

Congratulations On Being Named a 2010 FIVE STAR Wealth ManagerSM

INTEGRITY FINANCIAL GROUP

Creative Strategies for Uncertain Times

- Actively managed strategies to diversify risk and increase returns
 - Winner 2009/2010 Goldline Research Most Dependable Wealth Manager
 - Seen in *Forbes*, The Art of Living Show and Trinity Broadcasting
- Areas of Focus: Investment management, financial planning, financial coaching*
Designations: ChFC®, RIA, PAI, LUTCF

In more than 20 years of working with clients, we have learned the reason why so many Americans struggle to achieve their financial goals is not financial at its core. That's why we say, "money is the smallest part of your finances," and why we've built an entire system to resolve the *real* issues and make finances work for clients and not against them. We are in uncertain economic and political times. To survive and thrive financially going forward, Americans need active strategies that offer "true diversification." At Integrity Financial, that's what we are committed to provide!

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Integrity Financial is an independent Registered Investment Advisory firm.



Left to right: Brad Hawkins and
FIVE STAR Wealth Manager Perry Sawano



Meet your

Denver 2010 FIVE STAR Wealth Managers.



We surveyed consumers and financial services professionals to find wealth managers in the Denver area who scored highest in overall satisfaction. Here they are.



Well over half of the consumer responses in the Denver 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, financial planners, investment advisors, tax advisors, estate planning attorneys, etc.

With more than 15,000 wealth managers⁽²⁾ in the Denver area, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? 5280 magazine and *ColoradoBiz* magazine can help. The magazines formed a partnership with Crescendo Business Services to find out which wealth managers scored highest in overall satisfaction.

The Selection Process

Crescendo administered a survey, by mail and phone, to approximately 1 in 4 high-net-worth households⁽³⁾ (over 109,000 households) and all identified FINRA registered representatives (over 10,400 financial services professionals) within the Denver area.

On the surveys, recipients were asked to evaluate only wealth managers whom they know 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.

Both positive and negative evaluations were included in the scoring, and only

wealth managers with more than 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 SEC, the State Board of Accountancy and the State Bar.

Then, before finalizing the list, wealth managers were reviewed by a blue ribbon panel 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 Denver area. Only 568 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 experience.
- 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 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, 5280 magazine or *ColoradoBiz* 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 QMI Research, incorporates a statistically valid sample in order to identify the wealth managers in the local market that score highest in overall satisfaction. QMI Research 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.

⁽¹⁾ 2009 Consumer Survey, QMI Research

⁽²⁾ FINRA registered representatives, IARs, CPAs and attorneys that provide estate planning and trust services

⁽³⁾ Defined as the upper 1/3 of all households based on net-worth

As seen in the November 2010 issue of:

5280
Denver's Magazine

colorado**biz**

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