteria – Required:** 1. Credentialed with appropriate state or industry licensures. 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. Accepting new clients. **Evaluation Criteria – Considered:** 5. One-year client retention rate. 6. Five-year client retention rate. 7. Number of client households served. 8. Recent personal production and performance (industry specific criteria). 9. Education and professional designations/industry and board certifications. 10. Pro Bono and community service work. This year, we honored 13 Seattle-area investment professionals with the Five Star Investment Professional award.

All award winners are listed in this publication.

Wealth Managers

Financial Planning

Matt Abrams • Freestone Capital Management
Page 5

Janet Anderson • Ameriprise Financial Services, LLC

Tyler Mikel Atkinson • Atkinson Wealth Strategies

Tom Bakamus • Merit Financial Advisors Page 4

Jenna Brazile • Freestone Capital Management
Page 5

Andrew Thomas Brewer • Olympic Investment Group

Chris Renae Burkhart • Cutler Investment Group, LLC

Samuel Morgan Capps • Thrivent Financial

Robb Carter • Freestone Capital Management
Page 5

Joe Cilley • Merit Financial Advisors Page 5

James Clarke • Olympic Investment Group

Nathanael C. Downs • Sound Foundation Wealth Advisors

Andrew Erisman • Freestone Capital Management Page 5

Peter Forras • Freestone Capital Management
Page 5

Bobby Gentry • Freestone Capital Management
Page 5

Amani Y. Harris • Morgan Stanley

David Lee Hutchinson • Dabyn Wealth Strategies

Robyn Carol Hutchinson • Dabyn Wealth Strategies

Nathan John Huvelde • Morgan Stanley

John Jacobs • Morgan Stanley Page 6

Jeffrey Janeway • Koenig Financial Group

Kristine Kanno • Kanno Capital

Lincoln Kopetski • Merit Financial Advisors
Page 4

Ross M. Krause • LPL Financial

C. Brett Lewis • LPL Financial

Staci A. Mapes • S.A. Mapes Wealth Management Group, LLC

Timothy McFall • U.S. Capital Strategies

Bob Mellon • Freestone Capital Management
Page 5

Karin Nilsson • LPL Financial

Christopher Odem • Freestone Capital Management Page 5

Christine Opp • Freestone Capital Management
Page 5

Jordan Patterson • First Command Advisory Services

Barry Reid • Merit Financial Advisors Page 4

Jason Richert • McKay Retirement Consultants

John F. Ritzel • DPA Wealth Partners

Ross Rubinstein • Freestone Capital Management Page 5

Levi Garrett Sanchez • Millennial Wealth, LLC

Trevor Sharp • Freestone Capital Management
Page 5

Hillary Smith • Oppenheimer & Co. Inc.

Shawn Patrick Whately • LPL Financial

Peter Wicklund • Freestone Capital Management Page 5

David Witthuhn • Ameriprise Financial Services, LLC

Investments

James Beatty • SCS Page 6

Crystal Beineke • Olympic Investment Group

Susan H. Bentley • Merit Financial Advisors
Page 4

Arthur Ring Best • Prudential Financial

Richard Eugene Borish • Wells Fargo Advisors

Rick Egan • Cadence Wealth Management, LLC Page 6

John Colby Haley • Duncan & Haley, Ltd. Page 3

Ian W. Hartley • Westgate Capital Consultants

Matthew Gerhardt Kochel • Oppenheimer & Co. Inc.

Randy Kim • Merit Financial Advisors Page 4

Tait Lane • Merit Financial Advisors Page 4

Debra Morrow • Morgan Stanley

Ross B. Snyder • One Oak Wealth Management
Page 2

Taj A. Trimbo • Wells Fargo Advisors

Investment Professional

Certified Public
Accountant

Nancy J. Ekrem • DME CPA Group PC

Continued on FS-8

This award was issued on 01/01/2024 by Five Star Professional (FSP) for the time period 05/15/2023 through 11/30/2023. Fee paid for use of marketing materials. Self-completed were considered for the award; 260 (8% of candidates) were named 2024 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # Considered, # Winners, 1/1/21, 4/27/20 – 10/30/20; 2020: 2,735, 273, 10%, 1/1/20, 4/1/19 – 11/13/19; 2019: 2,752, 290, 11%, 1/1/19, 4/23/18 – 11/9/18; 2018: 2,452, 266, 11%, 1/1/18, 4/25/17 – 2,649, 424, 16%, 3/1/14, 5/12/13 – 10/30/13; 2013: 2,732, 664, 24%, 1/1/13, 5/12/12 – 10/30/12; 2012: 2,697, 682, 25%, 1/1/12, 5/12/11 – 10/30/11.

Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. **Eligibility criteria – required:** 1. Credentialed as a registered investment adviser (RIA) or a registered 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 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 discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. FSP does not evaluate quality of services provided to clients. The award is not indicative of the wealth endorsement of the wealth manager by FSP 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

WEALTH MANAGERS

Ross B. Snyder

LPL Registered Principal, CFP®, Lic. 4583267



Left to right: Michele Snyder, Chief Operating Officer; 2014 – 2024 winner Ross B. Snyder, LPL Registered Principal, CFP®; Jessica Gong, Registered Client Services Associate; Chaia Marshall, Client Services Associate; Taylor Walz, Client Services Associate; George R. Pierce, Financial Consultant, CFP®; Michelle Vu, Financial Consultant, CFP®

Wealth Management Tailored for You

We specialize in providing comprehensive financial planning and wealth management services to clientele of all backgrounds. We are dedicated to assisting clients in pursuing their short- and long-term financial goals and the financial security they deserve. We recognize that each individual's financial situation is unique, and we work with you one-on-one to provide advice that is customized to you.

Our firm is independently owned, meaning we can offer you a wide range of investment options and services to suit your needs. We have access to an extensive research team and financial management tools to help us stay current in the ever-changing financial environment. It is not only the expertise of our team and our commitment to a high-quality, professional level of service but also our attention to details that sets us apart from other firms. We get to know you, and then we tailor our investment management and financial planning to your specific needs and goals. We welcome the opportunity to be of service to you and your family.

- Decades of experience serving our clients' investment and financial planning needs
- Personalized solutions for individuals, families and family owned businesses
- Comprehensive financial planning for any stage of life, including asset management, retirement, tax and insurance planning



1200 Westlake Avenue N, Suite 1000 • Seattle, WA 98109
Phone: 206-582-0500
ross.snyder@lpl.com
www.oneoakwm.com

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and the CFP® mark (with plaque design) in the U.S. Securities and advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC.

FIVE STAR WEALTH MANAGER AWARD WINNER

questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 3,339 Seattle-area wealth managers % of candidates, Issued Date, Research Period. 2023: 2,994, 268, 9%, 1/1/23, 4/18/22 - 10/21/22; 2022: 2,938, 267, 9%, 1/1/22, 5/10/21 - 11/30/21; 2021: 2,938, 284, 10%, 11/6/17; 2017: 1,785, 436, 24%, 12/1/16, 3/26/16 - 11/18/16; 2016: 1,678, 412, 25%, 12/1/15, 5/12/15 - 10/30/15; 2015: 2,023, 530, 26%, 1/1/15, 5/12/14 - 10/30/14; 2014:

investment adviser representative; 2. Actively licensed as a RIA 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 FSP, the wealth manager has not; A. Been with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; 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 manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an this accomplishment by FSP in the future. Visit www.fivestarpfessional.com. This year, we honored 13 Seattle-area investment professionals with the Five Star Investment Professional award.

Duncan & Haley, Ltd.



Ten-year winner John Colby Haley, President; Kelsey Morrison

Comprehensive Wealth Management

At Duncan & Haley, Ltd., our clients benefit from our education, knowledge and experience gained over multiple market and economic cycles and across interrelated financial services disciplines, including asset management, corporate and private client planning, employee benefits, estate planning, tax strategies and insurance planning. We formally retain local tax and legal advisors and are always happy to work closely with your other professional advisors to collaborate on planning objectives and potential solutions. This combination of professional experience results in understanding your goals, challenges, current positioning and the resources required to help meet your needs.

Duncan & Haley, Ltd.

2753 S Washington Street • Seattle, WA 98144
Phone: 206-625-2658
john@duncanhaley.com
www.duncanhaley.com

Duncan & Haley, Ltd. is an SEC Registered Investment Advisor that takes a fiduciary role with clients. More information about our firm and disclosure documents can be found on our website, www.duncanhaley.com.

FIVE STAR WEALTH MANAGER AWARD WINNER

This award was issued on 01/01/2024 by Five Star Professional (FSP) for the time period 05/15/2023 through 11/30/2023. Fee paid for use of marketing materials. Self-completed were considered for the award; 260 (8% of candidates) were named 2024 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # Considered, # Winners, 1/1/21, 4/27/20 - 10/30/20; 2020: 2,735, 273, 10%, 1/1/20, 4/1/19 - 11/13/19; 2019: 2,752, 290, 11%, 1/1/19, 4/23/18 - 11/9/18; 2018: 2,452, 266, 11%, 1/1/18, 4/25/17 - 2,649, 424, 16%, 3/1/14, 5/12/13 - 10/30/13; 2013: 2,732, 664, 24%, 1/1/13, 5/12/12 - 10/30/12; 2012: 2,697, 682, 25%, 1/1/12, 5/12/11 - 10/30/11.

Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. Eligibility criteria -- required: 1. Credentialed as a registered investment adviser (RIA) or a registered 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 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 discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. FSP does not evaluate quality of services provided to clients. The award is not indicative of the wealth endorsement of the wealth manager by FSP 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

Merit Financial Advisors



Left to right: 2024 winner Tom Bakamus; Two-year winner Barry Reid; Three-year winner Joe Cilley; Twelve-year winner Susan H. Bentley; Thirteen-year winner Tait Lane; Thirteen-year winner Randy Kim; Two-year winner Lincoln Kopetsky

Revolutionize the Client Experience

- Experience the difference of working with a diverse and multifaceted team of financial advisors
- We prioritize building long-lasting client relationships by focusing on education, integrity and communication
- Our team is continuously committed to providing holistic financial planning and wealth management solutions
- With local offices and nationwide support, Merit Financial Advisors exists to enrich the lives of those we serve



Issaquah, WA 98027
Toll-free: 800-292-9424
www.meritfinancialadvisors.com

Advisors associated with Merit Financial Advisors may be either (1) registered representatives with, and securities offered through LPL Financial, Member FINRA/SIPC, and investment advisor representatives of Merit Financial Group; or (2) solely investment advisor representatives of Merit Financial Group, and not affiliated with LPL Financial. Investment advice offered through Merit Financial Group, a registered investment advisor. Merit Financial Group and Merit Financial Advisors are separate entities from LPL Financial.

FIVE STAR WEALTH MANAGER AWARD WINNER

questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 3,339 Seattle-area wealth managers % of candidates, Issued Date, Research Period. 2023: 2,994, 268, 9%, 1/1/23, 4/18/22 - 10/21/22; 2022: 2,938, 267, 9%, 1/1/22, 5/10/21 - 11/30/21; 2021: 2,938, 284, 10%, 11/6/17; 2017: 1,785, 436, 24%, 12/1/16, 3/26/16 - 11/18/16; 2016: 1,678, 412, 25%, 12/1/15, 5/12/15 - 10/30/15; 2015: 2,023, 530, 26%, 1/1/15, 5/12/14 - 10/30/14; 2014:

investment adviser representative; 2. Actively licensed as a RIA 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 FSP, the wealth manager has not; A. Been with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; 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 manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an accomplishment by FSP in the future. Visit www.fivestarprofessional.com. This year, we honored 13 Seattle-area investment professionals with the Five Star Investment Professional award.

Freestone Capital Management



Left to right: Twelve-year winner Bob Mellon, CPWA®, Partner; 2024 winner Ross Rubinstein, CFP®, Director; Six-year winner Christine Opp, CFA, CFP®, Managing Director; 2024 winner Trevor Sharp, CIMA®, Managing Director; Two-year winner Jenna Brazile, CFP®, Managing Director; Three-year winner Matt Abrams, CFP®, CPWA®, Director; Eleven-year winner Pete Forras, AWMA®, Managing Director; Four-year winner Bobby Gentry, CFP®, Managing Director; (Not pictured: Ten-year winner Andrew Erisman, CIMA®, Partner; Seven-year winner Christopher Odem, CIMA®, Partner; Twelve-year winner Peter Wicklund, CFA, CFP®, Managing Director; Twelve-year winner Robb Carter, CFA, Partner)

Empowering Successful Individuals and Families With the Freedom to Focus On What Truly Matters.

We understand each client has a unique set of financial complexities and long-term goals. That's why we offer a full suite of services to help protect, grow and transfer your wealth while addressing all aspects of your financial life. Our team of trusted advisors is committed to creating tailored solutions that allow you to prioritize what truly matters to you.

To learn more, we invite you to visit our website or contact us for a personal consultation.

- Integrated wealth and asset management services tailored to address all aspects of your financial life
- Traditional and alternative investment offerings
- Client-centric approach driven by relationships, transparent communication and technology

Freestone

701 5th Avenue, Floor 74 • Seattle, WA 98104
Phone: 206-707-7300
info@freestonecapital.com
www.freestonecapital.com

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® certification mark, the Certified Financial Planner™ certification mark, and the CFP® certification mark (with plaque design) logo in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements. Investment Management Consultants Association® (IMCA®) is the owner of the certification marks "CIMA®", "CPWA®", "Certified Investment Management Analyst®", and "Certified Private Wealth Advisor®". CFA Institute is the owner of the certification marks "CFA®". Accredited Wealth Management Advisor SM and AWMA® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries. Use signifies that the user has successfully completed the initial and ongoing credentialing requirements for each of these certifications. For additional information regarding these requirements, visit <http://www.imca.org/cima>, <https://www.cfainstitute.org/programs/cfaprogram/Pages/index.aspx> or <https://www.freestonecapital.com/important-disclosures>.

FIVE STAR WEALTH MANAGER AWARD WINNER

This award was issued on 01/01/2024 by Five Star Professional (FSP) for the time period 05/15/2023 through 11/30/2023. Fee paid for use of marketing materials. Self-completed were considered for the award; 260 (8% of candidates) were named 2024 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # Considered, # Winners, 1/1/21, 4/27/20 - 10/30/20; 2020: 2,735, 273, 10%, 1/1/20, 4/1/19 - 11/13/19; 2019: 2,752, 290, 11%, 1/1/19, 4/23/18 - 11/9/18; 2018: 2,452, 266, 11%, 1/1/18, 4/25/17 - 2,649, 424, 16%, 3/1/14, 5/12/13 - 10/30/13; 2013: 2,732, 664, 24%, 1/1/13, 5/12/12 - 10/30/12; 2012: 2,697, 682, 25%, 1/1/12, 5/12/11 - 10/30/11.

Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser (RIA) or a registered 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 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 discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. FSP does not evaluate quality of services provided to clients. The award is not indicative of the wealth endorsement of the wealth manager by FSP 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



Rick Egan

Managing Member, CFP®, M.S.

Life Planned Thoughtfully

- Organize, analyze, prepare, implement and monitor.

Rick has been an advisor to individuals, small-business owners, executives and families since 1998. He has been a CERTIFIED FINANCIAL PLANNER™ professional since 2004 and holds a Master of Science degree in Finance from the University of California, Santa Cruz.

Rick and his team practice comprehensive financial planning utilizing the web-based eMoney Advisor wealth management system, investment management centered around modern portfolio theory and insurance services utilizing products and strategies for retirement and estate planning goals and objectives. Team member Kari is dedicated to our 401(k) retirement plan clients and has been with the firm since 2012. Team member Andrew has been with the firm since 2020 and serves as our executive assistant for client administration and professional association matters. Rick and the team continually strive to exceed their clients' expectations and pride themselves on providing exceptional communication, timely execution and competent service.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and the CFP® mark (with plaque design) in the U.S. Investment Advisory and Wealth Management Services offered through Cadence Wealth Management, LLC, a registered investment adviser and licensed insurance agency in the state of Washington.



1420 5th Avenue, Suite 2200
Seattle, WA 98101
Office: 206-658-7684
ricke@cadence-wm.com
www.cadence-wm.com

FIVE STAR WEALTH MANAGER AWARD WINNER

James Beatty

Financial Consultant, Partner



10900 NE 8th Street, Suite 1550
Bellevue, WA 98004
Phone: 425-452-1222
jim.beatty@northwestscs.com
www.northwestscs.com

**Addressing Financial Concerns,
Pursuing Financial Independence**

- Practical resources and intellectual capital to create comprehensive strategies
- Personalized, professional investment guidance and financial planning services

The Private Client Group at SCS is positioned to cater to your distinct financial needs. We strive to be your trusted financial advocate and provide personalized, professional investment guidance and financial planning services to help you manage your wealth over your lifetime and beyond. We specialize in creating customized plans to address complex wealth management issues, such as strategies that can help mitigate tax implications, advanced portfolio and investment analytics and trust services so you can effectively control the destination and purpose of your wealth.

Securities offered through LPL Financial, Member FINRA/SIPC. Investment Advice offered through SCS, a registered investment advisor and separate entity from LPL Financial.

FIVE STAR WEALTH MANAGER AWARD WINNER



John Jacobs

Senior Portfolio Manager, Financial Advisor, CPWA®

Morgan Stanley

601 Union Street, Suite 5200
Seattle, WA 98101
Phone: 206-344-3589

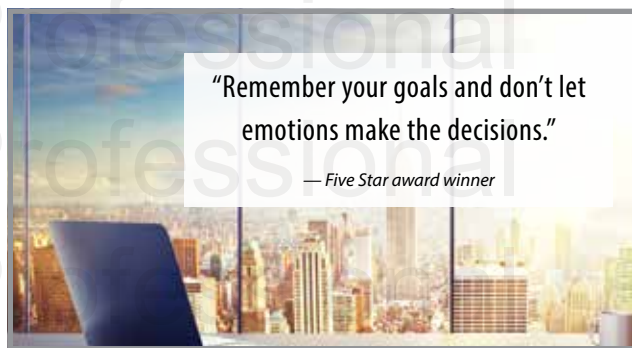
jjacobs@morganstanley.com
advisor.morganstanley.com/the-elliott-bay-group

- 2012, 2014, 2018 – 2024
Five Star Wealth
Manager

John Jacobs is a senior vice president and senior portfolio manager for The Elliott Bay Group at Morgan Stanley and was recently named a director in the alternative investments division. With nearly four decades in the industry, John began his career as a research intern for the local investment firm of Foster and Marshall in the late 70s while still in college at Washington State University.

©2024 Morgan Stanley Smith Barney LLC. Member SIPC. CRC 6160191 12/23.

FIVE STAR WEALTH MANAGER AWARD WINNER



questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 3,339 Seattle-area wealth managers % of candidates, Issued Date, Research Period. 2023: 2,994, 268, 9%, 1/1/23, 4/18/22 – 10/21/22; 2022: 2,938, 267, 9%, 1/1/22, 5/10/21 – 11/30/21; 2021: 2,938, 284, 10%, 11/6/17; 2017: 1,785, 436, 24%, 12/1/16, 3/26/16 – 11/18/16; 2016: 1,678, 412, 25%, 12/1/15, 5/12/15 – 10/30/15; 2015: 2,023, 530, 26%, 1/1/15, 5/12/14 – 10/30/14; 2014:

investment adviser representative; 2. Actively licensed as a RIA 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 FSP, the wealth manager has not; A. Been with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; 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 manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an this accomplishment by FSP in the future. Visit www.fivestarprofessional.com. This year, we honored 13 Seattle-area investment professionals with the Five Star Investment Professional award.

WEALTH MANAGERS — INVESTMENT PROFESSIONALS

Continued from FS-1

Wealth Manager

Alejandro Esteban Aquino Morgan Stanley	Michael Colin Campbell Pacific Capital Resource Group	W. Curtis Erickson Jr. Erickson Wealth & Tax Management	Amanda Renee Gross Edward Jones	Braden Bryan Johnson Ameriprise Financial Services, LLC
David Hatsuchi Aramaki Ameriprise Financial Services, LLC	Karalyn Jayne Carlton Carlton & Company Financial	Allen Roy Ernst Guide Financial Group	Gary Allan Grossblatt UBS	Jason Allan Kane Wells Fargo Advisors
Gabriel George Armancas Ameriprise Financial Services, LLC	John "Jack" Carney LPL Financial	Michelle Anne Fait Satori Financial LLC	John Stephen Grubbs Meridian Wealth Management	Megan Mariah Karl Morgan Stanley
Jeffrey Atkin KKRA	Justin James Carpenito Morgan Stanley	Tom Faley Wells Fargo Advisors	Robert Ward Guild Robinswood Financial	Tom Erwin Keeney Mercer Global Advisors
Matthew Lynn Augspurger Nepis, Inc.	Matthew Joseph Carson Morgan Stanley	Lorelle Kaye Farber Woodbury Financial	Carl Stanley Hafen Capitol Hill Wealth Management	David Charles Keller Morgan Stanley
Brett James Barton Morgan Stanley	Joe Louis Cervantes Coldstream Wealth Management	Christopher Darryl Featherstone Madison Park Capital Advisors	Uriah V. Halpin Ameriprise Financial Services, LLC	Douglas William Kenoyer Ameriprise Financial Services, LLC
Daniel Lee Becraft Morgan Stanley	John B. Champion Jr. Morgan Stanley	David Allan Feller Wells Fargo Advisors	Keith Andrew Hamilton LPL Financial	Robert Charles Kovich Ameriprise Financial Services, LLC
Scott Douglas Benner Kutscher Benner Barnsness & Stevens	Meena Siulai Cheng Impact Financial	Chase Ferderer Ameriprise Financial Services, LLC	William Barnard Hanaford Qualstar Financial Services	Vickie Lynn Kozuck Wells Fargo Advisors
Dean Slade Bennion Kimball Creek Partners	Rocky Bira Chopra Charles Schwab & Co.	Jason Potter Formo Ameriprise Financial Services, LLC	Evan Scott Harlan Morgan Stanley	Kyle Berkley Larson Coldstream Wealth Management
Brad Berger Cornerstone Financial Strategies	Kevin M. Churchill Waterrock Global Asset Management	Carla Forney Forney Financial	Matthew S. Harsch Morgan Stanley	Alan Edward Lawrence Wells Fargo Advisors
Mary Colleen Black Morgan Stanley	Deborah G. Clyne Clyne Oishi Ameriprise Financial Services, LLC	Kevin Christopher Forrest Morgan Stanley	Conner Mathew Hartmann Conestoga Wealth Partners	Chelea McClain Lawrence Wells Fargo Advisors
David L. Bolson Morgan Stanley	Alexander Bradley Collins Quantified Financial Partners	Steven Andrew Fox Ameriprise Financial Services, LLC	Joseph Thomas Hebert Truenorth Wealth Advisors	Shawn Michael Layton LPL Financial
Tama Lynne Borriello Wells Fargo Advisors	Austin Sarvis Collins Integrated Wealth Advisors	Sarah Elizabeth Frauenholtz Merrill Lynch	Alissa Blair Hersch Morgan Stanley	Thanh Cong Le Finity Group
Stephen Michael Bowden Stephen Bowden Investments	Terry Leo Cook Parcion Private Wealth	Kyle Kaleilukilipou Fukuchi Pacific Capital Resource Group	Matthew Francis Hersch Morgan Stanley	Greg Dewey LeClair Morgan Stanley
Clinton Wade Boxman Ameriprise Financial Services, LLC	Corey Michael Cox Thrivent Financial	Maris Ivars Galins MG Financial	Gail Regina Hill Equitable Advisors	Alexander Kanghee Lee Auxano Advisors
Virginia Lou Brannan Ameriprise Financial Services, LLC	Justin Heath Cykler Equitable Advisors	David Philip Gardner Morgan Stanley	Steven Gary Hoglund Capstone Wealth Advisors	Chun Kuen Lee LPL Financial
Eric Gordon Breecher Ameriprise Financial Services, LLC	Edwin Ambrose Day Heritage Benefits	Mark Garkavi First Allied Advisory Services	Natalie Dawn Holm Caprock	Vincent Tat On Lee Coldstream Wealth Management
Matt James Bridge Merrill Lynch	Adam D. Droker Waterrock Global Asset Management	Hans William Gasser Morgan Stanley	Lawrence Lee Hood Pacific Portfolio	Tresa Leffenant Cornerstone Financial Strategies
Chelsea Marie Brogan-Ferguson Morgan Stanley	Jennifer Erin Drollman Robert W. Baird & Co.	Brian Douglas Gawthrop Five Cedars Financial	William Arthur Hunt Equitable Advisors	Jeffrey Frederick LeVeque PFS Investments
Ryan Burklo Quantified Financial Partners	KJ Jayne Dykema Family Retirement LLC	William Robert Gevers Gevers Wealth Management	Albert Israel Ameriprise Financial Services, LLC	Scott Andrew Lillibridge Wells Fargo Advisors
Claudina Elizabeth Campbell Willow Grove Advisors	Jason Alexander Eckerman Wells Fargo Advisors	Brant Owen Greene Ameriprise Financial Services, LLC	Steven Perry Jennings Ameriprise Financial Services, LLC	Robin Lin Lin Global Advisors
	Jared B. Eglington LPL Financial	Edward Winston Grogan IV Summit Wealth Management	Daniel Komson Jiyamapa Ameriprise Financial Services, LLC	Matthew Curtis Litzler Pacific Portfolio

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with plaque design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. The

This award was issued on 01/01/2024 by Five Star Professional (FSP) for the time period 05/15/2023 through 11/30/2023. Fee paid for use of marketing materials. Self-completed were considered for the award; 260 (8% of candidates) were named 2024 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # Considered, # Winners, 1/1/21, 4/27/20 - 10/30/20; 2020: 2,735, 273, 10%, 1/1/20, 4/1/19 - 11/13/19; 2019: 2,752, 290, 11%, 1/1/19, 4/23/18 - 11/9/18; 2018: 2,452, 266, 11%, 1/1/18, 4/25/17 - 2,649, 424, 16%, 3/1/14, 5/12/13 - 10/30/13; 2013: 2,732, 664, 24%, 1/1/13, 5/12/12 - 10/30/12; 2012: 2,697, 682, 25%, 1/1/12, 5/12/11 - 10/30/11.

Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. Eligibility criteria -- required: 1. Credentialed as a registered investment adviser (RIA) or a registered 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 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 discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. FSP does not evaluate quality of services provided to clients. The award is not indicative of the wealth endorsement of the wealth manager by FSP 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

WEALTH MANAGERS — INVESTMENT PROFESSIONALS

David Jon Lund Thrivent Financial	J. Lang Nelson Viceroy Investment Advisors	Heather Hewson Rock Robert W. Baird & Co.	Anne Marie L. Stonich Coldstream Wealth Management	Karen J. Witt Morgan Stanley
Robert G. Maas Ameriprise Financial Services, LLC	Randy Chunwai Ng Ameriprise Financial Services, LLC	Lance Derek Rummel Morgan Stanley	Will Henry Strong Robert W. Baird & Co.	Joe David Wride Crafted Finance
A. Eric Manzanarez Lincoln Investment	Kyle W. Nowadnick Thrivent Financial	Hans Erik Sabiers Merrill Lynch	Gerard Llamas Suarez AMS Financial Group	Brian Wright LPL Financial
Mitchell Vance Maurer Equitable Advisors	Kevin Whittlesy O'Keefe Ameriprise Financial Services, LLC	Cynthia Dunlap Schmiedeknecht Ameriprise Financial Services, LLC	Jaime Arturo Suarez BECU Investment Services	Joleen Lorrain Yelton Sparks Financial Services
Bryan Edward Mazza Mazza Financial Group, Inc.	John Robert Oman Morgan Stanley	Heidi Lynn Schmitz Ameriprise Financial Services, LLC	Priscilla Mae Suhre LPL Financial	Margaret Helene Youch Ameriprise Financial Services, LLC
Chris McCulloch Ark Wealth Management	Tom Reese Owens Garde Capital	Michael John Schultz Badgley Phelps Wealth Managers	Brian Patrick Sullivan Morgan Stanley	Gus Nicholas Zefkeles MML Investors Services
Quinton Gerard Mcdermott SPG Advisors	Matthew Thomas Palumbo Esoteric Wealth Partners	Amy Helen Secor Mariner Wealth Advisors	Robin Pengkoon Tan LPL Financial	Ida "Chun Mei" Zhu LPL Financial
Sean Martin McGowan Wells Fargo Advisors	Sheryl Rose Patterson Webbush Securities	Saket Sengar Ameriprise Financial Services, LLC	Aaron Matthew Terwedo TFS Advisors	Investment Professionals Wendy Allard Peterson Russell Kelly Livengood PLLC Kirsten Ambach Karr Tuttle Campbell Bryan Avery Baker Tilly Larry R. Garrett Larry Garrett Attorney at Law Wendy Suzanne Goffe Stoel Rives LLP Carol E. Jensen Carol E. Jensen, CPA PLLC Engjellushe Kocaj Focus Tax Resolution Services LLC Tiffany Palumbo Tiffany Palumbo Agency LLC Jerrica Pierson Seeger Des Moines Elder Law PLLC JP Reck Reck & Associates, PLLC Michael T. Smith Luce & Associates, P.S. David A. Stiefel Baker Tilly
Lindsey Rae McKay McKay Wealth Management	Joel Stuart Petersen Sound Legacy Wealth Advisors LLC	William Francis Serres BBJS Financial Advisors	Jennifer Snowe Theissing Ameriprise Financial Services, LLC	
Matt Dougald McKellar MyICON	Mark Nathan Peterson Ameriprise Financial Services, LLC	Patrick Andrew Sheehan Morgan Stanley	Fazil Daver Tiryakioglu Merrill Lynch	
Sean Michael McWilliams Ameriprise Financial Services, LLC	Erik Gordon Petter Wells Fargo Advisors	Elaina Kirsten Shemeta Coldstream Wealth Management	Robert Edwin Toomey S. R. Schill & Associates	
Harve Eugene Menkens Pacific Portfolio Consulting, LLC	Christine Ann Philipps Merrill Lynch	Angela Kay Simmons The Simmons Group	Brooke Nicole Trinh Truenorth Wealth Advisors	
Richard Allen Merrifield Coldstream Wealth Management	Paul M. Pineda Asymmetric Advantage Capital Management	Leonard Alan Skiena SR Schill & Associates	Matthew J. Truscott Ameriprise Financial Services, LLC	
David Rex Metz Ameriprise Financial Services, LLC	Darlene Sue Poch Ameriprise Financial Services, LLC	Harry August Smith RBC	Nathan F. Underwood Morgan Stanley	
Jackson Theodore Miller Edward Jones	Joshua David Post Thrivent Financial	Joseph Paul Smith Equitable Advisors	C. Jason Vein Morgan Stanley	
Gary Richard Mitchell Goldman Sachs	Roger Wallace Prince Ameriprise Financial Services, LLC	KC Smith Ameriprise Financial Services, LLC	Larissa Thompson Vidal Coldstream Wealth Management	
Jeffrey Cowan Mitchell Ameriprise Financial Services, LLC	Jim Milton Raabe Raabe & Associates, LLC	Perry Lyle Smith Perry L. Smith Consulting	Marisa Louise Walker Baird	
Sterling Thomas Monroe Boone Wealth Advisors	Seth Michael Rapkin Morgan Stanley	Todd Alton Smith Morgan Stanley	Ed Lee Ward Robinswood Financial	
David Michael Moretsky Keel Financial Partners	Roger Clifford Reynolds Coldstream Wealth Management	Chris David Stacey Ameriprise Financial Services, LLC	S. Paul Webb Cascade Wealth Strategies	
Aaron Bart Moulton Wells Fargo Advisors	Scott Alan Rhodes Northwest Capital Management	Kathleen Parnell Steele Equitable Advisors	Heather M. West Equitable Advisors	
Patrick Farrell Muldary Primerica Advisors	David Bruce Richardson Ameriprise Financial Services, LLC	Ryan Victor Stevens Kutscher Benner Barsness & Stevens	Brent Edward Williams Equitable Advisors	
Jeffrey Michael Mushen Ameriprise Financial Services, LLC	Christina Lynn Riffle Wells Fargo Advisors	John Frederick Stoesser Morgan Stanley	April Marie Wilson Pacific Capital Resource Group	

Chartered Financial Consultant® credential [ChFC®] is a financial planning designation awarded by The American College.

questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 3,339 Seattle-area wealth managers % of candidates, Issued Date, Research Period. 2023: 2,994, 268, 9%, 1/1/23, 4/18/22 - 10/21/22; 2022: 2,938, 267, 9%, 1/1/22, 5/10/21 - 11/30/21; 2021: 2,938, 284, 10%, 11/6/17; 2017: 1,785, 436, 24%, 12/1/16, 3/26/16 - 11/18/16; 2016: 1,678, 412, 25%, 12/1/15, 5/12/15 - 10/30/15; 2015: 2,023, 530, 26%, 1/1/15, 5/12/14 - 10/30/14; 2014:

investment adviser representative; 2. Actively licensed as a RIA 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 FSP, the wealth manager has not; A. Been with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; 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 manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an this accomplishment by FSP in the future. Visit www.fivestarprofessional.com. This year, we honored 13 Seattle-area investment professionals with the Five Star Investment Professional award.

Looking for other great Professionals

go to: fivestarprofessional.com

Five Star Professional has been honoring and promoting outstanding professionals for more than 15 years.

- **Wealth Managers**
- **Investment Professionals**
- **Real Estate Agents**
- **Mortgage Professionals**
- **Home/Auto Insurance Professionals**



Professionals interested in learning more about Five Star Professional, please call 888-438-5782.