SPECIAL ADVERTISING SECTION

2023 LOS ANGELES FIVE STAR WEALTH MANAGERS

FIVE STAR PROFESSIONAL

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 *Los Angeles* 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.

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. Los Angeles-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 *Los Angeles* 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 fivestarprofessional.com/research.
- 3,629 award candidates in the Los Angeles area were considered for the Five Star Wealth Manager award. 155 (approximately 4% of the award candidates) were named 2023 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 2023 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

NOMINATION OF CANDIDATES

Three sources of nominations:

- Firm nominations
- Peer nominations
- Prequalification based on industry credentials

REGULATORY CONSUMER COMPLAINT REVIEW

All candidates must demonstrate a favorable regulatory history.

CANDIDATE SUBMISSION OF PRACTICE INFORMATION

Candidates must complete either an online or over-the-phone interview.

EVALUATION OF CANDIDATE PRACTICE

Candidates are evaluated on 10 objective evaluation and eligibility criteria.

FIRM REVIEW OF AWARD CANDIDATE LIST

All candidates are reviewed by a representative of their firm before final selection.

2023 AWARD WINNERS ANNOUNCED

Finalization and announcement of Five Star Professional award winners.

All award winners are listed in this publication.

Financial Planning

Alberto Alvarez · Ameriprise Financial Services, LLC *Page 3*

Percy Bolton · Percy E. Bolton Associates, Inc.

Yuji Chao · UnionBanc Investment Services *Page 3*

Christian Raul Cordoba · California Retirement Advisors

Bradford Daniel Creger · BFF Financial

Adam Scot Goldstein · Ameriprise Financial Services, LLC

Victor James Hazard · Hazard Financial

Carolyn Hemann · Ameriprise Financial Services, LLC *Page 2*

Jill Helene Kasen · The Financial Destinations Group

Sean J. Kennally · Morgan Stanley

Jean D. Koehler · Ameriprise Financial Services, LLC *Page 2*

Arthur Dellar Kraus · Capital Intelligence Associates

Mitchell Simon Kraus · Capital Intelligence Associates

Ryan Mauritz Liljegren · Ameriprise Financial Services

Jennifer Han Malek · JHM Wealth Management, Inc.

James Thomas O'Grady · Braemar Wealth Management

Jonathan F. Rowsey · Ameriprise Financial Services, LLC

Richard J. Ryan · Morgan Stanley *Page 3*

Christiane Tomasi · CS TOMASI Wealth Management

Kevin R. Whitten · Ameriprise Financial Services, LLC

Kyle J. Whitten · Ameriprise Financial Services, LLC

Insurance

Rick H. Koff · Ameriprise Financial Services, LLC

Investments

Timothy Fitzgerald · Fitzgerald Financial Services

Michael Andrew Grodotzke · Fitzgerald Financial Services

Jeramy Heath · Morgan Stanley

Matthew David Heller · Willner Heller

Ivan Illan · Aligne Wealth Advisors Investment Management

Linda R. Klugman · LPL Financial

Chris Richard Luechtefeld · Morgan Stanley

Bruce A. Mandel · Wealth Enhancement Group

René Nourse · Urban Wealth Management Group

Sheryl O'Donnell · Morgan Stanley *Page 3*

Josh Kenneth Oder · Oder Investment Management

Millu Chang Ramirez · Urban Wealth Management Group

Laura Marie Raulinaitis · Morgan Stanley

Barak Raviv · Morgan Stanley

Maria Shtabskaya · Morgan Stanley

John Tan · LPL Financial

Steven Zorn · Oder Investment Management, LLC

Continued on FS-4

Jean D. Koehler

CLTC®, CRPC®, RICP®, Financial Advisor, Lic. 0C96997

Ameriprise Financial

55 E Huntington Drive, Suite 340
Arcadia, CA 91006
Office: 626-254-0455
Toll-free: 800-268-1155
jean.d.koehler@ampf.com
ameripriseadvisors.com/jean.d.koehler

Confident Retirement Approach: Live Confidently Today and in the Future.

- **Wealth preservation strategies and estate planning strategies**
- **Investments and insurance**

I am passionate about working with clients to help them plan to meet their financial needs now and in the future. I will look at your entire financial picture, including cash reserves, estate planning strategies, investments, insurance and retirement planning. I also ask targeted questions and listen closely to your answers. That way, you can feel more confident that the advice I provide reflects your personal dreams and goals. Additionally, I am a 2013 – 2023 Five Star Wealth Manager.

Not FDIC or NCUA Insured	No Financial Institution Guarantee	May Lose Value

Investors should conduct their own evaluation of a financial professional as working with a financial advisor is not a guarantee of future financial success.
Ameriprise Financial Services, LLC. Member FINRA and SIPC.

FIVE STAR WEALTH MANAGER AWARD WINNER

Carolyn Hemann

CFP®, Private Wealth Advisor

Ameriprise Financial

Hemann, Preator & Associates
A private wealth advisory practice of Ameriprise Financial Services, LLC
Los Angeles, CA 90064
Office: 310-477-2500
carolyn.f.hemann@ampf.com

Experience Makes the Difference

- **Over 30 years of experience**
- **Ameriprise Circle of Success Diamond Ring award recipient**

Carolyn, a 2013 – 2020 and 2022 – 2023 Five Star Wealth Manager award winner, has been guiding clients toward financial independence for more than 30 years. She is passionate about providing timely, quality financial advice and financial planning that can lead to peace of mind for her clients.

Investment advisory products and services are made available through Ameriprise Financial Services, LLC, a registered investment adviser.

Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

Investors should conduct their own evaluation of a financial professional as working with a financial advisor is not a guarantee of future financial success.
Ameriprise Financial Services, LLC. Member FINRA and SIPC.

FIVE STAR WEALTH MANAGER AWARD WINNER

This award was issued on 12/1/2022 by Five Star Professional (FSP) for the time period 03/28/2022 through 09/23/2022. Fee paid for use of marketing materials. Self-completed managers were considered for the award; 155 (4% of candidates) were named 2023 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # 2020: 3,527, 158, 5%, 12/1/19, 3/1/19 - 10/25/19; 2019: 3,528, 154, 4%, 12/1/18, 3/26/18 - 10/16/18; 2018: 2,708, 154, 6%, 12/1/17, 3/23/17 - 10/13/17; 2017: 2,351, 6%, 12/1/13, 5/22/13 - 10/16/13; 2013: 3,488, 372, 11%, 12/1/12, 5/22/12 - 10/16/12; 2012: 1,019, 176, 17%, 11/1/11, 5/22/11 - 10/16/11.

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 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 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 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. FSP does not evaluate quality of services provided to Wealth Manager list should not be construed as an 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

Yuji Chao

Vice President, Financial Advisor

8 YEAR WINNER

UnionBanc Investment Services

15800 S Western Avenue
Gardena, CA 90248
Phone: 310-354-4764
yuji.chao@unionbank.com

Alleviating Financial Challenges

Wealth can provide opportunities, but it can also create significant challenges. With a planning-based approach, I work closely with you to help:

- Customize an investment plan based on your unique financial goals
- Adjust your investment plan to accommodate life events and changes
- Simplify the process and help you understand your options

I'm fluent in Japanese and English, and I look forward to partnering with you.

UnionBanc Investment Services LLC is an SEC-registered broker-dealer,investment adviser, member FINRA/SIPC, and subsidiary of MUFG Union Bank, N.A.

NOT FDIC-Insured	NO Bank Guarantee	MAY Lose Value

FIVE STAR WEALTH MANAGER AWARD WINNER

Alberto Alvarez

CFP®, CRPC®, APMA®, Private Wealth Advisor

7 YEAR WINNER

Castlewatch Wealth | Ameriprise Financial

535 N Brand Boulevard, Suite 1000
Glendale, CA 91203
Phone: 818-662-1999
albert.d.alvarez@ampf.com
www.castlewatch.com

We'll Work Together to Help Put Your Goals Within Reach

- **2014, 2015, 2017, 2020 – 2023 Five Star Wealth Manager**
- **Retirement planning strategies**
- **Executive compensation and benefit strategies**

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Investment products are not insured by the FDIC, NCUA or any federal agency, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.

Investors should conduct their own evaluation of a financial professional as working with a financial advisor is not a guarantee of future financial success.

Ameriprise Financial Services, LLC. Member FINRA and SIPC.

FIVE STAR WEALTH MANAGER AWARD WINNER

9 YEAR WINNER

Sheryl O'Donnell

Senior Vice President, Financial Advisor, NMLS 1252906, CA Insurance Lic. 0B98676

Morgan Stanley

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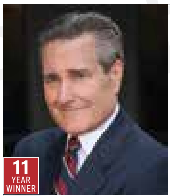
I help clients build and retain wealth through customized investment solutions. Whether it's asset accumulation, retirement distribution, income plans or passing wealth to charities and loved ones, there is a strategy and solution for you. I am a 2013, 2014, 2016 and 2018 – 2023 Five Star Wealth Manager.

Morgan Stanley and its Financial Advisors do not provide tax or legal advice. Individuals should seek advice based on their particular circumstances from an independent tax advisor.

FIVE STAR WEALTH MANAGER AWARD WINNER



11 YEAR WINNER

Richard J. Ryan

Portfolio Management Director, First Vice President, Financial Advisor

Morgan Stanley

21650 Oxnard Street, Suite 1800
Woodland Hills, CA 91367
Direct: 818-715-1894
richard.j.ryan@morganstanley.com
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Markets change. With 42 years of experience, I can be your guide through the investing jungle. My job is to help you optimize the return on your assets in a way designed to help you meet your goals while seeking to minimize the risks involved. My clients seek my assistance to do just that. I am a 2013 – 2023 Five Star Wealth Manager award winner.

FIVE STAR WEALTH MANAGER AWARD WINNER

"Financial planning is a holistic approach to financial well-being."

— Five Star 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. 3,629 Los Angeles-area wealth Considered, # Winners, % of candidates, Issued Date, Research Period. 2022: 3,781, 150, 4%, 12/1/21, 3/29/21 - 10/1/21; 2021: 3,574, 168, 5%, 12/1/20, 3/30/20 - 10/9/20; 287, 12%, 11/1/16, 2/25/16 - 10/24/16; 2016: 2,374, 298, 13%, 11/1/15, 5/22/15 - 10/16/15; 2015: 3,105, 327, 11%, 12/1/14, 5/22/14 - 10/16/14; 2014: 6,088, 340,

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; denied complaints 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 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 clients. The 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 clients' assets. The inclusion of a wealth manager on the Five Star guarantee that the selected wealth managers will be awarded this accomplishment by FSP in the future. Visit www.fivestarprofessional.com.

Continued from FS-2

Marc Allen Ackerman · Wells Fargo Advisors

Ashkan Paul Afrasiab · Ameriprise Financial Services, LLC

W. Kent Althouse · Althouse Financial and Investment Services

Michael Scott Anton · Kairos Wealth Partners

Louis Philip Ashamallah · Ameriprise Financial Services, LLC

Darnel James Bentz · Kayne Anderson Rudnick

James Edgar Berliner · Westmount Asset Management

Brandon David Bernstein · Wells Fargo Advisors

Curt Mitchell Biren · Kayne Anderson Rudnick

Bryan Hutchings Bishop · TIAA

Sean Dewayne Blackwood · Ameriprise Financial Services, LLC

William Daniel Bowman · Ameriprise Financial Services, LLC

Thomas Christian Buckley · LPL Financial

Michael Burke · Morgan Stanley

Jennifer Leah Capo · Generate Wealth

Tracy Albert Chan · LPL Financial

Christina Chanpong Chanpong Stieg · Merrill Lynch

Bradley Chapman · Opus Private Wealth Group

Carolanne Marie Chavanne · Prosperity Wealth Planning

George Lee Cheng · Ameriprise Financial Services, LLC

Rob Jeehoon Choi · Morgan Stanley

Christina Chiang Chou · Morgan Stanley

James A. Christiansen · Ameriprise Financial Services, LLC

Robert Earl Coe · Morgan Stanley

Jed Archer Cohen · Morgan Stanley

Gary Lee Corderman · Goldman Sachs

Jonathan Tad Corob · Wells Fargo Advisors

Robert James Curtiss · SEIA

Robert Walter Dalie · Oppenheimer & Co. Inc.

Brett Eugene Dalton · Ameriprise Financial Services, LLC

Angela Anne Dax · Dax Wealth Management Group

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Vincent Cuomo DiCarlo · Wells Fargo Advisors

John Thomas DiCiaccio · Snowden Lane Partners

Diane Katherine Doolin · Morgan Stanley

Richard Anthony Downer · Morgan Stanley

Stephen Ellingsen · Morgan Stanley

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Michelle E. Fenton · Fenton Wealth Management

Robert S. Fenton · Fenton Wealth Management

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Chris Matthew Frantz · Catalina Capital Group

Mitchell Freedman · MFAC Financial Advisors

Travis Anthony Gabler · Ameriprise Financial Services, LLC

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Jeffrey Ronald Germain · Wells Fargo Advisors

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David Aaron Horvitz · Cheviot Value Management

Howard Arthur Huckins · Ameriprise Financial Services, LLC

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Dominique Brenea Jordan · First Republic Private Wealth Management

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Evan Robert Levy · Lido Advisors

John Cunningham Lindsey · Lindsey & Lindsey Wealth Management

Judith Maria Lu · Blue Zone Wealth Advisors

Bhagwati Mahendru · Mahendru Financial Group

Brent M. Mason · Mason & Assoc.

Shawn Michael McElderry · Monarch Wealth & Retirement Strategies

Alfred Lee McIntosh · McIntosh Capital Advisors

David John Medina · Stewardship Financial

Hugh Ari Meyer · Highline Wealth Partners

Selwyn Miller · Miller Financial Planning

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Paul Phillip Nelson · Viewpoint Financial Network

Mark Anthony Nordbrock · Equitable Advisors

Joe O'Boyle · O'Boyle Wealth Management

James Stuart Olson · LPL Financial

Ryan Tetsuo Onishi · Ameriprise Financial Services, LLC

Christina Lindsey Orta · Lindsey & Lindsey Wealth Management

David Allan Papale · Wells Fargo Advisors

Roger Phillip Park · Ameriprise Financial Services, LLC

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Joseph Lavoyd Pates · Ameriprise Financial Services, LLC

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Caleb Padraig Powell · Kayne Anderson Rudnick

Erika Renata Puzik · Ameriprise Financial Services, LLC

Jorge Villarante Ragde · Morgan Stanley

Trevor R. Randall · Randall Wealth Management Group

Vicky Hung Rangsuebsin · Ameriprise Financial Services, LLC

Michael Aaron Resnik · LPL Financial

Maarten Rietveld · LPL Financial

Jean Marie Ruimy · Ameriprise Financial Services, LLC

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Nicole Taylor Ryan · Cetera Advisor Networks

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Anny Cho-Fang Shen · Morgan Stanley

Christine Cabral Stern · LPL Financial

Duc Tien Tran · Ameriprise Financial Services, LLC

Javier R. Valenzuela · Golden Eagle Wealth Management

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Lewis Morton Wallensky · WallenskySpatz

Freeman Huey Welch · TSG Wealth Management

Jeffrey Joseph Westheimer · Lido Advisors

Michael Allen Wilhite · Morgan Stanley

Deborah Lynn Wilkins Betters · Morgan Stanley

Amy S. Yu · Morgan Stanley

Drew John Zager · Morgan Stanley

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