

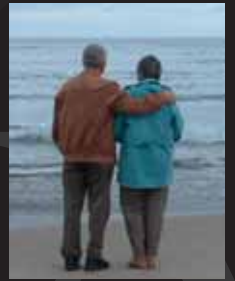
2009 INDEPENDENT SURVEY

TO FIND THE BEST IN

CLIENT SATISFACTION

Meet the Best

Personal Wealth Managers
in the Twin Cities Area



ANNOUNCING: Twin Cities 2009 FIVE STAR Wealth Managers.

We surveyed consumers, financial service professionals and our subscribers to find the best in client satisfaction wealth managers in the Twin Cities area. Here they are.

Well over half of the consumer responses in the Twin Cities 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, bankers, etc.

With so many wealth managers to choose from, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *Minneapolis-St. Paul Magazine* and *Twin Cities Business* can help. For the second year, the magazine formed a partnership with Crescendo Business Services, an independent research firm, to find out which wealth managers successfully satisfied key client satisfaction criteria and overall scored the highest in client satisfaction.

The Selection Process

In June, Crescendo surveyed, by mail and phone 34,000 high-net-worth residents in the Twin Cities area and subscribers of *Minneapolis-St. Paul Magazine* and *Twin Cities Business*. An additional 4,200 surveys were sent to leaders of financial service industry companies.

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

⁽¹⁾ 2008 Consumer Survey, Quantitative Market Intelligence

were accepted as valid. By July, stacks of surveys had arrived and Crescendo began 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.

Best in Client Satisfaction

The resulting list of 2009 FIVE STAR Wealth Managers represents those wealth managers, of those evaluated, in the Twin Cities area, that scored highest in client satisfaction. These wealth managers, represent less than 7 percent of the wealth managers in the Twin Cities area. Only 559 of the top-scoring wealth managers made this year's list. To make the list more user-friendly, 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 2009 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR Best in Client Satisfaction 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 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 Crescendo Business Services, *Minneapolis-St. Paul Magazine* or *Twin Cities Business*.
- 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.
- For more information on the FIVE STAR Award and the research/selection methodology, go to: fivestarpromotional.com/wmresearch.



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ACCOUNTING	ESTATE PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
<p>ACCOUNTING</p> <p>Neil Lapidus Lurie Besikof Lapidus BP; EP</p> <p>James Lewis Lewis Kisch & Associates BP; FP; TX</p> <p>Susan Savarese Sannerud Savarese and Associates TX</p> <p>BANKING</p> <p>Susan Henricks Anchor Bank FP</p> <p>Amber Keith U.S. Bank Private Client Group FP</p> <p>Jose Peris U.S. Bank Wealth Management EP; IV; TS</p> <p>David Waldo Private Bank Minnesota</p> <p>BUSINESS PLANNING</p> <p>Joe Fox North Star Resource Group IN; IV</p> <p>Steven Goldetsky Inrelex Law Group EP; WP</p> <p>Jim Sarych Financial Concepts FP; IV</p> <p>John Thorvilson Silverman Olson Thorvilson & Kaufmann AC; EP; TX</p> <p>Ronald D. Ulbrich Mahoney Ulbrich Christiansen Russ EP; TX</p> <p>Dennis Zahrbock Business & Estate Advisers EP; FP; IV</p> <p>ESTATE PLANNING</p> <p>David Arnold David B. Arnold Attorney at Law BP; TS; WP</p>	<p>Stuart C. Bear Chestnut & Cambronne BP</p> <p>Bruce A. Bouta Attorney and Consultant BP; IV</p> <p>Steve A. Brand Robins Kaplan Miller & Ciresi WP</p> <p>Joseph Earley Earley Law Offices CG; WP</p> <p>Michael S. Frost Michael S. Frost Attorney- At-Law CG; WP</p> <p>James Greupner Siegel Brill Greupner Duffy & Foster BP; TX; WP</p> <p>Larry Henneman Gray Plant Mooty BP; TX; WP</p> <p>Scott Husaby Krass Monroe BP; CG; TX</p> <p>Thomas Johnston Johnston Law Group BP; TS; TX</p> <p>Kevin Lanigan Carlson Estate Planning BP; CG; WP</p> <p>Susan Link Maslon Edelman Borman & Brand WP</p> <p>Peter McClellan The 401k Latte Company FP; IV</p> <p>Dave Senger Moss & Barnett BP</p> <p>Curtis Swenson Advisor Net Financial IN; IV; FP</p> <p>John Thomas Ameriprise Financial BP; CG; FP</p> <p>Jeffrey Vest Vest & Johnson BP; WP</p>	<p>FINANCIAL PLANNING</p> <p>Thomas Aamot Ameriprise Financial IV</p> <p>Mary Adamski RBC Wealth Management CG; IN; IV</p> <p>Jason Aleshire Stevens Foster Financial Advisors IN; IV; LC</p> <p>Charles Anderson Focus Financial EP; IN; IV</p> <p>Eric Anderson RBC Wealth Management IN; IV</p> <p>Gregory Anderson Ameriprise Financial EP; IV; LC</p> <p>Paul Archambeau North Star Resource Group IN; IV; LC</p> <p>Todd Arens UBS Financial Services IV</p> <p>Zurich Awes Zurich Awes Financial Management BP; IN; IV</p> <p>Denis Bakke UBS Financial Services EP; IV</p> <p>Mary Barker Ameriprise Financial/ White Ely and Associates EP; IN; IV</p> <p>Phillip Barnhill The Advocate Group CG; EP; IV</p> <p>Troy Barta Endura Financial Investment Services IN; IV; LC</p> <p>Daniel Bartel Ameriprise Financial BP; EP; IV</p> <p>James Bates Askar Corporation IN; IV; TX</p>	<p>David Beise Thrivent Investment Management BP; IN; IV</p> <p>Nick Beissel Wealth Enhancement Group EP; IN; IV</p> <p>Jeffrey Bemel Meridian Financial Group/ AXA Advisors IN; IV; LC</p> <p>Jonathan Benge Preferred Resource Group CG; EP; IV</p> <p>Angus Bennett Financial Network EP; IN; IV</p> <p>Mary Bennett UBS Financial Services BP; EP; IN</p> <p>Steinar Berg Berg Financial IN; IV; LC</p> <p>Larry Berger Berger Financial Group EP; IV; TX</p> <p>Steve Berger Advanced Advisor Group EP; IV</p> <p>Gerald Bernard Wealth Enhancement Group EP; FP; IN</p> <p>Grant I. Beyl Thrivent Financial for Lutherans IN; IV; LC</p> <p>Dick Bjorklund Principal Financial Group BP; EP; IN</p> <p>Susan Lee Blount Morgan Stanley EP; IV</p> <p>Daniel Boeckermann Boeckermann, Grafstrom & Mayer Wealth Management AC; IV; TX</p> <p>Daniel Boyer Ameriprise Financial IN; IV; LC</p> <p>Reggie Boyle UBS Financial Services EP; IN; IV</p>	<p>Michael A. Branham Cornerstone Wealth Advisors BP; EP; IV</p> <p>Gwenn Branstad Thrivent Investment Management CG; IV; LC</p> <p>Timothy Braun RBC Wealth Management EP; IN; IV</p> <p>David Bremer Boulay Financial Advisors EP; IV; TX</p> <p>Dana Brewer KLB Financial BP; EP; IV</p> <p>C. Ann Brookman UBS Financial Services EP; IV</p> <p>Michael Brown McNellis, Bjork, Brown & Asato/Raymond James Financial Services CG; EP; IV</p> <p>Timothy S. Brown Brown Wealth Management EP; IN; IV</p> <p>Lester Brunker Citi Family Office EP; IV</p> <p>Travis L. Buck Kusske Financial Management EP; IV; LC</p> <p>Robert Burley Wealth Enhancement Group EP; IN; IV</p> <p>Lawrence Bushnell Heritage Financial Group IV; LC; TX</p> <p>Lance Butner Ameriprise Financial EP; IN; IV</p> <p>Leslie Cadle Ameriprise Financial EP; IN; IV</p> <p>Sharon Calhoun Vector Wealth Management BP; EP; IV</p>



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FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
Robert Callahan Callahan Financial Planning IN; IV; LC	Mike Dales Focus Financial EP; IN; IV	Ronald Eckstam LPL Financial BP; IN; IV	Johannes Fure Fure Financial EP; IV; LC	David Haas Haas Financial Group EP; LC; TS
Gregory Carlson Carlson Capital Management CG; EP; IV	Dave Daline RBC Wealth Management IV	Ken Eide Ameriprise Platinum Financial Services IN; IV; LC	Gary J. Gallagher Ameriprise Financial EP; IN; IV	Jon Hachfeld Ameriprise Financial IV; LC
Jeffrey Carlson Carlson Capital Management EP; IN; IV	Timothy Davisson Ameriprise Financial BP; EP; IV	James Elvestrom Thrivent Investment Management EP; IV	Lane C. Gans Ameriprise Financial BP; IV; TX	Bob Haddorff Waddell & Reed IN; IV; LC
John Castino Wealth Enhancement Group	Dean Dawson Ameriprise Financial EP; IN; IV	Bruce Ensrud Thrivent Investment Management CG; IV	Richard Gerczak Ameriprise Platinum Financial Services EP; IV	Marc Hadley Wilkerson Associates TX
Jim Cavalier Ameriprise Financial EP; IN; IV	Jonathan J. Dayton Morgan Stanley CG; EP; IV	Shirley Evans Diversified Wealth Management IN; IV; LC	Marshall Gifford North Star Resource Group IN; IV	Eric Hagen Hagen & Co. Wealth Consulting IN; IV; TX
Dennis Chan Ameriprise Financial/ Everest Financial Service BP; EP; IV	Bernie De La Rosa Ameriprise Financial EP; IN; IV	Thomas Evans SilverOak Wealth Management EP; IV	Anthony Gleason Gleason Financial BP; IV; LC	Jeffrey Hagen LPL Financial EP; IN; IV
Jay Chapman RBC Wealth Management CG; IN; IV	Fay DeBellis Smith Barney EP; IV	Timothy Evon Fidelity Brokerage Services CG; IV	Janel Goff Merrill Lynch/The Goff Group IV	Luther Hagen Hagen Financial Advantage CG; EP; IV
Jim Chapple Investors Financial Group IV	Jeffrey Dekko Wealth Enhancement Group IN; IV	Andy Feterl Bond and Devick Financial Network BP; IN; TX	Alexander Gonzalez Thrivent Investment Management IN; IV; LC	Scott Hallett Teachers Federal Credit Union IV
Shelli Chase R Chase Financial IV	Howard Dettloff Financial Alternatives BP; IN; IV	Steven Finkelstein Sterling Retirement Resources IN; IV; TS	Jim Goodland Securus Wealth Management BP; EP; IV	Bridget Handke KLB Financial BP; EP; IV
Mark D. Cheeley Ameriprise Financial EP; IN; IV	RJ Devick Bond and Devick Financial Network CG; EP; IV	Mark Fischer Fischer On Finance BP; EP; IV	Kevin M. Graf Ameriprise Financial EP; IN; IV	Greg Hanson APD Financial Services IV
James M. Christian Jim Christian IV	Cela Kava Dolan RBC Wealth Management EP; IN; IV	Andrew Fishman Affiance Financial CG; EP; IN	Walter C. Gray Ameriprise Financial BP; CG; EP	Gaylen Harms Fortune Financial EP; IN; IV
Roberta Cole Raymond James Financial Services IN; IV; LC	Randy Doroff Ameriprise Financial BP; IN; IV	Peter T. Foley Successful Retirement EP; IN; IV	Joseph Gribben RBC Wealth Management EP; IV	Paul Hassing Edward Jones CG; EP; IV
Cinda Collins RBC Wealth Management EP; IN; IV	Daniel Dorval Dorval and Chorne Financial Advisors CG; IN; IV	Edward Folisi Wells Fargo Investments BK; IN; IV	Gerry Gries Edward Jones EP; IN; IV	Aimee Hatlestad JRA Financial Advisors CG; EP; IV
Ted Contag Thrivent Investment Management CG; EP; IV	Charles Duddingston Morgan Stanley IV	John N. Fox Ameriprise Financial EP; IN; IV	Patrick Growe Edward Jones EP; IV; TS	Michael Haverkamp American Investments Services EP; IN; IV
Diane Dahl M & I Brokerage Services BP; EP; IV	Darin Dunham U.S. Bancorp Investments IN; LC	David Frick Thrivent Investment Management CG; EP; IV	James Gruning Gruning Financial EP; IN; IV	Barbara Hedblom Webster Ameriprise Financial EP; IV; LC
Robert Dahlof Integrated Equity Management IN; LC	Dennis Dussik Preferred Financial Network EP; IN; IV		Mary Guillaume UBS Financial Services IV	Bruce Helmer Wealth Enhancement Group EP; IV



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FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
Richard Hemingway Boulay Financial Advisors IN; IV	Brad Johnston The Johnston Group EP; IV; TX	Marc R. Kowalski Focus Financial EP; IV; LC	Michelle Leisen Fidelity Brokerage Services CG; IN; IV	Sean McDermott LPL Financial IN; IV; TX
Robert Herman R.M. Herman Brokerage EP; IN; IV	Joe Johnston Oak Ridge Financial CG; EP; IV	Kay Kramer KLB Financial CG; EP; IV	Brad Leivermann Focus Financial IN; IV; LC	Brad McMurray Focus Financial EP; IN; IV
Michael Hess Wealth Enhancement Group EP; IN; IV	Thomas B. Johnston Thrivent Investment Management IN; IV; LC	Elizabeth Krogh Ameriprise Financial EP; IN; IV	Ross Levin Accredited Investors CG; EP; IV	John Mead Edward Jones EP; IN; IV
Steven Hess Wealth Enhancement Group EP; IN; IV	Gregory Josewski Ameriprise Financial BP; IN; IV	Richard Kroll Principal Financial Group BP; EP; IV	Richard Lewis Ameriprise Financial IV	Jason Medin Ameriprise Financial IN; IV
Wil Heupel Accredited Investors EP; IV	Dawn Jurkovich Ameriprise Financial EP; IV; TX	Kevin Kuenster Wells Fargo Investments EP; IV	Kenneth Loehlein AXA Advisors IN; IV	Robert Meints AXA Advisors IN; IV; LC
Robert Hoagland Investors Financial Group EP; IN; IV	Christine Kaehler Wells Fargo Investments EP; IV; TS	Steven Kumagai Ameriprise Financial CG; EP; IV	Kathleen Longo Accredited Investors CG; IV	Tom Menzel Legacy Financial Advisors CG; EP; IV
Jeffrey Hockett Wealth Enhancement Group EP; IV; TX	Stevan Kafitz North Star Resource Group BP; CG; EP	Laura Kuntz Raymond James Financial Services IV	Mario A. Lucarelli Waddell & Reed BP; IN; IV	Jim Mertz Mertz Financial Services EP; LC; TX
Ann Hoen Ameriprise Financial EP; IV; LC	Stephen Kairies Access Financial Services EP; IN; IV	Mary B. Kusske Kusske Financial Management IN; IV; LC	Lynn Maaske UBS Financial Services EP; IV; LC	Michael Metzger Ameriprise Financial EP; IN; IV
Beverly Huber Huber Financial Advisor CG; EP; IV	Scott Kauls Merrill Lynch BK; CG; EP	Brian Lahr North Star Resource Group BP; IN; IV	Melissa Machlitt JRA Financial Advisors IN; IV; LC	Jon T. Meyer Boeckermann, Grafstrom & Mayer Wealth Management BP; EP; IV
Marcus Hubers Ameriprise Financial CG; IN; IV	Scott Kindrick Ameriprise Financial EP; IN; IV	Jane LaLonde North Star Resource Group IV	Brian Macho Thrivent Investment Management BP; EP; IV	Gloria Mihevc Mihevc Gloria E BP; EP; IN
Peter F. Hyjek Principal Financial Group BP; IN; IV	Shannon King SilverOak Wealth Management IV	Reese Lang Ameriprise Financial EP; IV; TX	Mark Maes Ameriprise Financial CG; EP; IV	Jack Miller Denarius Family Wealth Partners IV
Royal Jaros Ameriprise Financial BP; EP; IV	Barbara W. Kirby Focus Financial IN; IV; LC	Marc D. Langva Financial Freedom BP; EP; IV	Lynnette Mahlke Thrivent Investment Management CG; IN; LC	Lance Miller Ameriprise Financial IN; IV; LC
John Jenneke Thrivent Investment Management CG; EP; IV	Kyle Kirsch AXA Advisors IN	Jennifer Larsen U.S. Bancorp EP; IN; IV	Brett Manning Ameriprise Financial EP; IN; IV	Gary R. Minder Minder Albrecht Advisors BP; EP; IV
Mark Joern Ameriprise Financial IN; IV	Robert Klosterman White Oaks Wealth Advisors EP; IV; TS	Fred Lawless II Ameriprise Financial CG; EP; IV	Emmy Mastel Prudential Financial Planning Services IN; IV; LC	C.R. Buzz Moen, Jr. Creative Financial Advisors EP; IV; TX
Stephanie Johnson JRA Financial Advisors IN; IV; LC	Paul Knigge Fidelity Brokerage Services CG; EP; IV	Steven Lear Affiance Financial BP; IV; LC	Tyler Mattson Ameriprise Financial EP; IN; IV	Brad Moir Waddell & Reed IN; IV; LC
Todd Johnson Ameriprise Financial CG; IN; IV	Kurt Koester Prudential Equity Group EP; IN; IV	Thomas S. Lee Wells Fargo Investments IN; IV	Charles Maxwell Meristem BP; EP; IV	Kyle Molin Thrivent Investment Management IN; IV; LC
Wanda Johnson Ameriprise Financial EP; IN; IV			John McCarey Edward Jones IV	



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FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
Mark Morton Thrivent Investment Management BP; EP; IV	Sharon Olson Olson Weiss EP; IV	Alfred J. Rashid Alfred J. Rashid CFP & Associates BP; EP; IV	Ben Schaefer Wealth Enhancement Group EP; IV	Jeffery Stein Stein Financial Group EP; IN; IV
Katherine Moss JRA Financial Advisors IN; IV; LC	Barbara Osadcky Ameriprise Financial EP; IN; LC	Jeff Rathmanner Merrill Lynch/Klug - Rathmanner Group IV	Morgan Schleif Wealth Enhancement Group EP; IV; LC	Patrick Stenson Mutual Services Corporation IV; LC; TX
Gene Muenchau GHJ Financial Group EP; IN; IV	Craig Osborne Ameriprise Financial IN; IV; LC	John Reamer Ameriprise Financial EP; IN; IV	Kathy Schneider Vinge Ameriprise Financial EP; IN; IV	Bill Stevens Stevens Foster Financial Advisors IV; TX
Gene Mullins Ameriprise Financial IN; IV	Eric Osgood Preferred Resource Group CG; EP; IV	Peter Rekstad TruNorth CG; EP; IV	John Schubert Ameriprise Financial EP; IN; IV	Susan Stiles Stiles Financial Service EP; IN; IV
Eric Munkeby Munkeby Financial IN; IV; LC	Mike Ovshak FPS Financial IN; IV; LC	Ken Reynolds Prudential Financial Planning Services IN; IV; LC	Christopher Schwab Merrill Lynch EP; IN; IV	John Sundell Mid American Financial Group a New England Financial/MetLife Company EP; IN; IV
Michael Murphy Ameriprise Financial IV	Steven Pace Ameriprise Financial IN; IV; LC	Jason Ripple Smith Barney BP; EP; IV	Kim Schwichtenberg SilverOak Wealth Management AC; EP; TX	Jeffery J. Sutton Ameriprise Financial EP; IV
Trevor S. Nelko Focus Financial BP; EP; IV	Reed Pawelk Ameriprise Financial IN; IV; LC	Friedrich W. Rohlfling Ameriprise Financial IN; IV; LC	Jeffery Severtson Severtson & Associates IN; IV; LC	Maclay Swanson Ameriprise Financial IN; IV; LC
Christian P. Nelson LPL Financial EP; IN; IV	Suzanne Pederson UBS Financial Services IV	James Ronn Greater Midwest Financial Group BP; EP; IV	John Severy-Hoven Oracle Financial Planners	Angela Tarara U.S. Bancorp Investments IN; IV
Rob Nelson Ameriprise Financial BP; EP; IV	Daniel Peltier Merrill Lynch BK; EP; IV	Nicholas Rowan UBS Financial Services EP; IV	Charlene Shaeffer Ameriprise Financial IN; IV; LC	Thomas W. Taylor Lifelong Wealth EP; IN; IV
Terry Nelson Hometown Financial Planning IV	Aaron Petersen Ameriprise Financial IV	Stephen R. Rummler Advisor Net Financial EP; IN; IV	William Shannon Ameriprise Financial BP; IV; LC	Otto Teiken Octagon Financial Group BP; EP; IV
Mark Norine Ameriprise Financial EP; IN; IV	David Peterson NEXT Financial Group IV	John Rusciano Northwestern Mutual Investment Services EP; IN; IV	Andrew Shermoen RBC Wealth Management BP; CG; IV	Jeffrey M. Thielen RBC Wealth Management BP; EP; IV
Brad K. North North Star Resource Group BP; IN; IV	George Pinc Pinc Financial Dimensions EP; IN; IV	Glenn A. Rusler Ameriprise Financial EP; IV	Brian Smith Smith Palmquist Financial Services CG; EP; IV	Scott Thuleen Anchor Wealth Management EP; IN; IV
Larry Nutter Nutter Financial Group EP; IV; LC	Jason T. Plank Ameriprise Financial EP; IN; IV	Ahmed Samaha Ameriprise Financial EP; IN; IV	Edward Smith Integrated Equity Management IN; IV; LC	Christopher M. Thurin Ameriprise Financial EP; IV
Lesley Ellen Nystrom Focus Financial EP; IN; IV	Mark Poindexter Smith Barney BK; EP; IV	Terry Sandvold Sandvold and Associates IV	Bradlee Sorenson Ameriprise Financial IN; IV	Gregory J. Thurin Ameriprise Financial EP; IN; IV
Suzen O'Brien Smith Barney EP; IN; IV	David Purdy Wealth Management Midwest CG; IN; IV	Bruce Santjer Wealth Enhancement Group CG; EP; IV	Robert Steffen Robert Steffen & Associates EP; IV	Debra Tresidder M & I Bank IN; IV; LC
Steven Ohm Lifelong Wealth EP; IN; IV	James Quandt Fortune Financial EP; IN; IV	Douglas Savitt UBS Financial Services EP; IN	Daniel Steichen Pakola Steichen & Company BP; EP; IV	Jacob Trimble U.S. Bancorp Investments EP; IV; LC
Christopher R. Olson Preferred Resource Group CG; EP; IV	Thomas Radtke RBC Wealth Management EP; IN; IV			



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FINANCIAL PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING	INVESTMENTS	INVESTMENTS
Dale Tucker UBS Financial Services EP; IN; IV	Sean Wenham Merrill Lynch/Pierce Fenner & Smith BP; EP; IV	Tony Zajac Edward Jones EP; IN; IV	Joan Andrew Edward Jones FP; IN; TS	Jon Brown Wells Fargo Investments BK; FP; TS
David Tysk Ameriprise Financial BP; IV; TX	Paul Wheaton Ameriprise Financial EP; IV	Craig Zeeb UBS Financial Services EP; IN; IV	George Andrews Burlwood Financial Group EP; FP	O.Charles Brown CTB Financial Services EP; IN
Larry Valtinson Valtinson Financial Services IN; IV; TX	Justin Whiley Wealth Enhancement Group EP; IV; TX	Linda J. Zimmerman Ameriprise Financial EP; IN; IV	William Ankeny, Jr. Smith Barney CG; FP; TS	Ben Brucciani Merrill Lynch/The BWA Wealth Advisory Group CG; EP; FP
Mark Vanden Einde FiveStar Tax and Business Services EP; IN; IV	Jason White Ameriprise Financial/ White Ely and Associates EP; IN; IV	Steven Zimmerman Mindful Asset Planning BP; EP; IV	San Asato McNellis & Asato/ Raymond James Financial Services CG; EP; FP	Terri Buhner Wachovia Securities
Mark E. Vandersall Ameriprise Financial EP; IN; IV	Beth Wills Ameriprise Financial IN; IV; LC	INSURANCE	Todd Baker Wells Fargo Investments BK; EP; FP	Robert Cass Wells Fargo Investments BK; EP; FP
Jason Vaughan Northwestern Mutual Investment Services IN; IV	Mark H. Wingerd Financial Dimensions Group IV	Joe Barwick Foster Klima BP; EP; IV	Daniel Bakke Edward Jones EP; FP; IN	Wally Chapman RBC Wealth Management FP
Richard Vinar Burns Brothers Financial Group IV; LC; TX	Thomas A. Winkels Advanced Wealth Management Group EP; IN; IV	Cary Charlson State Farm Insurance BK; BP; EP	John Beard Morgan Stanley EP; FP; TS	Sheldon Chester RBC Dain Rauscher EP; FP
Glen Vinup Lifelong Wealth EP; IN; IV	William Wixon Wixon Advisors EP; IN; IV	Scott Johnson Your Benefit Resource! BP; FP; IV	Matthew Beck UBS Financial Services EP; FP; IV	Michael Chorley Robert W. Baird EP; FP; IN
Michael R. Vitale Wealth Architects IN; IV; LC	David Wolfe Educators Financial Service IN; IV; LC	Lindsey Lardy-Sniezek Allstate Insurance/Jacob Group Agency FP	Bo Beckman Oxford Private Client Group FP	Louis Close UBS Financial Services EP; FP; IN
Jerry Wade Wade Financial Group EP; IV; TX	Thomas Wolfe Ameriprise Financial EP; IV; TX	Edward Oliver Oliver Financial LC	Mark Beethe Wealth Enhancement Group EP; FP; IN	John Conlin RBC Wealth Management FP
Curtis Wall RBC Wealth Management EP; IN; IV	Amy J. Wolff AJW Fiancial EP; IN; IV	Byron Radle Radle Insurance Services LC	Mike Benson Morgan Stanley CG; FP	Beverly Cory Edward Jones IN; LC
Scott Walsh Ameriprise Financial EP; IN; IV	Bruce Workman Workman Financial Group EP; IV; LC	Thomas Tollefson AXA Advisors BP; FP; IV	Richard Berland RBC Wealth Management EP; FP	Brian Cox UBS Financial Services CG; EP; FP
Robert Ward Thrivent Investment Management EP; IN; IV	Joseph Yard Integrity Financial Group BP; EP; IV	INVESTMENTS	Zane Birky Edward Jones IN; LC; TS	Justin Crane UBS Financial Services EP; FP; IN
Kyle Watkins Focus Financial EP; IN; IV	Donald Yeager Waddell & Reed IN; IV; LC	Amir "A.J." Abdelwahed Wachovia Securities	Robert Bjork McNellis & Bjork/ Raymond James Financial Services FP	Jesse Cregan Wells Fargo Investments
Gary Webb Webb Financial Group IN; IV; TS	Michelle Young Ameriprise Financial IN; IV; LC	Lenny Akkerman Edward Jones BP; FP; LC	David Born Stifel Nicolaus EP; FP; IN	Henry Crepeau Merrill Lynch EP; FP; TS
Peg Webb Wealth Enhancement Group EP; IN; IV	David Zack Kusske Financial Management BP; EP; IV	Eugene Altstatt Altstatt Financial Strategies EP; FP	James Brass Merrill Lynch/The Brass Group BP; EP; FP	Jacob Creydt UBS Financial Services EP; LC; FP
		Dan Ament Smith Barney CG; FP; IN		Chris Dahlquist Prudential Equity Group BP; IN; LC
		Dave R. Anderson RBC Wealth Management FP; IN		Harold A. Daniels UBS Financial Services



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INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS
Patrick Deeg Edward Jones FP; IN; LC	Michael Gruidl Investor's First EP; FP; IN	Don Hutson Merrill Lynch FP	David O. Koch Windsor Financial Group FP	David Lloyd Financial Coach Advisors BP; FP; TX
Gary Donath RBC Wealth Management IN	Ronald D. Guernsey Kensington Capital Management	Linda Ingle Aegis Investments FP	Roger Kruse FFP Wealth Management CG; FP; TX	Jonathan London UBS Financial Services EP; FP; IN
Christopher Dougall C.C. Dunnavan	Judith Halabrin Morgan Stanley FP; IN; LC	David Irvin Robert W. Baird EP; FP; IN	Ronald Kruse FFP Wealth Management CG; FP; TX	Jim Lutiger RBC Wealth Management
Jon Duval Murphy Pohlads Asset Management	Nick Halvorson Principal Financial Group BP; FP	Rick Ites Cahill Financial Advisors FP	Greg Kulka Guardian Wealth Advisors CG; EP; FP	Christopher Lyon Northland Securities
Estella Eckart Edward Jones EP; IN; TS	Blane J. Hammer UBS Financial Services FP	Edna Jackson Oak Ridge Financial FP; IN	Joe Lambrecht RBC Wealth Management BP; FP; IN	John W. MacKimm II Ameriprise Financial/ Everest Financial Service EP; FP
Peter Eckerline Merrill Lynch EP; FP; IN	Robert Hanten Workman Securities BP; EP; IV	John Jelinek Hopkins Financial Advisors EP; FP; TX	Nick Lampi Edward Jones CG; IN; LC	Charles Major UBS Financial Services EP; FP; IN
Chuck Edson Edward Jones BK; EP; LC	Heather Harden LPL Financial EP; FP; IN	Brad Johnson Tradition Wealth Management BP; EP; IN	Steven Landberg BNC National Bank BK; FP; TS	Bob Markman Markman Capital Management
Jeffrey Farni Sr Quantitative Asset Management FP	James Hauer Wachovia Securities	Donald Johnson Capital Formation Strategies FP	Mark Landis AXA Advisors IN; LC	John Mazzara Multi-Financial Securities FP; IN; LC
Thomas Fee Vector Wealth Management BP; EP; FP	John Hause Tradition Wealth Management EP; FP; IN	Scott Jones Lowry Hill CG; FP; TS	Bruce Langer Tealwood Asset Management BP	Tom McNellis McNellis & Asato/ Raymond James Financial Services CG; EP; FP
Kristi L. Fitzer Sammon Securities FP; IN; LC	John Heath Amiot Financial Group CG; EP; FP	Wayne Jorgenson UBS Financial Services EP; LC; FP	Brian Larson Wachovia Securities/ Fernhill Financial Advisors	Robert McVey III Wachovia Securities
Judy A. Frederickson Bernstein Global Wealth Management FP	David Herbeck BPK&Z Financial Services FP; IN; LC	Eric Kajer Financial Dimensions Group EP; FP	Dale Lawrence Wells Fargo Investments EP; FP; IN	Mark Mekler Raymond James Financial Services EP; FP; TS
William Frels Mairs & Power	Robert Herrick Merrill Lynch FP	Brian Kamin UBS Financial Services EP; FP; IN	Robert Lawson Barrington Capital Management FP	David Messerli Stifel Nicolaus FP
Richard Fromstein Morgan Stanley FP	Paul Hoghaug Anchor Wealth Management EP; FP; LC	Robert Kaufman Raymond James Financial Services EP; FP; IN	Darren Lederfine UBS Financial Services EP; FP; TS	Robert S. Metcalf Bernstein Global Wealth Management FP
Jon Gennaro U.S. Bank Private Client Group FP; TS	Nick Hohn All Star Financial FP	Peter Kenefick UBS Financial Services FP	Komeng Lee Edward Jones EP; IN; LC	James Michaels Ameriprise Financial/ Everest Financial Service BP; EP; FP
Todd Giere NEXT Financial Group IN; LC	Dave Horan UBS Financial Services FP	Terry Kerber Retirement Advisory Group CG; IN; LC	Cynthia Lennie Morgan Stanley CG	Nicole Middendorf Strategic Financial FP
Christopher Glasoe Doxa Financial BP; EP; FP	Riley Howard UBS Financial Services EP; FP; IN	Brian Klecan Morgan Stanley EP; FP; IN	Jonathan Liang CTB Financial Services EP; IN	Daniel Mulheran The KNW Group EP; FP; IN
Phillip Grodnick Minneapolis Portfolio Management Group	Thomas Hull Lowry Hill		Eric Lind Merrill Lynch BK; FP; TS	John Murphy, Jr. Somerset Asset Management CG; FP; TX
	Eric Hutchens UBS Financial Services EP; FP			



INDEX OF WEALTH MANAGERS

List compiled by Crescendo Business Services. Names in **boldface** also appear in the profiles that follow. Wealth Manager additional financial services: AC=Accounting; BK=Banking; BP=Business Planning; CG=Charitable Giving; EP=Estate Planning; FP=Financial Planning; IN=Insurance; IV=Investments; LC=Long-term Care; TS=Trust Services; TX=Taxation; WP=Will Preparation

INVESTMENTS	INVESTMENTS	INVESTMENTS	INVESTMENTS	TAXATION
Brandon Navara Wealth Enhancement Group EP; FP; IN	Del Peterson Edward Jones FP; IN; LC	John Scheef U.S. Bank Financial Services TS	John Tillotson Smith Barney EP; FP	TAXATION Charles Allen Charles Allen AC
Steven Neils Wachovia Securities	Nora Pettinger Independent Financial Resources IN; LC; TX	Leo Schlangen H&R Block Financial Advisors EP; FP; IN	James K. Tonrey, Jr. Stillwater Investment Management	Scott Beers LOTTSA Tax and Accounting Services AC; FP
Bruce Nerland Smith Barney CG; EP; FP	John Peyton Riverbridge Partners FP	Jeffrey Schlesinger RBC Wealth Management EP; FP	William Toops Wachovia Securities	Brad Begley Begley Law Office BP; WP
Mark Nichols UBS Financial Services BP; FP	Joseph Piche Merrill Lynch/Pierce Fenner & Smith EP; FP; IN	Mike Schmitz John M. Schmitz Associates BP; IN; FP	Daniel J. Torborg Honor, Townsend and Kent IN; LC	Rick Fadgen Fadgen & Fadgen AC; BP
Bryan Nobs Edward Jones FP; IN	Darin Pilacinski The Mutual Fund Store TS	Bryan Schuenemann Mid American Financial Group a New England Financial/MetLife Company BP; EP; IN	Keith Tufte Longview Wealth Management FP	Alyssa Fox Fox Tax AC; BP
Chris Norman Edward Jones FP; IN; LC	Jonathan Pyne Evergreen Financial Group FP	Mark A. Severson Wells Fargo Investments BK; EP; FP	Andrew Turner Riverbridge Partners EP; FP	Amanda M. Giliotti Giliotti Tax & Legal Services BP; EP; WP
Brenda Olsen Focus Financial FP	Michael A. Ricci, Jr. Vector Wealth Management BP; EP; FP	Matthew Showalter Merrill Lynch/The Brass Group BP; EP; FP	John Urbanski Fortress Investment Services FP; TX	Thomas LaQua Burlwood Financial Group EP; FP; IV
Larry Olson Vista Wealth Management FP; IN; LC	Douglas Ritter Discovery Financial Centers EP; FP; IN	Daniel L. Sigurdson Focus Financial BP; FP	Thomas Vaudreuil UBS Financial Services EP; FP	Jodee Paape Jodee Paape & Associates AC; BP; FP
Dennis Ott Palisade Asset Management TS	Laurie Rivard Lowry Hill CG; EP; TS	Rick Sterling RBC Wealth Management EP; FP; IN	Michael Walker Wells Fargo Investments EP; FP	Lee Roehl ROR Tax Professionals AC; BP; EP
Howard Pakola Pakola Steichen & Company BP; EP; FP	Rod Roath Money Matters BP; FP; TX	Robert Swiller UBS Financial Services EP; FP; TS	Marcus Waterbury Morgan Stanley CG; EP; FP	Jerry Wells Wells Schluter Hanson AC; BP; FP
Mike Palmquist Smith Palmquist Financial Services BP; EP; FP	Peter Rocca Palisade Asset Management BP; FP; TS	Scott Syde Amiot Financial Group EP; FP	Claudia Waterloo Tornquist Morgan Stanley EP; FP; IN	TRUST SERVICES Steve Bullert Anchor Wealth Management EP; FP; IV
John Palombo Merrill Lynch/Pierce Fenner & Smith CG; EP; FP	Bill Rodgers Harbour Investments	Jonathan Tarshish UBS Financial Services EP; FP; IN	Hank Wilkinson RBC Wealth Management EP; FP; IN	Donna C. Mohr U.S. Bank Private Client Group EP
Edward Bud Pappas Wealth Enhancement Group FP; IN; TX	Robert Rosen Capital Quest Securities FP	Carin Thomas Merrill Lynch CG; EP; FP	Eugene Wipf Edward Jones FP; IN; LC	
Anthony Parr Wachovia Securities	Richard Saffrin Saffrin/Princor Financial BP; IN; FP	John Thompson RBC Wealth Management CG; FP	Pat Wolfe Wealth Enhancement Group BP; EP; FP	
John Perry The Compass Group IN; LC	Herbert Schechter Minneapolis Portfolio Management Group		Clement Wong Edward Jones CG; IN; LC	
Randall Petersen UBS Financial Services EP; FP; IN			LONG-TERM CARE Deb Newman Newman Long Term Care	

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ARENS WEALTH MANAGEMENT



Left to right: Tyler Henrichs, Deb Peterson, FIVE STAR Wealth Manager Todd Arens and Chad Darr

Comprehensive Personal Financial Planning

- Wealth management tailored to help you pursue your goals
- Delivering personalized service through a team of committed professionals
- Extensive experience with business owners, executives and physicians

Areas of Focus: Comprehensive financial planning and wealth management strategies for individuals, families, corporations and foundations with \$1 million to \$100 million in assets

For nearly two decades, Arens Wealth Management has focused on one thing: establishing relationships based on trust. They accomplish this by listening to your goals and concerns, developing comprehensive wealth management strategies and delivering personalized service.

Clients of Arens Wealth Management primarily seek help in developing strategies to preserve their assets and manage risk through advanced estate preservation strategies, legacy planning and traditional asset management. With nearly half a century of combined experience, Wealth Advisor Todd

Arens, Chad Darr, Deb Peterson and Tyler Henrichs will work with you to customize your wealth management strategies.

UBS, a leading global wealth manager and one of the largest global asset managers, serves a diverse client base that includes affluent individuals, corporations, institutions and governments. From financial planning to banking to wealth management services, Arens Wealth Management has a broad array of resources at their command to help clients manage their wealth.

UBS Financial Services, Inc.

2200 UBS Plaza, 444 Cedar Street • St. Paul, MN 55101
Phone: (651) 298-1628 • Toll-free: (800) 444-0582

Todd.E.Arens@UBS.com • Chad.Darr@UBS.com • www.ubs.com/team/arens



BO BECKMAN



The Oxford Edge

- Professional money management
- Focus on capital preservation
- Superior performance

Areas of Focus: Professional money management for individuals and institutions

Bo Beckman grew up slapping pucks across the windswept hockey rinks of Minnesota. His competitive drive led to four years of division one hockey, first at the Air Force Academy and then at the University of Vermont, where he majored in economics and political science.

As a leading member of the financial services industry during the past 16 years, Bo has continued to strive for excellence. His Oxford Core Portfolio has outperformed the “Standard and Poor’s 500” for seven consecutive years.

As the Senior Portfolio Manager for The Oxford Private Client Group,

headquartered in the historic VanDusen Mansion near downtown Minneapolis, Bo takes a top down conservative approach within his methodology. His primary focus is on capital preservation — even if that means sacrificing some potential gains in a volatile market. “We focus on market cycle identification and aligning strategies with the investors’ stated objectives. We would rather error on the side of safety than to put too much of their assets at risk.”

The Oxford Private Client Group provides professional money management strategies for retail and institutional investors.

The Oxford Private Client Group

1900 LaSalle Avenue • Minneapolis, MN 55403

Phone: (612) 236-2000

success@theoxfordpcg.com • www.theoxfordpcg.com

Securities offered through Western International Securities. Member FINRA/SIPC.



THE BERGER FINANCIAL TEAM



Left to right: Back row: Kim Etter, Sophia Bera, Dennis Vannelli, Jackie Flahaven, April Cramble, Mark Gotsch, Bethany Wienholz and Paige Ferguson
 Front row: Linda Bergstrom, Shannon Johnshoy, Two-Year Winner Larry Berger, Mark Berger, Angela Siok and Bart Jaycox

Income Tax Focused, Comprehensive Financial Planning and Wealth Management

- Ongoing tax planning, projections and preparation
- Quarterly portfolio performance report and management
- A financial plan with annual review

Areas of Focus: Physicians, retirees, executives and self-employed/small business professionals

Designations: CPA/PFS, CFP

We work together as a team of expert Certified Financial Planners and tax CPAs to make a positive difference in the lives of our clients by helping them to make smart financial decisions. Founded with a commitment to integrity and personal service, Berger Financial Group provides comprehensive

financial services which help our clients define, plan for and achieve their personal financial goals while minimizing their tax burden. We partner with our clients to help them see their financial picture clearly, manage their investments wisely and help them accomplish their goals.

Berger Financial Group, Inc.

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Securities and Advisory Services offered through Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC.



JACOB CREYDT • WAYNE JORGENSON



Left to right: FIVE STAR Wealth Managers Jacob Creydt and Wayne Jorgenson

Personal, Professional, Caring Advice

- Extensive experience serving families, executives, business owners, physicians and retirees
- Personal planning and customized strategies
- Risk management emphasis

Focus: Financial, retirement/estate planning strategies, long-term care insurance protection, 401k and other corporate retirement plan services

Designations: Wayne Jorgenson, Sr. VP – Investments, CFP, CIMA; Jacob Creydt, VP – Investments, CFP, CPA (inactive certificate holder)

Wayne and Jacob use their years of experience to help grow, manage and preserve wealth for a select number of individuals, families and corporations. They accomplish this by working with their clients to build personalized portfolios and strategies that are centered on the clients' unique goals, risk comfort levels and desired levels of

involvement. Through long-term relationships built on integrity, trust, accountability, transparency and quality service; Wayne and Jacob feel it is their responsibility to support their clients in making appropriate decisions to help them pursue their financial goals.

The Jorgenson / Creydt Wealth Management Group • UBS Financial Services, Inc.

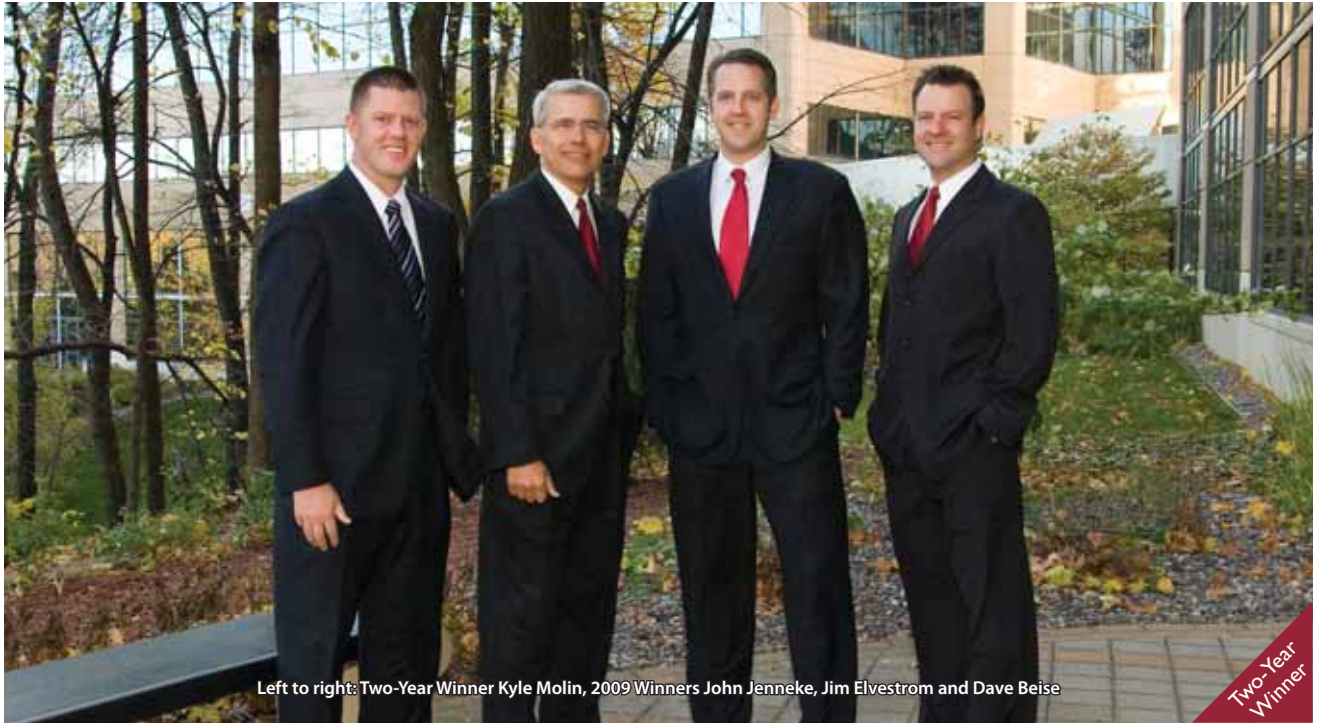
8500 Normandale Lake Boulevard, Suite 210 • Bloomington, MN 55437

Wayne: (952) 921-7922 • Jacob: (952) 921-7944

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THE CROSSROADS GROUP



Left to right: Two-Year Winner Kyle Molin, 2009 Winners John Jenneke, Jim Elvestrom and Dave Beise

Integrity • Quality • Teamwork Knowing Our Clients Deeply • Confident in Our Approach

Team Focus: Comprehensive planning, wealth management, distributions strategies, estate and charitable planning strategies

It is true. People who focus on “values,” “long-term” and “big-picture” tend to make better financial decisions. The team of planners at The Crossroads Group understand that the world is full of uncertainty. Because of this understanding we have become experts at helping people plan for the “certainty of uncertainty.” Our comprehensive, team-based approach is designed to assist clients in making financial decisions that are in line with

their goals that are in line with their values.

Our planners are not paid by commissions from product sales. Because of this, we feel we are better able to share our clients’ vision for the future and objectively develop strategies to make that vision a reality. Our team is focused on ongoing, long-term client relationships that foster confidence in a world of uncertainty.

Thrivent Financial • The Crossroads Group

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kyle.molin@thrivent.com

Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative in collaboration with your attorney and/or tax professional for complete details. Thrivent Financial representatives are registered representative for securities offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415-1665, 800-THRIVENT (800-847-4836), a registered broker-dealer and investment adviser, and a wholly owned subsidiary of Thrivent Financial for Lutherans. Member FINRA and SIPC. Fee-based financial planning services are only available through qualified advisors. Security transactions are handled by NFS, a Fidelity Investments Company, a registered broker-dealer and a member New York Stock Exchange and SIPC. Investments are not FDIC insured. 200805138



DEAN DAWSON



To Help My Clients Visualize their Dreams and Implement a Strategic Plan to Track and Plan for those Dreams

- Dedicated to service
- Dedicated to finding creative solutions
- Dedicated to helping clients plan for their dreams

Specializations: Financial planning, estate planning strategies and investment planning strategies

Designation: Certified Financial Planner practitioner

Dean started his financial planning career in 1992. For 16 years he has prided himself on getting to know his clients, delivering excellent service and providing advice in all areas of financial planning. Dean loves working as a financial advisor and truly feels blessed to be in a career that is new and exciting every day. Dean is able to take complex strategies and break them down into simple concepts that his clients understand.

After graduating from college, Dean fulfilled one of his dreams by spending

two years in Vail, Colorado working and skiing. Now when Dean is away from the office, you can usually find him outdoors fishing with his son, hunting with his dogs or playing tennis with his daughter.

Dean has assembled a practice that includes three fully licensed staff people who are committed to delivering outstanding service while continually looking for new and exciting solutions to help clients plan for their dreams.



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Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



DOROFF AND ASSOCIATES



Left to right: Dhiraj Karmacharya, Todd Doroff, Two-Year Winner Randy Doroff and Michelle Bonin

Helping You Plan, Manage and Preserve Your Wealth

- Dedicated to providing excellent service and advice
- Comprehensive financial planning approach
- An *Ameriprise Platinum Financial Services* practice

Areas of Focus: Retirement, investments and tax management strategies

Designation: Certified Financial Planner practitioner

Randy Doroff is a Senior Financial Advisor with Ameriprise Financial and is the founder of Doroff and Associates. With more than 12 years of experience, Randy understands that each client's situation is unique. He works with clients to design a custom plan to help them focus on what is most important to them.

Todd Doroff is an Associate Financial Advisor with Doroff and Associates. Todd joined the practice in 2007 after five years as an educator. His

commitment to excellence and drive are critical assets that benefit our team.

Doroff and Associates is dedicated to providing the highest level of service through hard work, integrity and discipline. The team includes: Randy Doroff, CFP, Senior Financial Advisor; Todd Doroff, Associate Financial Advisor; Dhiraj Karmacharya, Paraplanner; Michelle Bonin, Paraplanner; Jennifer Rosell, Planning Assistant.



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randy.g.doroff@ampf.com • www.ameripriseadvisors.com/randyg.doroff

Ameriprise cannot guarantee future financial results. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



THOMAS FEE • SHARON CALHOUN • MICHAEL RICCI, JR.



Left to right: Two-Year Winners Sharon Calhoun, Thomas Fee and 2009 Winner Michael Ricci, Jr.

Our Vision, Your Plan ... Go Confidently

- Created PensionTRAC system — your plan to generate income for life
- Independent, experienced, committed to your needs
- Serving clients with risk management strategies since 1993

Specifications: Investment strategies, retirement planning and comprehensive wealth management

Designations: CFP, MBA, ChFC

Vector is a fee-based nationally registered investment advisory firm. For several years, we have received national recognition as a top Wealth Management firm by *Bloomberg/Wealth Manager Magazine*. As a custom, balanced manager, Vector has helped our clients gain an understanding and confidence about their financial lives that most have said they've never experienced before. We help accomplish this through PensionTRAC,

our proprietary system that we customize for each client. Our investment strategies create risk controls around income needs, tax management and legacy planning. Our experienced team includes CFPs, MBAs and more than 50 years of investment experience.

If you would like to learn more about how Vector Wealth Management can help you, please contact us.

Vector Wealth Management, LLC

43 Main Street Southeast, Suite 236 • Minneapolis, MN 55414

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RONALD D. GUERNSEY



Global, Objective Investment Advice

- We live on a globe filled with opportunity
- U.S. financial exchanges give us access to a huge array of the globe's options
- Completely independent and purely fee-based

Areas of Focus: Investment advice for individuals, companies and retirement plans

Our clients ask us to help them invest the wealth built in a lifetime of work. They would like to see it last beyond them. To do that, we must act here and now. Opportunities to build wealth emerge and end with the natural flow of economic events across the entire globe.

Calm observation and strategic thought help to detect and evaluate the best of these. They will drip through the fingers of the foolhardy and terrorize the timid. However patient evaluation can open a wealth of global opportunities.



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ron@kensingtoncm.com



JAROS & ASSOCIATES



Left to right: Joe St. Thomas, Two-Year Winner Royal Jaros, Lance Strom, Patty Jaros and Tom Manderfeld

Advising Clients — One Dream at a Time

- More than 18 years of experience in helping clients plan for their dreams
- 100% client satisfaction rating*; 99% client retention**
- Team practice dedicated to the satisfaction of every client

Areas of Focus: Retirement planning, wealth management, tax and estate planning strategies

Designations: Certified Financial Planner practitioner and Masters of Business Administration

Jaros & Associates' passion is to assist their clients in planning for their dreams, while providing feelings of confidence and peace of mind as they enjoy their journeys there. They employ a true team-approach in this pursuit — when any client has a need, all advisors are on call to help. It's this dedication to service, focus on high-quality advice and experience in helping clients build effective portfolios that's led to a practice-level client satisfaction survey score of 100 percent!

Royal Jaros, Senior Financial Advisor, is the founder of Jaros & Associates. He's consistently ranked among the top advisors at Ameriprise Financial in client

satisfaction and retention. His focus in the practice is on retirement planning, tax and estate planning strategies, and investment research, and Royal still acts as servicing-advisor for a number of clients at Jaros & Associates. Associate Financial Advisors Lance Strom, CFP and Joe St. Thomas also advise clients directly and act as servicing-advisor for nearly all new clients. Lance or Joe also host all initial client visits to discuss prospective clients' situations, the practice and its capabilities, and to determine whether there's a mutual fit. To learn more about Jaros & Associates, go to www.royaljaros.com.

Jaros & Associates • A private wealth advisory practice of Ameriprise Financial Services, Inc.

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Phone: (952) 431-6410

royal.w.jaros@ampf.com

Financial planning services and investments available through Ameriprise Financial Services, Inc. Consult your tax advisor or attorney regarding specific tax issues. Member FINRA and SIPC.

*Based on 2008 Ameriprise Financial Client Satisfaction Survey **September 30, 2007 to September 30, 2008.



KUSSKE FINANCIAL MANAGEMENT TEAM



Left to right: 2009 Winner David M. Zack, Two-Year Winner Mary B. Kusske and 2009 Winner Travis L. Buck

Your Success is Our Business

- Independent thinkers who value your financial independence
- Comprehensive financial planning for individuals and families

Areas of Focus: IRA distribution planning, financial planning, retirement, long-term care insurance, education and divorce planning

Mary B. Kusske, founder of Kusske Financial Management, Inc., along with her colleagues, David M. Zack and Travis L. Buck are committed to helping individuals live their best life to its fullest and enjoy peace of mind with their financial decisions.

Your goals may involve building wealth through investing, funding a

child's college education, planning for a comfortable retirement or protecting your estate; let us help you develop a roadmap to live your best life. Or, if your concern is paying too much in taxes or not having enough money to last throughout your retirement, we're here to help you with your unique situation.

Kusske Financial Management, Inc.

11986 Portland Avenue South • Burnsville, MN 55337

Phone: (952) 895-6963

www.kfminc.biz

Registered Representatives offering securities through National Planning Corporation, member FINRA/SIPC. Advisory Services offered through Kusske Financial Management, Inc. a Registered Investment Adviser. Kusske Financial Management, Inc. and National Planning Corporation are separate and unrelated companies.

MARC D. LANGVA • JAIME LYN LANGVA



Left to right: Jason P. Clark, Two-Year Winner Marc D. Langva, Jaime Lyn Langva and Travis G. Bezella

Introduce Your Dreams to Reality

- CFO's for "You, Inc."
- What does it take to be "done?"
- Coaching you towards achieving a life "work-optional"

Specializations: Wealth management, tax, estate and retirement income

Team Designations: CFP, MBA

Financial Freedom, Inc. was founded to help you "Create Work-Optional." Marc and Jaime created a firm with values based on results, and have implemented a new class of coaching to help you achieve those results. Working with a Freedom Advisor, you'll have a customized strategy that's specific to your objectives and goes well beyond investments.

What will you do when work-optional becomes a reality for you? Whether it's spending time with family and friends or pursuing a lifelong goal, work-optional means being free to experience the lifestyle of your dreams. Maybe

you'll keep your job because you want to, not because you "have to."

Often when people think of status symbols, they think of material things; but financial freedom?

Financial Freedom isn't something you can see, hold or touch, but it is very real. Genuinely enjoying the best that life has to offer through achieving long-term financial security — consider whether that may be the "Ultimate Status Symbol" in your life.

Financial Freedom, Inc.

3360B Annapolis Lane North • Plymouth, MN 55447

Phone: (952) 475-7000 • Fax: (952) 475-7001

www.imagineworkoptional.com



JAMES A. MICHAELS



Personalized Comprehensive Wealth Management

- Fully independent registered investment advisor
- Experienced, providing wealth management solutions for 18 years
- Friendly, down-to-earth, straightforward approach

Specializations: Investment Advisory, Retirement Planning, Executive Compensation Strategies and Estate Planning

Designations: President Everest Financial Group; Securities 24, 7, 66, 63; Insurance Life, Disability and Long-Term Care

James first investment experience was using his student loan money to invest in the movie "Big," starring Tom Hanks. James then graduated from the University of Wisconsin with degrees in economics and business. He went on to become a registered principal and branch manager for the largest independent broker dealer in the U.S. before starting his own registered investment advisory firm.

James has chosen to work with a select group of clients to provide a higher level of service and maintain a deeper relationship of understanding and trust.

"I always ask myself, what would I want from a financial advisor if I wished to employ someone? Someone who is experienced, objective and offers a down to earth approach when explaining wealth or investment strategies."

James also believes in a balanced life. He loves spending time with his growing family and the outdoors. He is an expert downhill skier and a below average golfer. You can find him trying to improve his game while hosting his annual "Give Back" charitable golf tournament. "Life is short. Make a plan and live it."

Everest Financial Group, LLC

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Office: (763) 923-7525 • Toll-free: (800) 565-2176

jmichaels@everestfg.us • www.everestfg.us

Securities offered through Securities America, Member FINRA/SIPC. Everest Financial Group is independent of Securities America



MINNEAPOLIS WEALTH MANAGEMENT



Left to right: FIVE STAR Wealth Manager Reggie Boyle, Sharon M. Krumme and Robert Grant

Understanding Your Goal is Our Goal. You and Us.

- High quality service and personal attention
- Integrated planning process including other professional advisors
- Income and cash-flow planning for those approaching and in retirement

Minneapolis Wealth Management is a team of three financial advisors within UBS Financial Services Inc., a subsidiary of UBS AG. Reggie Boyle, Sharon Krumme and Robert Grant have more than 65 years of combined experience in the financial services industry. Reggie has worked in the financial markets of Europe and Asia in addition to North America; Sharon has been voted one of *Minneapolis/St. Paul Business Journal's* "Top 15 Women Wealth Advisers" (2008). Now in its fifth year, the team has complementary

skills which allow each member to focus on a specific aspect of analyzing and planning their clients' retirement goals, investment strategy, cash flow, banking needs and estate planning strategies. The team uses "best in class" money managers to help clients achieve broad diversification among industry sectors and asset classes. Financial and investment recommendations are tailored to each client's unique set of circumstances.

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reginald.boyle@ubs.com • sharon.krumme@ubs.com • robert.grant@ubs.com



THE NORTH OAKS GROUP



Left to right: 2009 Winner Kelly Fellows, Chad Broberg, Tom Kuykendall, Two-Year Winner Brian Macho, Dustin Smith, Luke Schneider and Keith Berg

Financial Advice Aligned with Client Values

- Comprehensive personal financial advice based on our clients' core values
- Financial solutions focused on financial security, wellness and caring for others
- Coordinated team of specialists, advisors and support serving each client

Areas of Focus: Comprehensive values-based financial plng., retirement income distribution strategies, estate/charitable legacy plng. strategies
Designations: CFP, CLU, ChFC, FIC

Brian Macho, an 18-year veteran of the financial services industry, led the formation of a unique financial planning group for Thrivent Financial for Lutherans. Early in his career the extended illnesses and deaths of his parents provided the realization the impact financial advisors can have on the well-being of their clients. "My parents died in their 50s," says Brian. "There was more I could have done to have helped them, and our family, with issues related to disabilities, insurance and their estate. Our group is committed to providing quality personal advice regarding our client's security, goals and

dreams, estate planning and legacy."

As Senior Partner, Brian leads an 18-person team of advisors, planning analysts and support staff committed to providing quality advice and solutions. Using a unique values-based approach designed to align clients' core personal values with their planning goals enabling the client to make informed and intelligent financial decisions. The North Oaks Group offers fee-based advice, financial management services and financial products from Thrivent Financial and approved brokerage partners.

Thrivent Financial for Lutherans • The North Oaks Group

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NORTH STAR RESOURCE GROUP



Left to right: (standing) 2009 Winners Paul Archambeau, Stevan Kafitz; Two-Year Winners Jane LaLonde, Joe Fox; 2009 Winners Brad North and Brian Lahr; (seated) 2009 Winner Marshall Gifford

Two-Year Winner

Comprehensive Wealth Management

- Financial planning
- Investment advisory
- Insurance and securities

Designations: Paul J. Archambeau, Financial Advisor; Joe Fox, CLU, ChFC; Stevan C. Kafitz, LUTCF; Marshall W. Gifford, CLU, ChFC; Brian W. Lahr, Financial Advisor; Jane M. LaLonde, CFP; Brad K. North, CFP

North Star's strength is generated from the long-term commitment to its clients, fellow advisors and staff, the industry, and its communities. They uniquely bring together a team of experienced professionals who offer access to a broad range of wealth management services, as well as diverse financial expertise and responsive service.

This unique organizational structure serves as a powerful resource to help meet their clients' total financial picture. From insurance to college funding, retirement to estate planning, North Star is committed to helping its clients achieve their long-term financial goals.

Please visit our website at www.northstarfinancial.com.

North Star Resource Group

2701 University Avenue Southeast • Minneapolis, MN 55414
 101 East Fifth Street, Suite 150 • Saint Paul, MN 55101
 Phone: (612) 617-6000 • Phone: (651) 291-1240

North Star Resource Group offers securities and investment advisory services through CRI Securities, LLC and Securian Financial Services, Inc., Members FINRA/ SIPC. CRI Securities, LLC is affiliated with Securian Financial Services, Inc TR# 34666 D.O.F.U. 11/08



SCHUBERT, KUMAGAI, LENNICK & ASSOCIATES



Left to right: Back row: Kathy Arneson, Mindy Bosma, Christopher Abel and Alan Lennick
 Front row: Margit Schubert, Al Sippel, Jenna Dubuc, Two-Year Winner John Schubert, 2009 Winners Steve Kumagai and Mike Metzger

Service, Knowledge, Discipline

- Personal financial planning

Areas of Focus: Wealth accumulation, education, retirement, estate planning strategies, insurance, charitable gifting, executive compensation
Team designations: Certified Financial Planner practitioner, Chartered Retirement Planning Counselor, Certified Divorce Financial Analyst

Our team continues to grow our reputation for knowledgeable, ethical advice with outstanding client service.

John Schubert, CFP, and Steve Kumagai, CRPC, are Senior Financial Advisors, Ameriprise Private Wealth Advisors, and the founders of our franchise. John has been in practice for 24 years and Steve has 25 years of experience in the industry along with six years in the practice. Both rank among the top advisors at Ameriprise Financial in client satisfaction and are 2009 “Five Star” advisors.

Mike Metzger, CRPC, is an Associate Financial Advisor and a 2009 “Five Star” advisor. Alan Lennick, CFP, CRPC, is a Financial Advisor and a key member in our franchise. Both Mike and Alan have been practicing for five years.

Schubert, Kumagai, Lennick & Associates also includes licensed paraplanners Margit Schubert, CFP, CDEA, Jenna Dubuc, Christopher Abel, CRPC and Al Sippel; and planning assistants Kathy Arneson and Mindy Bosma.

Schubert, Kumagai, Lennick & Associates • A financial advisory practice of Ameriprise Financial Services, Inc.

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Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.
 Consult your tax advisor or attorney regarding specific tax issues.



STILLWATER INVESTMENT MANAGEMENT TEAM



Left to right: Eric A. Bratvold, Dana J. Tonrey, FIVE STAR Wealth Manager James K. Tonrey, Jr. and Amy L. Enderlein

Family Investment Counseling Office Next Generation Investment Management Firm

- Independent investment advisory firm registered with the SEC
- Competitive, transparent and flexible fee-only arrangement
- Professional staff with more than 70 combined years of experience

*Areas of Focus: Customized, Balanced Portfolio Management
Financial Advocacy Services*

Families seeking investment services search for firms with two key characteristics: the right *people* and the right *business model*. Stillwater's family office model embraces the highest fiduciary and full disclosure standards. They do not sell financial products or receive commissions. Clients simply pay a quarterly fee and maintain complete flexibility and control over their assets.

Stillwater's unique value proposition is to restore the philosophy of the traditional family investment counseling office and offer this service to those that are not in a

position to establish their own. Stillwater provides unbiased investment advisory services that adhere to a balanced approach to portfolio management. They act as a fiduciary by minimizing conflicts-of-interest, stressing open communication, offering a superior level of personalized service and providing timely, accurate reporting.

If you are looking for the next generation of advisor, where your interests are always the primary focus, please contact them.



STILLWATER
INVESTMENT MANAGEMENT, LLC
Counselors • Advocates

226 East Myrtle Street • Stillwater, MN 55082
Phone: (651) 275-9380 • Toll-free: (877) 275-9380

www.stillwaterinvest.com



THE STONEBRIDGE GROUP



Left to right: Jerry "JJ" Johnson, Jennifer Cords, Scott Nicholson, FIVE STAR Wealth Managers Alex Gonzalez, Mark Morton and Gwenn Branstad, Brad Markwell, Ann Marie Wilson, David Flynn and Sheri Pederson

Aligning Financial Choices with the Life You Want to Live

- Team specializations: college funding strategies, risk management, long-term care*, advice
- Client first approach using your personal values to make financial decisions
- Highly trained, qualified and experienced advisors

Team Focus: Comprehensive fee-based financial planning, wealth management and distribution strategies, estate planning and charitable giving Designations and licenses: CFP, FIC, CLTC Series 7 and 66 Securities Registration

The Stonebridge Group recognizes that people make decisions based both on their needs and desires. We provide the guidance for our clients to make such decisions by using a concept called “values based” comprehensive financial planning. We believe a financial plan is more than a document . . . it’s a journey!

Because we know this journey can take several twists and turns along the way that are not within our client’s control, our experienced group of professionals provide a collaborative approach to developing, implementing and tracking a

customized plan for each client.

At Stonebridge, our advisors are not directly compensated for the sale of any of the products they provide for financial solutions. This unique model of providing unbiased solutions creates a trusted relationship between our clients and us that allows for adjustments to the plan due to short-term economic or personal challenges. At the same time, we are very focused on the long-term goals of our clients.

Thrivent Financial for Lutherans • The Stonebridge Group

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THURIN, THURIN AND ASSOCIATES



Left to right: Two-Year Winners Christopher Thurin and Gregory Thurin

Customized Personal Service

- Comprehensive financial planning approach
- Investment planning
- Retirement/taxes/college planning strategies

Designations: Chartered Retirement Planning Counselors

With more than 28 years of combined experience, Greg and Chris Thurin, Senior Financial Advisors, pride themselves on providing excellent financial advice and service to their clients. Working as a team Greg and Chris are able to focus on the needs of their clients, as they do financial planning for both individuals and families. Investments, tax management strategies, retirement and college planning are a mainstay with Thurin, Thurin and Associates, a financial advisory practice of Ameriprise Financial Services, Inc. We make day-to-day

investments and finances easily understandable while we help our clients build and preserve wealth. Our typical client is looking for good sound advice, good rates of return and ways to save on taxes now and in the future.

Thurin, Thurin and Associates is an assembled practice that is made up of fully licensed paraplanners and office staff that are committed to delivering the highest level of service while continually looking for new and exciting solutions to help clients achieve their dreams.



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 gregory.j.thurin@ampf.com • christopher.m.thurin@ampf.com

Consult your tax advisor or attorney regarding specific tax issues. Ameriprise Financial cannot guarantee future financial results. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



TYSK & ASSOCIATES



99% Client Retention* and 20 Years of Experience — An Astonishing Record

- Customized solutions for high-net-worth clients with complex needs
- Certified Financial Planner practitioner; Chartered Financial Consultant
- Eden Prairie resident; Bloomington office

Areas of Focus: Retirement, investments, tax and estate planning strategies

Designations: CFP, ChFC, Senior Financial Advisor, Private Wealth Advisor

David Tysk began with Ameriprise Financial in 1988, where he quickly became and has remained one of their top financial advisors. In fact, those outside of the company also took notice. Among numerous recognitions, in 2006, David was named one of the top ranked advisors in America by *Research Magazine*.

Well-known locally and nationally for his outstanding financial planning skills, exceptional client service and steadfast business integrity, David provides advice nationwide to other financial advisors and is frequently

sought after for media interviews.

David's highly talented financial planning team, Tysk & Associates, is dedicated to providing the very best financial advice. Clients of Tysk & Associates are busy, successful, family people. The team's quality, comprehensive services allow clients to concentrate on important business and life issues, confident that they are making the best financial decisions for their future.

To learn more about Tysk & Associates, go to www.davidtysk.com.

Tysk & Associates • A financial advisory practice of Ameriprise Financial Services, Inc.

5601 Green Valley Drive • Bloomington, MN 55437

Direct: (952) 646-1616

www.davidtysk.com

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U.S. BANCORP WEALTH MANAGEMENT GROUP



Left to right: Back row: 2009 Winner Jacob Trimble, Two-Year Winner Jose Peris, 2009 Winner Darin Dunham, Two-Year Winner John Scheef and 2009 Winner Jonathan Gennaro
 Front row: 2009 Winners Donna Mohr and Amber Keith, Two-Year Winners Angela Tarara and Jennifer Larsen

Congratulations U.S. Bancorp Five Star Wealth Managers

- Comprehensive wealth management solutions
- Highly personalized service and expert advice
- Strength and stability of the nation's sixth largest bank

We are proud of our “Five Star Wealth Managers” shown here. They represent a larger team of wealth management professionals who put the interests of our clients first. Our team provides a full range of financial planning, private banking, personal trust and investment management solutions.

For generations, we have helped individuals and families realize their dreams by providing expert advice and creative solutions. To learn more, talk with our wealth management team today.

U.S. Bancorp Wealth Management Group

800 Nicollet Mall • Minneapolis, MN 55402

Phone: (800) 723-3535

privateclientgroup@usbank.com

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THE WATERBURY GROUP



Left to right: Sandra Hunczak, 2008 Winner Cynthia Lennie, Two-Year Winner Marcus Waterbury and Carla Becklin

Providing Steady Guidance in Turbulent Times

- Partnering with families to help plan a secure future
- Creating wealth strategies that help manage risk and achieve goals
- Trusted by multiple generations

Designations: Marcus Waterbury, CIMA, Senior Vice President, Wealth Advisor; Cynthia Lennie, Associate Vice President, Wealth Advisor; Sandra Hunczak, Senior Registered Client Service Associate; Carla Becklin, Portfolio Associate

Today's financial world is complex and volatile. That's why clients of The Waterbury Group value the extensive experience, integrity and sophisticated understanding of the financial markets that wealth advisors Marcus Waterbury and Cynthia Lennie bring to the table. They also value the family-centered focus of The Waterbury Group, which is a family business begun more than 40 years ago by Marcus's father, David Waterbury (now retired).

At The Waterbury Group, financial advising begins with a conversation. Marcus and Cynthia sit down and listen carefully: What does their client

want to accomplish? A comfortable retirement? The ability to pass resources on to the next generation? A legacy in the greater community?

Marcus and Cynthia thoroughly assess each client's current financial situation in light of future goals. Then, they create an individualized investment strategy, while also coaching the client on money management. Marcus and Cynthia (with the help of Client Service Associate Sandra Hunczak and Portfolio Associate Carla Becklin) take pride in helping make their clients' dreams a reality.

Morgan Stanley

225 South Sixth Street, Suite 5100 • Minneapolis, MN 55402

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marcus.waterbury@morganstanley.com • cynthia.lennie@morganstanley.com

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THE WHITE OAKS TEAM



Left to right: Jill Harvey, Sharon Bloodworth, Two-Year Winner Robert Klosterman, Micki Larson and Jeanna Sabers

Simplifying the Complexities of Wealth for 22 Years

- Fee-only and independent — allows us to work in your best interest
- Nationally recognized as one of the top firms in the country
- One million minimum individual, five million minimum institutional

Areas of Focus: Specializing in total wealth management solutions

Designations: CFP, CLU, ChFC

It is a true honor to be recognized as a “Five Star Wealth Manager” once again. The events of recent times have accentuated the value of strong customer service, integrity, responsibility and hard work. Being recognized independently has never meant more. We have always believed that fierce independence from the influences of Wall Street is key to the success of our clients in meeting their long-term wealth management goals. We are very proud of this local recognition in addition to our national recognition — *Worth Magazine’s* “Top 250 Financial Advisors,” *Medical Economics’* “Best 150 Advisors for Doctors,”

Bloomberg’s Wealth Manager “Top 150 Financial Advisory Firms” and *Mutual Funds* “100 Top Advisors.” We are the firm for people who need their financial advisor to “get it done!” We manage \$270 million in investment assets and help clients manage the whole spectrum of financial needs — from smart cash flow planning, to passing on good money values to the next generation and everything in-between. We are fiercely independent and work on a fee-only basis. Fee-only means no commissions so there is no conflict of interest in making investment and asset protection recommendations.

White Oaks Wealth Advisors, Inc.

80 South Eighth Street, Suite 1725 • Minneapolis, MN 55402

Phone: (612) 455-6900 • Toll-free: (800) 596-3579

info@whiteoakswealth.com • www.whiteoakswealth.com



Left to right: FIVE STAR Wealth Manager Amir Abdelwahed and Kristine Kircher

AMIR "A.J." ABDELWAHED

Helping You Make Today's Dreams Tomorrow's Reality

- Retirement and estate planning analysis
- Independent, objective and unbiased advice
- Dedicated to personalized service and open communication

Specializations: Wealth Enhancement and protection through customized planning

Designations: First Vice President — Investments, CFP, CIMA

Our team at Wachovia Securities focuses on building long-term relationships based on trust and understanding. Working closely with our clients, we develop strategies to meet their goals and create a partnership for their financial success.

We are honored to have been selected by our clients for the "Best In Client Satisfaction" award. Thank you for your continued commitment and confidence in our services.

Wachovia Securities

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The rating may not be representative of any one client's experience because the rating reflects an average of all, or a sample of all, of the investment adviser's clients. The rating is not indicative of the investment adviser's future performance. See the announcement page for more information on how the FIVE STAR Wealth Managers are chosen. Investments in securities and insurance products are: NOT FDIC INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE. Wachovia Securities does not provide legal or tax advice. Wachovia Securities is the trade name used by two separate, registered broker-dealers and nonbank affiliates of Wachovia Securities, LLC and Wachovia Securities Financial Network, LLC, Members SIPC. 1008-103471 (10/08)

ROBERT BJORK • MIKE BROWN

Trusted Advice From Experienced Financial Advisors

- Caring commitment to your legacy
 - Driven by your motivations, objectives and expectations
 - Highly personal, life-long commitment to clients and client service
- Areas of Focus: Investment management, financial planning and risk management*
Designations: CFP (Bjork) and Investment Management Consultant (Brown)

Robert Bjork and Mike Brown have each been practicing professionals for more than 25 years and thoroughly understand financial, business and family issues. Robert and Mike take a personalized approach designed to meet your current financial needs, build your wealth and preserve it across generations, delivering fully-integrated financial strategies to meet your goals and expectations. Disciplined asset allocation, risk management, financial outcomes and legacy planning are their hallmarks. In addition to putting your needs first, Robert and Mike are joined by a client service team that is highly experienced, personable, dedicated and that strives to serve as your "financial concierge."

Raymond James Financial Services, Inc.

8500 Normandale Lake Boulevard, Suite 2160 • Bloomington, MN 55437

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robert.bjork@raymondjames.com • michael.brown@raymondjames.com

Securities and advisory services offered through Raymond James Financial Services, Inc., Member FINRA/SIPC. Five Star listing based on a broad survey of consumers and financial professionals in nine areas of client satisfaction, compliance review, and review by industry experts. Your results may vary.



Left to right: 2009 Winner Mike Brown and Two-Year Winner Robert A. Bjork

Two-Year Winner



Left to right: FIVE STAR Wealth Manager Jonathan Liang and Chuck Brown

CHUCK BROWN • JONATHAN LIANG

Does Your Advisor Do This?

- Allow you to retire with reliable income
- Make your taxes and investments work together in a whole new way
- Bring every piece of your financial situation into harmony with each other

Designations: Chuck Brown, CPA, CFP(R); Jonathan Liang, MA, CFP(R)

Studies have shown over and over that on average investors make 4 percent¹ while the markets make 11 percent.² What is wrong with this picture? What have you made? If you don't know, you're in good company. Most people have no idea what they've made at their fancy-lobby, cookie-cutter investment firm. Don't you think it should be printed on every one of your statements?

Our clients are not average. It is possible to get what the market makes. We are not satisfied with making only 4 percent. Our approach is to get market returns with lower volatility. Oh, and has your advisor talked to you about your volatility? Do you know why volatility is important to you?

You really need an answer to each of these questions. This is important stuff. Call us. We can help put all of your facts on the table for you.

CTB Financial Services, LTD.

5811 South Cedar Lake Road • Minneapolis, MN 55416

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jonathan@ctbcpa.com

Advisory Services offered through CTB Financial Services, Ltd., a Registered Investment Advisor.

¹Average investor performance from DALBAR study, 1987-2006, Quantitative Analysis of Investor Behavior (QAIB), 12/2006. ²S&P 500 Index: 1987-2006

CAPITAL FORMATION GROUP

Experience, Integrity, Competence

- Independent advice based on what's best for you
- Full range of fee-based wealth management services
- The benefit of a one-on-one relationship

With the variety of financial planning and investment alternatives available today, selecting the best course to achieve your financial goals can be difficult. An independent advisor can assist by providing the planning, expertise, portfolio management and individual service that serious investors seek. Capital Formation Strategies has been providing comprehensive wealth management services and investment strategies since 1986. We take pride in our depth of experience, resources and our focus on open communication. Our personalized service offers our clients a unique partner relationship to address their financial objectives.

Capital Formation Strategies, Inc.

2550 University Avenue, Suite 145N • St. Paul, MN 55114

Office: (651) 644-8412

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Left to right: Frank Sofio, Two-Year Winner Don Johnson and Jack Huber

Two-Year Winner



Left to right: 2009 Winner Greg Carlson, Justin Stets and Two-Year Winner Jeff Carlson

Two-Year Winner

CARLSON CAPITAL MANAGEMENT TEAM

Experience, Expertise, Care

- Integrated wealth management
- Transparent investment platform
- Certified with the highest of fiduciary standards through CEFEX
Specializations: Investment management, retirement, estate, insurance, tax and philanthropic planning for high-net-worth individuals and families

For more than 25 years, Carlson Capital Management (CCM) has been a trusted advisor for clients seeking competent advice and comprehensive management of their financial lives. At CCM, our clients are surrounded by a team committed to understanding their unique circumstances and goals. Clients can expect fully integrated planning that coordinates all facets of their financial needs; a disciplined, diversified and tax-efficient investment strategy; a demonstrated commitment to the highest fiduciary standards; and an independent fee-based investment structure ensuring objectivity and integrity.

We are honored to be named to this group of wealth managers and we thank our clients for their years of partnership rooted in trust and confidence.

Carlson Capital Management, Inc.

Northfield, Hastings, Rochester and Bloomington, MN

Phone: (651) 437-2360

info@carlsoncap.com • www.carlsoncap.com

CEFEX certification provides assurance to investors that CCM has demonstrated adherence to the industry's best fiduciary practices.

DENNIS CHAN

Helping You Reach Your Goals and Vision is My Passion

- Experienced, integrity, independent
- Proven investment strategies, exceptional service
- Personalized, comprehensive wealth management solutions

Specializations: Fee-based comprehensive wealth management, asset preservation, estate planning and retirement income solutions

Dennis always takes time to listen and understand clients' concerns and goals. Integrity, passion and exceptional service are the core values to his successful practice. A firm believer in comprehensive wealth planning, he utilizes a team of CPAs, estate planning attorneys and business consultants to provide solutions to complex financial planning issues. He uses proven strategies to help clients reach financial independence, preserve wealth, minimize tax liabilities and enhance wealth transfer to heirs or philanthropic giving. He currently serves as Vice President and Senior Partner of a Minneapolis-based registered investment advisory firm. "I treat my clients as my good friends; I care about their success and work hard to help them realize their vision and dreams."

Everest Financial Group, LLC. • A Registered Investment Advisor

701 Xenia Avenue South, Suite 250 • Golden Valley, MN 55416

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dchan@everestfg.us • www.everestfg.us

Registered Representative of and offers securities through Securities America, Inc. Member FINRA/SIPC
Everest Financial Group, LLC is independent of Securities America



Left to right: Two-Year Winner Dennis Chan and Emily DeLuca

Two-Year Winner



Left to right: FIVE STAR Wealth Managers
Justin Crane and Craig Zeeb

JUSTIN CRANE • CRAIG ZEEB

A Collaborative Planning Process

- Understanding our clients' objectives
- Developing a customized income solution
- Our recommendations are driven by our clients' needs

*Designations: Craig Zeeb, Senior Vice-President Certificate in Financial Planning, BA (finance)
Justin Crane, Vice-President investments BA (finance), Series 7, 63 and 65 licenses*

We would like to say "thank you" to all of our clients for their trust in our abilities. Having satisfied clients is paramount to our success. We have a deep sense of responsibility toward helping each client plan for the accumulation and distribution phase of the financial journey.

By having a team approach, we are able to help our clients make informed decisions and focus on comprehensive wealth management. We are committed to helping each family find the appropriate solutions to the challenges they face and become prepared for life's "what ifs?"



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GARY J. GALLAGHER

Customized Personal Service

- Comprehensive financial planning approach
- Wealth management
- Retirement and estate planning strategies

Designation: Certified Financial Planner practitioner

In today's world, you need a personal financial advisor to help you develop a comprehensive financial strategy. With more than 25 combined years of providing quality financial and investment advice to individual and business clients, Gary Gallagher, Senior Financial Advisor and Ben Auckenthaler, Associate Financial Advisor, have experience with a wide range of financial products and services. We're committed to doing all we can to assist you in planning for your financial dreams and life goals whatever your stage of life.



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Left to right: Benjamin W. Auckenthaler,
Candace J. Weber and
Two-Year Winner Gary J. Gallagher

Two-Year
Winner



Left to right: Front row: Robbin Georges, Deb Siegel
 Middle row: Two-Year Winner Gene Muenchau,
 Jon Nicholson and Bob Beltz
 Back row: Darvin Schauer, Teresa Clasby

Two-Year Winner

GHJ FINANCIAL GROUP

Our Approach is Different from Most Firms

- An independent organization — we work for our clients
- Financial plans — customized for each client’s situation
- Annual reviews are required — we don’t disappear

Areas of Focus: Retirement and estate planning, wealth and risk management for individuals and businesses

Gene Muenchau and Jon Nicholson, former executives of a large, international financial services firm, founded GHJ Financial Group as an alternative to the industry’s transaction-driven approach. They saw a need to do planning “the right way — their clients’ needs always come first.”

GHJ is an independent organization, with a wide range of financial tools. It is really important to GHJ that you understand not only what you own, but why you own it and what it does for your financial future.

GHJ provides a personal touch, which we believe far exceeds our clients’ expectations.

GHJ Financial Group

7401 Metro Boulevard, Suite 495 • Edina MN 55439

Phone: (952) 833-3047 • Fax: (952) 746-6783

www.ghjfinancial.com

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LUTHER HAGEN

Building Relationships Based on Trust and Integrity

- Benefit from a personal approach tailored to your needs
- Maintaining long-term client relationships since 1988
- Comprehensive financial planning for individuals and families

Specializations: Retirement planning, fee-based portfolio mgmt., alternative investments
Designations: CLU, ChFC

Luther has developed a successful business by forming long-term client relationships with trust and integrity as the cornerstones. His clients appreciate and benefit from his 20 years of experience and his independent, unbiased advice.

His focus on retirement planning is important because that is the main goal for most of his clients. He also addresses asset allocation as a part of his portfolio management process.

If you are not satisfied with your current financial professional, we would appreciate the opportunity to talk with you.

Hagen Financial Advantage

14811 Energy Way • Apple Valley, MN 55124

Phone: (952) 431-2224

Luther.hagen@lpl.com • www.lpl.com/luther.hagen

Securities and advisory services offered through LPL Financial. Member FINRA/SIPC.



Left to right: Lindsey Boeser, FIVE STAR Wealth Manager
 Luther Hagen and Beth Funkhouser



Left to right: Two-Year Winner Brad Johnson and 2009 Winner John Hause

Two-Year Winner

JOHN HAUSE • BRAD JOHNSON

Independent • Commitment • Integrity

- Comprehensive financial planning and investment advisory services
- Independent
- Commitment to serving our clients' needs

Specializations: Investment and asset management, retirement and estate planning

Think of Tradition Wealth Management as your personal CFO — simplifying the demands of managing your wealth in order to enable you to devote time to your business, your personal endeavors and your family.

We are an independent financial planning and investment management firm offering a team of experienced partners to help individuals with personal wealth management and business owners with business planning and guidance. We are committed to improving our clients' lives by getting to know them personally, tailoring plans to suit specific objectives and being able to offer the same level of expert advice as one's own Personal CFO.

Tradition Wealth Management

6800 France Avenue South, Suite 310 • Edina, MN 55435

Phone: (952) 252-4649

info@traditionwealthmanagement.com

Securities offered through ProEquities, Inc., a Registered Broker/Dealer, Member FINRA/SIPC. Investment Advisory Services offered through Tradition Wealth Management, LLC, a Registered Investment Adviser. Tradition Wealth Management, LLC, is independent of ProEquities, Inc and Tradition Capital Bank.

JOHN JELINEK • RON EVANS

Helping You Reach Your Financial Goals

- Investments management
- Strategy determination
- Retirement and financial planning

Area of Focus: Complete and comprehensive approach to strategy determination

Designations: John Jelinek, CPA, PFS; Ron Evans, CFP; Darian Klein, CPA, PFS

Hopkins Financial Advisors, is a SEC Registered Investment Advisor providing financial strategies to help you manage your money and plan for your financial future. Everyone wants to maximize performance. We use disciplined strategies that attempt to capture the optimum shifts in the market while reducing the drag effect of low performers. Our objective is to present financial ideas and strategies in easily understood terms to our clients. Please visit our website at www.hopkinsfinancialadvisors.com.



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For additional information about Hopkins Financial Advisors, LLC, including fees and services, send our Form ADV disclosure statement using the contact information herein. Please read the disclosure statement carefully before you invest or send money.



Left to right: Denise Stoner, Darian Klein, Ron Evans and FIVE STAR Wealth Manager John Jelinek



Left to right: 2009 Winner Aimee J. Hatlestad,
Two-Year Winner Katherine L. Moss,
Two-Year Winner Melissa R. Machlitt,
(not pictured: 2009 Winner Stephanie Johnson)

Two-Year
Winner

JRA FINANCIAL ADVISORS

Discover Opportunity. Realize Worth.

- Personal planning and investment management
- Company retirement plan oversight
- Family legacy development and wealth coaching

Areas of Focus: Investment Management, Retirement Planning, Estate Planning, College Planning, Risk Management and Tax Services

More than 25 years' experience backs JRA's visionary — yet established — approach. With three distinct divisions bound together by the strength of a team, they are able to provide a level of depth and resources that many other firms cannot.

While proprietary investment tools and a dedicated research department set them apart in the industry, it is a strong commitment to a client's well-being that makes them truly unique. It is this individual attention which enables JRA to provide their clients the financial services and support needed at each, and every, stage of life.



7373 Kirkwood Court, Suite 300 • Maple Grove, MN 55369
Phone: (763) 315-8000 • Toll-free: (800) 278-5988
email@jrafinancial.com • www.JRAFinancial.com

Securities and investments offered by Financial Network Investment Corporation, Member SIPC. JRA Financial and Financial Network are not affiliated.

DAWN D. JURKOVICH

An Ameriprise Platinum Financial Services Practice

- Distribution planning
- Risk management
- Tax management strategies

Designations: Chartered Retirement Planning Counselor and Certified Financial Planner practitioner

As a Senior Financial Advisor, Dawn is recognized nationally for her financial advice which has been published in magazines including *The New York Times*. Her financial planning specializes in distribution planning, risk management and tax management strategies. Her staff includes a financial analyst with an MBA, two client service specialists and an associate financial advisor with a CFP. Office locations include Wayzata, Woodbury and Inver Grove Heights. Dawn resides in Woodbury with her husband Gary and daughters, Olivia and Sophia. She loves being involved in her community, church and being active in her childrens' lives. Visit her practice to see why others come to her practice for financial advice.



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Left to right: Front row: Two-Year Winner Dawn Jurkovich
Middle row: Suzanne Holt, Kim Bannwarth
Back row: Lisa Hjelm, Lori O'Connor

Two-Year
Winner



Left to right: Stephanie Green,
FIVE STAR Wealth Manager Peter E. Kenefick
and Sherri Tuttle

PETER E. KENEFICK

Competence • Integrity • Maturity

- We value our relationships and are passionate about service
- We earn your trust, one client at a time
- When clients are well informed, decisions are easy

The Kenefick Team consists of three members who are deeply committed to the pursuit of the financial goals for their clients. Peter Kenefick has been a Financial Advisor since 1980, focusing on preservation of capital and retirement planning. Peter has been providing financial services through UBS Financial Services, Inc. (formerly PaineWebber) since 1989. Sherri Tuttle has been working with UBS and Peter as an Investment Associate since 1992. Stephanie Green joined the team in 2005 as a Client Service Associate.

UBS Financial Services, Inc.

681 East Lake Street • Wayzata, MN 55391

Phone: (952) 475-9443

peter.kenefick@ubs.com

MARC R. KOWALSKI

Conscientious

- Committed to helping people make wise financial decisions
- Focused on developing long-term relationships
- Understands the need for certainty in an uncertain world

Specializations: Fee-based Investment Management, Financial and Estate Planning
Designations: CFP, ChFC, CASL, Insurance Licensed

Those who work with Marc often comment he's like family because he takes the time to get to know them and builds trusting relationships. He helps his clients make informed financial decisions, set conscientious goals and protect against life's *what-ifs*. Marc extends a humble *thank you* for your nomination.



1000 Shelard Parkway, Suite 300 • Minneapolis, MN 55426

Phone: (952) 225-0377

www.marckowalski.com

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC. Advisory services offered through Focus Financial Network, Inc. a registered investment advisor.





Left to right: Joy Windseth, John Hinz, Two-Year Winner Reese Lang, Paul Hinz, Jeffrey Claseman and Sarah Houser

Two-Year Winner

LANG, HINZ & ASSOCIATES

Team Perspective — Personalized Service

- Comprehensive financial planning approach
- Wealth management
- Retirement planning and estate planning strategies

Designations: CFS, MBA, ChFC and CLU

Titles: Reese Lang, Senior Financial Advisor and John Hinz, Financial Advisor

We focus on understanding and anticipating the expectations of our clients and are committed to meeting their financial needs. Our experience allows us to simplify the intricate and detailed lives of our clients and provide clarity in our increasingly more complex world. Our experience with a wide variety of financial products and services is combined with a sincere interest in each of our clients' financial success.



Lang, Hinz & Associates • A financial advisory practice of Ameriprise Financial Services, Inc.

6500 City West Parkway, Suite 400 • Eden Prairie, MN 55344

Direct: (952) 746-9444

Consult your tax advisor or attorney regarding tax issues. Ameriprise Financial cannot guarantee future financial results. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.

THOMAS L. MENZEL • SHAWN J. JACOBSON

Your Vision, Our Expertise: Your Peace of Mind

- Experienced in helping you define the retirement you desire
- Investment management designed to preserve and enhance wealth
- Skilled in bridging the unique needs of multiple generations

Focus: Financial planning and implementation for families during times of transition

Designations: CFP, ChFC, MBA

Legacy Financial Advisors understands how life-changing events can affect your financial health. We help simplify your transitions and develop a communication link between the professionals who are working to help you achieve your financial goals. Successful financial management means planning for your family and philanthropic interests now and in the future.

For 25 years, we have helped individuals and families develop and realize their financial vision through open communication, honesty and integrity. At Legacy, our goal is to bring you peace of mind through the benefit of our expertise as you navigate life's changes today — and tomorrow.

Legacy Financial Advisors Corporation

3500 American Boulevard West, Suite 675 • Bloomington, MN 55431

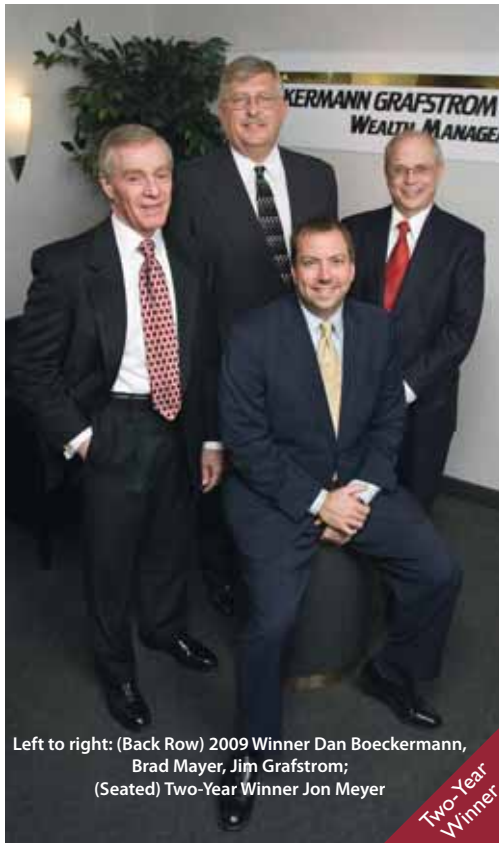
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tmenzel@lfamn.com • sjacobson@lfamn.com • www.lfamn.com



Left to right: Two-Year Winner Thomas Menzel and 2008 Winner Shawn Jacobson

Two-Year Winner



Left to right: (Back Row) 2009 Winner Dan Boeckermann, Brad Mayer, Jim Grafstrom; (Seated) Two-Year Winner Jon Meyer

Two-Year Winner

JON MEYER • DANIEL BOECKERMANN

Financial Advice You Can Live On

- Dedicated to improving clients' lives
- Dedicated to fee-based financial planning and asset management
- Dedicated to creative problem-solving

Areas of Focus: Wealth management for entrepreneurs and professionals

Designations: CFP, CPA, PFS

Boeckermann, Grafstrom & Mayer Wealth Management passionately strives to give clients more time with their families by handling the financial details of their lives. BGM combines the emotional with the technical aspects of a disciplined and comprehensive planning approach to help families keep the promises they make to themselves. Tax-efficiency matched with wealth preservation helps their clients achieve retirement, education and estate transfer goals while sleeping better at night.

BGM's client service philosophy is grounded in the belief that correct answers need to consist of both quality and timeliness. This mantra guides BGM in their role of serving clients with integrity and service above self.

Boeckermann, Grafstrom & Mayer Wealth Management

7900 Xerxes Avenue South, Suite 1200 • Bloomington, MN 55431

Direct: (952) 844-2513

jmeyer@bgmwealth.com • www.bgmwealth.com

STEVEN C. PACE

Looking Out for Your Financial Future

- Dedicated to providing excellent service and advice
- An Ameriprise Platinum Financial Services practice

Specializations: Financial/estate/business planning strategies, protection and TSA-403(b)

Designation: Certified Financial Planner practitioner

With a career spanning more than 24 years I have helped countless clients discover workable strategies for complex issues, utilizing a state-of-the-art personalized financial planning process.

The focus of my practice is pre-retired wealth accumulation and income distribution plans for retired clients. This is done in the context of current tax and legal regulations.

As a Senior Financial Advisor with Ameriprise Financial, I can offer a broad range of services to meet each individual's personal situation. Call me to see how these resources could be used to help you plan for your lifetime financial goals.



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Consult your tax advisor or attorney regarding specific tax issues. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC. Ameriprise Financial cannot guarantee future financial results.





Left to right: Donald Phillips and FIVE STAR Wealth Manager James Ronn

DONALD PHILLIPS • JAMES RONN

A Premier Independent Advisory Firm

- *St Paul/Mpls Biz Journal* — Winners Circle of Top Indep. Advisors
- Celebrating 25 years of success
- Comprehensive planning for individuals, families and businesses

Designations: Don Phillips: CFP, Principal; Jim Ronn: CFP

Education: Don: B.S. in Mgmt. at U of MN; Jim: B.A. in Finance at St. Thomas

As a premier independent advisory firm we provide comprehensive, sophisticated financial planning to businesses, families and individuals. We manage both wealth and risk, providing customized guidance to safely navigate the road toward financial success. With unparalleled resources we deliver holistic, insightful and experienced advice. We know what we are doing. As our firm grows we continue to add the capacity to deliver on the promises we make. We know how important it is to not just meet, but exceed, your expectations. We make a difference in our clients' lives by applying our exceptional resources to ensure they meet their life and financial goals. The comfort from knowing that things are in balance, from someone you can trust, is priceless.

Greater Midwest Financial Group

3222 Rice Street • St. Paul, MN 55126

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Securities and Financial Planning offered through LPL Financial, Member FINRA/SIPC

PREFERRED RESOURCE GROUP

Balancing Your Financial Portfolio

- Income distribution during retirement
- Tax-advantaged personal needs-based financial planning
- Investment advisor representatives focused on customer service

Our Specializations: Financial planning and investments, estate planning and charitable giving

Preferred Resource Group (PRG) is a network of financial professionals, certified public accountants and attorneys. We recognize that most people with substantial assets delegate portions of their portfolio to several professionals, yet haven't assigned anyone to look after the whole to align a comprehensive strategy designed to meet long-term objectives.

Christopher R. Olson, Eric Osgood and Jonathan D. Bengé are members of the PRG team ready to coordinate your financial goals and create solutions that are right for you.



7207 Forestview Lane North • Maple Grove, MN 55369

3485 Willow Lake Boulevard, Suite 200 • Vadnais Heights, MN 55110

Christopher and Jonathan Phone: (763) 201-1122 • Eric Phone: (651) 426-1694

www.prgfinancial.com

Securities and advisory services offered through National Planning Corporation (NPC), member FINRA/SIPC, a Registered Investment Advisor. PRG and NPC are separate and unrelated companies.



Left to right: Two-Year Winners Eric D. Osgood and Christopher R. Olson; 2009 Winner Jonathan Bengé

Two-Year Winner



Left to right: Anthony Haider, FIVE STAR Wealth Manager
Bryan Schuenemann and Judson Beeskau

THE SCHUENEMANN TEAM

Helping You Achieve Financial Freedom

- Retirement, investment and estate planning solutions
- Investment and insurance planning for business owners
- Comprehensive financial planning

Area of concentration: Wealth Management Strategies

You work hard for your money. We develop strategies to make sure that it's working hard for you. We listen to our clients and advise them on the issues that matter most to them: a quality education for their children, a comfortable retirement, and protection or legacy planning for their families. We also help small business owners with investment and insurance needs for themselves, their business and their key employees.

Our guiding principle is to recommend courses of action for our clients that we would take for our own families. We are committed to a long-term relationship with our clients through sound preparation, solid execution and ongoing review and management of their financial programs.

Mid American Financial Group

301 Carlson Parkway, Suite 300 • Minneapolis, MN 55305

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Securities and investment advisory services offered by New England Securities Corp. (FINRA/SIPC) and a registered investment advisor. Mid American Financial Group is a separate entity from New England Securities. L10081002[exp1209][MN]

SEVERTSON & ASSOCIATES

Integrity, Experience, Dedication

- 25 years helping individuals, families and businesses secure their future
- Personalized client focused service
- Creative solutions and thoughtful recommendations

Areas of Focus: Retirement and Income Planning, Investments, Insurance and Employee Benefit Plans

Thank you to our friends and clients for your nomination. We are passionate about helping our clients succeed. We take the time to listen carefully and ask the right questions to help our clients establish what's important to them. We believe the benefit of being independent is to our clients; it eliminates many conflicts that are often not in a client's best interest. Our strategic affiliations with other professionals provide a resource reservoir which helps us work toward assuring our clients are well protected and positioned to pursue their goals.



1221 Nicollet Mall, Suite 400 • Minneapolis, MN 55403

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jeff@severtsonassociates.com • www.severtsonassociates.com

Securities and investment advisory services offered through Financial Network Investment Corporation, Member SIPC. Financial Network is not affiliated with Severtson & Associates.



Left to right: Donna Przepiora and
FIVE STAR Wealth Manager Jeff Severtson



Left to right: FIVE STAR Wealth Manager Rick Sterling, Kristin Klein, Dan Bednarz and Justin Baker

THE STERLING GROUP

Our Mission is to Help You Achieve Your Dreams

- Personal wealth management plans, asset allocation strategies and wealth transfer initiatives
- Outstanding relationships with our clients

Areas of Focus: Retirement income planning, asset management, insurance
Designations: Certified Financial Planner, AAMS

When you work with The Sterling Group you can trust that we are committed to providing you with impeccable personalized service that is tailored to your individual needs. With exceptional service, we are dedicated to helping our clients realize and achieve their financial goals and dreams. Every plan is different, just as each client is unique. We are passionate about helping you to manage and build your wealth both today and tomorrow and securing it for generations to come. Thank you for nominating us among the Best in Client Satisfaction.

RBC Wealth Management

641 East Lake Street • Wayzata, MN 55391
 Phone: (952) 261-3584

rick.sterling@rbc.com • justin.baker@rbc.com • dan.bednarz@rbc.com

RBC Wealth Management, a division of RBC Capital Markets Corporation, Member NYSE/FINRA/SIPC.

THE SUNDELL TEAM

Securing Your Financial Independence

- Comprehensive financial and estate planning
- Retirement income solutions
- Legacy preservation strategies

Areas of Focus: Comprehensive wealth accumulation and preservation solutions
Designations: CLU, ChFC

For more than 30 years, John's mission has been to assist his clients achieve their financial goals by utilizing the three-prong approach to financial planning: wealth accumulation strategies during their working years, protection solutions for their retirement and estate planning strategies for those leaving behind a legacy.

The Sundell Team has more than 60 years of combined experience and are backed by specialists locally and throughout the country in the areas of investments, fee-based financial planning, retirement and business planning.

Mid American Financial Group

301 Carlson Parkway, Suite 300 • Minnetonka, MN 55305
 Phone: (952) 258-5225 • Toll-free: (800) 975-0484

jsundell@minneapolis.nef.com • www.john-sundell.com

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Left to right: Laura L. Scaramell, Eric J. Sundell, Two-Year Winner John R. Sundell, Jessica E. Sundell and Michelle C. Moser

Two-Year Winner



Left to right: FIVE STAR Wealth Managers Robert Swiller (standing) and Darren Lederfine (seated)
Standing: Carrie Yeager and Susan Rheingans

THE SWILLER/LEDERFINE GROUP

Providing a Customized Approach

- We pride ourselves on delivering personalized service
- Every client situation is unique
- We will help you develop a comprehensive financial strategy

Areas of Focus: Wealth management planning, investments and estate planning strategies

We would like to express our heartfelt appreciation to our clients for their trust and recognition. Many clients consider us to be their “Chief Financial Officer” in dealing with their wealth management needs. Collectively, our team has more than 65 years of experience delivering quality advice and service to individuals, families and small businesses, thoughtfully considering each client’s unique financial needs.

Under the current market environment, we remain cognizant of portfolio rebalancing, appropriate asset diversification and capturing opportunities to reduce risk. We enhance our planning approach by making the most of our firm’s range of resources and we enjoy a long-term relationship with our exceptional support staff.

UBS Financial Services, Inc.

33 South Sixth Street, Suite 3900 • Minneapolis, MN 55402

Phone: (612) 371-5013 • Fax: (612) 371-4054

robert.swiller@ubs.com • darren.lederfine@ubs.com

JON TARSHISH

- Comprehensive wealth management advice and strategies
- Personal, customized solutions to pursue your financial goals
- Tax minimization strategies¹

Areas of Focus: Investment Advisory and Brokerage Services, Annuities, Life Insurance and Retirement Income Planning

Jon Tarshish brings more than 17 years of professional experience aimed at advancing the financial goals of individuals, families and businesses through strategic planning and implementation. Careful listening and understanding clients’ needs is the cornerstone of every financial relationship. Each client’s investments, retirement accounts, life insurance and estate planning strategies are evaluated and integrated into a comprehensive strategy. Creating a team approach with the client’s accountant, attorney or other professional advisors helps to create in-depth solutions to life’s pressing needs. As a Vice President — Investments at UBS Financial Services, Inc., part of a leading global wealth manager, Jon Tarshish is able to draw upon the global resources of UBS to provide personalized service that enables clients to pursue their financial goals.

UBS Financial Services, Inc.

8500 Normandale Lake Boulevard, Suite 210 • Bloomington, MN 55437

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jonathan.tarshish@ubs.com

¹UBS Financial Services Inc. does not provide tax or legal advice. You must consult your tax and or legal advisors regarding your particular situation.





JOHN K. THOMAS

An Ameriprise Private Wealth Advisory Practice

- Senior Financial Advisor from 1981 to present
- Commander, United States Navy Reserves, retired
- Ameriprise Hall of Fame 1999, Diamond Ring Club 1993

Areas of Focus: Wealth Management for Pre-retired, Retired and Estate planning clients
Designation: Certified Financial Planner practitioner

I have experience providing multi-generational financial planning, working from grandparents to grandchildren. I am particularly adept at nuances relevant to multi-generational affluent families, including trust utilization, estate planning and gifting strategies. I also work with high-net-worth clients who are seeking to maintain their wealth throughout their retirement years. Successful people often long to fulfill a wide range of aspirations. I understand your vision of retirement is unique and your financial plan should be too.



6500 City West Parkway, Suite 400 • Eden Prairie, MN 55344
 Phone: (952) 835-8191

john.k.thomas@ampf.com • www.johnkthomas.com

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.

SCOTT G. WALSH

96% Client Satisfaction and 20 Years' Experience

- Use the *Dream > Plan > Track >* approach to financial planning
- Dedicated to providing high quality service
- Working with families and businesses

Specializations: Retirement income, tax and estate planning strategies
Designation: Certified Financial Planner practitioner

Scott is a Senior Financial Advisor with Walsh, Dornik & Associates, an Ameriprise Platinum Financial Services practice, where we understand the many factors that can influence your financial success. We are especially experienced at helping you define your dreams for financial independence and the lifestyle that will give your life meaning. As we help you plan for your financial future, we help you find the answers to a number of questions: Are your dreams a possibility? Are your dreams big enough for personal fulfillment? Can you remain independent and maintain your lifestyle throughout your lifetime?

Walsh, Dornik & Associates • A financial advisory practice of Ameriprise Financial Services, Inc.

3515 Plymouth Boulevard, Suite 204 • Plymouth, MN 55447 • Phone: (763) 543-5169
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Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC. Consult your tax advisor or attorney regarding specific tax issues.





Two-Year Winner

MICHELLE YOUNG

Taking the Time to Understand My Clients

- Client-for-life service and advice
- Dedicated to help clients reach their personal dreams
- Comprehensive solutions to simplify your financial future

Specializations: Comprehensive financial planning approach for retirement, education funding, wealth management, risk management and estate planning strategies

As an Ameriprise financial advisor, I believe success should be measured not just by your financial well-being, but by how confident you feel about your future. My mission is to help you plan for your financial goals through a personal relationship based on personalized, knowledgeable advice. This focus is designed to help you plan to reach your goals, helping give you confidence regarding your financial future.

I advise my clients on the issues that matter most to them: a good education for their children, a comfortable retirement and protection for their families.



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michelle.a.young@ampf.com • www.ameripriseadvisors.com/michelle.a.young

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CHARLES ANDERSON



2665 Long Lake Rd., Ste. 270

Roseville, MN 55113

Phone: (651) 379-3930

www.focusfinancial.com

Help You Answer the Big Questions:

- Are you on track?
- Are you ahead of track?
- Does the track need to be readjusted?

Specializations: Customized approach to comprehensive planning through Focus Financial with consistent monitor and review.

It's good to know where you are to determine how to get to where you want to be. When I meet with individuals we evaluate where you are based on your personal goals and dreams to help you answer that big question. Understanding this helps us develop a customized plan to manage, preserve and achieve those very goals. On an on-going basis, we work together to monitor and review in effort to determine if we are on track.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



ZURICH AWES



3033 Campus Dr., Ste. W100

Plymouth, MN 55441

Phone: (763) 577-1900

zurich@zurichawes.com

Live the Life You Love

- When your life circumstances have dramatically changed
- When you want to support the causes that are dear to you
- When you want to entrust your financial matters to a pro

Areas of Focus: Investments, Comprehensive Personal and Business Planning Designations: CFP, LPL Registered Principal

Live the life you love by taking the stress out of managing your financial resources. Zurich works with mature women and men who know what they want in life — and need smart financial guidance. He strives to understand your passions and priorities. He leverages your resources to help achieve your goals. Zurich values you as a client and works hard to earn your trust. His goal is to make your assets — and your relationship with him — a source of personal joy.

Securities offered through LPL Financial, Member FINRA/SIPC.



DAN
BARTEL



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New Brighton, MN 55112
Direct: (651) 635-1724
daniel.g.bartel@ampf.com

Two-Year
Winner

You Have Dreams, You Need a Plan

- Comprehensive financial planning approach
- Honest, straightforward, personal advice
- Comprehensive approach to wealth management

Designations: Certified Financial Planner practitioner and Chartered Retirement Planning Counselor

I believe that financial planning is not simply a one-time event, but rather a collaborative relationship with my clients that develops through personal service over a number of years. My strategy is to help clients define their dreams, develop a plan and track their progress as personal and financial situations evolve over time. As a Financial Advisor, I work closely with each client on the issues that matter most to them: planning for and transitioning into retirement, funding children's education, personalized investment advice and protection for their families.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



TERRI L.
BUHRER

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Toll-free: (866) 476-1617
www.home.wachoviasecurities.com/terri.buhrer

Thank You For My Award

- College savings
- Investing for retirement; income during retirement
- Long-term care insurance and estate planning

Specializations: Retirement and Income Planning

Designations: Financial Advisor, Associate Vice President – Investments

Thank you for the award, I am very honored. I enjoy helping my clients and their families achieve their financial goals.

The rating may not be representative of any one client's experience because the rating reflects an average of all, or a sample of all, of the investment adviser's clients. The rating is not indicative of the investment adviser's future performance. See the announcement page for more information on how the Five Star Wealth Managers are chosen. Investments in securities and insurance products are: NOT FDIC-INSURED/NOT BANK-GUARANTEED/MAY LOSE VALUE Wachovia Securities is the trade name used by two separate, registered broker-dealers and nonbank affiliates of Wachovia Corporation providing certain retail securities brokerage services: Wachovia Securities, LLC and Wachovia Securities Financial Network, LLC, Members SIPC.



MIKE
DALES



1000 Shelard Pkwy., Ste. 300
Minneapolis, MN 55426
Phone: (952) 225-0325
www.focusfinancial.com

Comprehensive Retirement/Estate Planning

- Asset management and rebalancing
- Estate planning and wealth transfer
- Comprehensive financial planning through Focus Financial

Specializations: Comprehensive Retirement and Estate Planning
Designation: Accredited Asset Management Specialist, AAMS

Co-founder of Focus Financial — one of the nation's largest independent financial advisory firms with more than \$2 billion in assets under management — I specialize in working with individuals who are approaching retirement age or are already retired. Most often these individuals are in need of comprehensive solutions to help reduce risk and produce retirement income. We accomplish this through a comprehensive financial planning process to address goals, objectives, risk tolerance and time-frame.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



RICHARD
GERCZAK



3820 Cleveland Ave. N, Ste. 500
Arden Hills, MN 55112
Phone: (651) 233-5901
richard.g.gerczak@ampf.com

Genuine Care with Knowledgeable Advice

- Certified Financial Planning practitioner and CPA
- 14 years of financial planning experience
- 92% client satisfaction

Specializations: Personal financial planning, accumulation and income strategies, investment mgmt., education, tax and estate planning strategies

Richard Gerczak, Financial Advisor, listens to your financial concerns and takes the time to understand what means most to you and your family. Whether that is saving for your children's education, taking care of loved ones, giving back to the community or starting a new business, he'll talk about your dreams and goals. Listening is the key to allowing him to align your goals with a plan of action that can be adjusted over time as your needs change.

Consult with your tax advisor or attorney regarding specific tax issues. Ameriprise Financial cannot guarantee future financial results. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



CHRISTOPHER R. GLASOE

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 400 Village Center Dr., Ste. 300
 North Oaks, MN 55127
 Office: (651) 400-1101
chris@doxafinancial.com
www.doxafinancial.com

Principled Wealth Management

- Open, honest and ethical practices
- Proactive client advocacy
- Solutions based on your values

Focus: Fee-based structured financial and investment planning
Designations: MBA, AIF, CLU, ChFC

In helping you plan for your future, my approach is simple: to learn about you, build a strategy around your unique needs and structure a portfolio focused on your goals. It's a partnership offering you sound straight-forward financial advice.

Securities and Investment Advisory Services offered through NFP Securities, Inc., a Broker/Dealer, Member FINRA/SIPC and Federally Registered Investment Advisor. NFP Securities, Inc. is not affiliated with Doxa Financial, LLC.



ERIC C. HAGEN

Hagen & Co.
 Wealth Consulting
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 Eden Prairie, MN 55344
 Office: (952) 746-1321
Eric@HagenandCo.com
www.HagenandCo.com

Your Best Interests. Always.

- Comprehensive wealth management approach
- Expanded diversification investment philosophy
- Fee-based, open architecture investment platform

Areas of Focus: Income planning/protection; portfolio construction/monitoring
Designations: Securities: Series 7 and 66, Insurance: Life, Health and LTC

Eric works to create, grow and preserve wealth for existing and soon-to-be retirees by offering a consultative relationship built on trust, integrity and responsibility. Fulfilling an inner desire to serve people at a very meaningful level, Eric believes in always putting his clients' interests before his own. Eric met his wife Kelly at Bethel College where he received his business degree (B.A.). They now reside in Eden Prairie with their two kids, Ava and Micah.

Securities offered through NEXT Financial Group, Inc., member FINRA/SIPC. Hagen & Co. Wealth Consulting is not an affiliate of NEXT Financial Group, Inc.



DAVID HERBECK*

BPK&Z
 Financial Services, LLP
 7500 Olson Memorial Hwy.
 Minneapolis, MN 55427
 Direct: (763) 253-1114
dherbeck@bpkz.com

Comprehensive Wealth Management

- Committed to exceptional client service
- Providing tax efficient wealth management
- Dedicated to helping clients maximize wealth

Areas of Focus: Investment mgmt., insurance and retirement planning*
Designations: CPA/PFS, ChFC

Comprehensively manage the wealth of high-net-worth individuals by utilizing a unique strategy that encompasses the eight wealth management issues that they will likely face in their lifetime.

*Securities offered through H.D.Vest Investment ServicesSM, Member SIPC, Advisory Services offered through H.D.Vest Advisory ServicesSM Non-bank subsidiaries of Wells Fargo & Company, 6333 North State Highway 161, Fourth Floor, Irving, Texas 75038, (972) 870-6000.

BPK&Z Financial Services, LLP is not a registered broker/dealer or independent investment advisory firm.



PAUL M. HOGHAUG

ANCHOR  WEALTH MANAGEMENT[®]
 66 E Thompson Ave.
 West St. Paul, MN 55118
 Office: (651) 554-3474
www.lpl.com/paul.hoghaug

Investment Advice You'll Understand

- More than 20 years of experience
- Managing more than \$100 million of client assets
- Rated one of the top independent wealth advisors in MN*

Areas of Focus: Retirement income strategies, tax and risk management, annuities and managed accounts

Since starting Anchor Wealth Management in 1997, Paul has worked hard to educate his clients in the retirement planning process. Using independent research and non-proprietary investment products, Paul constructs portfolios to meet his clients' goals and closely monitors the balance between risk and return.

The financial consultants of Anchor Wealth Management[®] are registered representatives with, and Financial Planning, Securities and Insurance Products are offered through LPL Financial and its affiliates, Member FINRA/SIPC. Anchor Wealth Management is a division of Anchor Bank Saint Paul, N.A., which is not affiliated with LPL Financial. *As published in the July 20, 2007 Minneapolis St. Paul Business Journal. Not FDIC insured. May lose value. No bank guarantee. Not a deposit. Not insured by any federal government agency.



MARK W. JOERN



The Personal Advisors of
Ameriprise
 Financial
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 Minneapolis, MN 55402
 Phone: (612) 746-5302
mark.w.joern@ampf.com

Strategies Delivered by a Team of Professionals

- Helping successful executives and business owners
- Proactive, thorough and detailed service
- Objective, analytical and consultative approach

Areas of Focus: Comprehensive financial planning, wealth mgmt., executive compensation, stock option strategies, small business ownership

As a former corporate executive and business owner, Mark, S. Financial Advisor, is able to bring real-life experience into each meeting with his clients. He leads a team of eight professionals who are focused on all areas of financial planning and who work to truly understand the goals of each client. Mark's team at Lund, Joern and Associates, a private wealth advisory practice of Ameriprise Financial Services, Inc., takes the time to know you on a personal level, to ensure they deliver high-quality advice, proactive service and a unique and positive client experience.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



THOMAS B. JOHNSTON

**Thrivent Financial
 for Lutherans**

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 Golden Valley, MN 55416
 Phone: (763) 746-3109

thomas.johnston@thrivent.com

Investing in the Lives of Clients

- Provides client-centered, integrity-driven financial solutions
- Offers comprehensive, fee-based investment advisory mgmt.
- Brings clarity and purpose to the planning process

Areas of Focus: Investment management services, values-based financial strategies and 401(k) plans

Gaining a thorough understanding of each client's unique needs and goals is the foundation from which a successful financial program is built. Delivering solutions that are highly personalized and relevant provides direction today and hope for a better tomorrow.

Thrivent Financial Representatives are registered representatives for securities offered through Thrivent Investment Management Inc., 625 Fourth Ave S., Minneapolis, MN 55415-1665, 1-800-THRIVENT (800-847-4836), a registered broker dealer and investment adviser, and a wholly owned subsidiary of Thrivent Financial for Lutherans. Member FINRA. Member SIPC. Fee-based investment advisory services are only available through a financial consultant or senior financial consultant. Investments are not FDIC insured. 200804938



BRIAN M. KAMIN

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 St. Paul, MN 55101
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www.ubs.com/fa/brianmkamin



Trust, Integrity, Personalized Service

- Comprehensive financial planning approach
- Wealth management and preservation
- Retirement, estate and insurance planning strategies

Areas of Focus: Wealth planning, portfolio construction, risk management
Designations: Sr. Vice President – Investments and Wealth Advisor

Brian has more than 30 years of experience in the financial arena. Having been a CPA at a Big Four firm and a CFO at a transportation company, he brings a special perspective into growth, management and transfer of wealth for his clients. In Brian's work with business owners, professionals, executives and retirees, he uses the global resources of UBS to help his clients pursue their goals. He is active in his community, serving on the boards of various local non-profit organizations.



TERRY KERBER

**Retirement Advisory
 Group**

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 Eden Prairie, MN 55346
 Phone: (952) 975-9770

Terry.kerber@siionline.com

Providing Peace of Mind to Retirees

- Fusing client dreams with professional investment advice
- Friendly staff dedicated to superior client service
- Smooth transition from working income to retirement income

Areas of Focus: Investments, Retirement and Estate Planning
Designations: President and Senior Partner

Terry has helped take the worry out of saving for the future for 30 years. At his entertaining monthly seminars, thousands of investors have been introduced to Terry's "big picture" approach, coordinating investments with insurance, tax and estate planning.

Securities and advisory services offered through SII Investments Inc. Member FINRA/SIPC and a registered investment advisor. Retirement Advisory Group and SII are separate and unrelated companies. SII does not offer tax advice.



**BARBARA
KIRBY**



2665 Long Lake Rd., Ste. 270
Roseville, MN 55113
Phone: (651) 379-3942
www.focusfinancial.com

Putting Money in the Context of Life

- Guiding people through the financial side of life's transitions
- Financial partner approach to connecting money and your life
- Comprehensive financial planning through Focus Financial

Specializations: Retirement and Financial Life Planning
Designations: ChFC, CLU, CFP

With all experience life transitions — some of which are in our control such as career changes, retirement, marriage, college or second homes. Others we can't control, such as layoffs, divorce or sudden inheritance. Regardless, each of these stages includes a financial side to the equation. I listen to what is going on in your life and with a clear and defined process, guide you through the self-discovery, analysis and decisions to enhance your lifestyle and financial confidence.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



**BRAD
LEIVERMANN**



124 W Main St.
Waconia, MN 55387
Phone: (952) 442-6352
bleivermann@focusfinancial.com

Honest, Straightforward Advice

- Comprehensive planning offered through Focus Financial, an independent financial advisory firm
- Working with families and business owners

Specializations: Retirement and Business Planning

With 20 years of experience serving the Waconia and surrounding areas, I provide individuals and businesses with sound investment advice using an honest, straightforward approach. I work closely with my clients to understand their goals and objectives and tie them to sound investment strategies. With today's complicated financial products, it's my job to shepherd my clients through their investment decisions and help them reach their goals. I do this by listening, advising and constantly reviewing our progress.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



**TYLER
MATTSON**



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Bloomington, MN 55437
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tyler.2.mattson@ampf.com

Two-Year Winner

Personal Planning to Meet Your Needs

- Accessible, reliable, committed to helping clients
- Personable, educational approach to the planning process
- 20 years of industry experience with Ameriprise Financial

Areas of Focus: Financial planning, investments, college savings, retirement

As a financial advisor, Tyler characterizes success as “developing a plan that encompasses both the client's current needs as well as long-term goals for their financial future.” He cares about his clients and takes the time to work with them to develop and implement strategies to plan for their goals and dreams. His accessibility and knowledge provides his clients a feeling of comfort in an unstable economy.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC. Ameriprise Financial cannot guarantee future financial results.



**BRAD
McMURRAY**



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Minneapolis, MN 55426
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www.bradmcmurray.com

Flexible Strategies For Changing Seasons

- Simplifying the complicated
- Flexible investment strategies
- Experienced fee-based financial advisor

Areas of Focus: Fee-based financial planning through Focus Financial
Designation: CFP

Like our seasons, we have four economic seasons that each has a different set of characteristics affecting your investments. Buy and hold is not always the best option, but rather knowing what causes investments to go up or down during the various economic times and then responding accordingly. With more than 28 years' experience in the financial industry, I work with individuals like yourself to develop a comprehensive financial plan that has flexibility to adapt to these changing seasons and help you stay on track to meet your goals.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



TREVOR S. NELKO



1000 Shelard Pkwy., Ste. 300
 Minneapolis, MN 55426
 Phone: (952) 591-9770
www.nelkofinancial.com

Long-Term Relationships

- 20 years of financial planning experience
- Valued personalized service
- Simple solutions

Areas of Focus: Comprehensive financial planning through Focus Financial, asset allocation, wealth management, retirement income and estate planning strategies

As an Investment Advisor, Trevor is committed to establishing long-term relationships with his clients. He combines his experience, knowledge and integrity to provide unbiased and independent solutions that address your specific financial concerns. His recommendations include a full explanation of *what* and *why* so you clearly understand your plan as a means to achieve your goals.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



BRENDA OLSEN



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 Minneapolis, MN 55426
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www.focusfinancial.com

You Talk, I Listen

- Tax advantage income strategies
- Wealth accumulation strategies
- Comprehensive planning offered through Focus Financial

Specializations: Wealth strategies for individuals, families and small business owners

Most of us have concerns about our money — today and in the future. When I meet with clients, they do most of the talking. How else will I learn and understand how to help solve your financial problems if I don't understand what your dreams, goals and visions are? After all, it is these very dreams, goals and visions that create the path toward developing a sound financial plan specific to you and your needs. A special *thank you* for your nomination.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



JAMES QUANDT



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Client Advocacy • Exceptional Service

- Independent investment consulting and advice
- Business strategies and qualified retirement plans
- Long-term relationships built on trust

Areas of Focus: Wealth accumulation, preservation and distribution strategies
Designations: AIF, CFP, CLU, ChFC, CLTC

With more than 19 years of experience, Jim is uniquely qualified to help you achieve your financial objectives. Jim helps clients make good decisions about the allocation of their resources by defining goals and providing access to a wide range of competitive financial products and services.

Fortune Financial provides securities and investment advisory services through CRI Securities, LLC and Securian Financial Services, Inc, Members FINRA/SIPC. CRI Securities is affiliated with Securian Financial. Fortune Financial is independently owned and operated.



DAVE F. SENGER



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- Business succession planning
- Complex estate and tax planning techniques
- Privately owned businesses

Designations: Attorney at Law and Certified Public Accountant

Congratulations, Dave, from all of us at Moss & Barnett! “This is a well-deserved honor,” says CEO Tom Shroyer, “for we all know that Dave provides world-class client service and always delivers the highest quality, value added work product and advice.” Moss & Barnett would also like to say thank you to Dave’s clients for their support, confidence and trust. Dave and all of us at Moss & Barnett, offer our very best wishes for your well-being and success — along with our sincere gratitude for granting us the opportunity to be of service.



SCOTT THULEEN



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scott_thuleen@anchorlink.com

An Experienced, Skilled, Listener

- Retirement income strategies
- Investment management
- Insurance and estate planning

Designation: CFP(R)

You want a strategy that is customized to meet your personal goals and achieve your dreams, whether it's knowing you have enough wealth to last a lifetime or feeling comfortable with your current portfolio. Scott Thuleen will deliver trustworthy and unbiased planning and strategies to help you meet your dreams.

The financial consultants of Anchor Wealth Management® are registered representatives with, and Financial Planning, Securities and Insurance Products are offered through LPL Financial and its affiliates, Member FINRA/SIPC. Anchor Wealth Management is a division of Anchor Bank Saint Paul, N.A., which is not affiliated with LPL Financial.

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KEITH TUFTE

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Experienced Advice You Can Trust

- Providing financial security and peace of mind
- Independent fee-only registered investment advisor
- Extensive institutional investment experience

Specializations: Integrated wealth management and 401(k) plans
Designations: MBA, Chartered Financial Analyst (CFA)

We take the "longview" with our investments and our client relationships. We provide unique wealth management services to help people simplify their lives and give them confidence in their financial future. Keith has 22 years of investment experience as a Wall Street analyst, mutual fund portfolio manager, director of investment research, hedge fund portfolio manager and wealth manager. We objectively help our clients grow, protect, enjoy and distribute their wealth.



KATHY SCHNEIDER VINGE



The Personal Advisors of
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Quality Advice, Exceptional Service

- Specializing in retirement and income-planning solutions
- Integrity — open and honest working relationship
- Valued personalized service

Areas of Focus: Investments, retirement income strategies, family security
Designations: CFP, Ameriprise Platinum Financial Services advisor

As an Ameriprise financial advisor, I believe success should be measured not just by your financial well-being, but by how confident you feel about your future. My mission is to help you plan for your financial goals through a personal relationship based on personalized, knowledgeable advice. This focus is designed to help you plan for your goals, giving you greater confidence.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC. Ameriprise Financial cannot guarantee future financial results.



ROBERT WARD

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Enabling You to Achieve Your Goals

- Our objective is to enable you to achieve your financial lifestyle goals
- Providing personalized, objective financial advice

Focus: Retirement, Estate, Education Funding/Investment Plng. Strategies
Designations: ChFC, FIC, Sr. Financial Consultant

Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative in collaboration with your attorney and/or tax professional for complete details. Thrivent Financial representatives are registered representative for securities offered through Thrivent Investment Management Inc., 625 Fourth Ave. S., Minneapolis, MN 55415-1665, 800-THRIVENT (800-847-4836), a registered broker-dealer and investment adviser, and a wholly owned subsidiary of Thrivent Financial for Lutherans. Member FINRA and SIPC. Fee-based investment advisory services are only available through a financial consultant or senior financial consultant. Investments are not FDIC insured. 200804968



**KYLE
WATKINS**



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www.watkins-focusfinancial.com

Two-Year
Winner

Your Time is Valuable

- That's why we get right to your important questions:
- Are my finances set up to meet my goals and achieve optimal results?
 - Has my hectic schedule allowed me to miss opportunities?

Specializations: *Wealth Management, Retirement and Estate Planning*
Designation: *CFP*

The Watkins Team gives busy professionals like you the confidence that all aspects of your financial picture are addressed. Affiliated with Focus Financial — one of the nation's largest independent, non-proprietary financial advisory firms — we focus on providing comprehensive wealth management and financial planning services for our clients. Thank you for your nomination for the second year in a row.

Securities offered through Royal Alliance Associates Inc., member FINRA/SIPC.



**AMY J.
WOLFF**

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amy@ajwfinancial.com
www.ajwfinancial.com

Two-Year
Winner

Strength, Independence and Freedom

- Provides relationship-oriented, personalized service
- Offers fee-based investment advisory management
- Proven knowledge in divorce-related financial issues

Focus: *Comprehensive investment management and wealth planning services*
Designation: *CFP*

Amy has 16 years of experience taking holistic approaches to providing financial support that encourages independence and freedom for women in transition. Whether we prepare a customized plan, develop a personalized budget, manage investments, or collaborate with other trusted advisors, we want you to succeed and feel empowered in the process.

Securities and investment advisory services offered through Financial Network Investment Corporation, member SIPC. AJW Financial, Inc and Financial Network are not affiliated.



**CLEMENT
WONG**



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Plymouth, MN 55446
Phone: (763) 559-9843

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Excellence Through Service and Dedication

- Proven long-term investment strategies
- Caring for clients as individuals
- Achieve goals while minimizing risk

Areas of Focus: *401(k), retirement income, charitable giving*
Designation: *AAMS*

Working for clients' best interests is the cornerstone of Clement's advice. With prior management roles at a premier management consulting firm and various Fortune 500 companies, and graduated from Kellogg MBA with Top Student Award in Economics and 4.0 G.P.A., he helps business owners, corporate executives and individuals to plan, implement and reach their financial goals such as saving for retirement, college and charitable-giving. For retirees, he helps make their money last with the goal of providing a stable, steady retirement income.

Member SIPC.



**CHARLES
ALLEN**

Charles Allen Ltd
302 Hamel Rd.
Hamel, MN 55340

Phone: (763) 253-0010
Toll-free: (877) 299-8516
www.charlesallenltd.com

Areas of Focus: *Taxation, Accounting and Business Planning*
Designation: *CPA*

The mission of our team is to provide high quality accounting and tax services to individuals and small business owners.



**GENE
ALTSTATT**



Altstatt Financial Strategies
Minneapolis, MN

Phone: (763) 591-4477
www.altstattstrategies.com
Registered Investment Advisor

In the business for more than 30 years, Gene has knowledge and experiences that clients can benefit from. Investment planning reviews and a personalized relationship are what make clients' plans become reality.

"Planning makes it happen."



**JOE
BARWICK**

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920 Second Ave. S, Ste. 1100
Minneapolis, MN 55402
Direct: (612) 746-2264
Office: (612) 746-2200

joe_barwick@fosterklima.com
Areas of Focus: *Wealth distribution
and estate planning*

Building personal wealth and financial security is both an art and a science. Joe's passion is to illuminate to his clients how to maximize their true wealth potential by providing uncommon knowledge and strategic alternatives.

Investments offered through Park Avenue Securities (PAS). PAS is a member FINRA, SIPC.



**MICHAEL
BENSON**

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Concentrations: *Fixed Income,
Growth and Preservation of
Principal*
Designation: *Financial Advisor*

Integrity, honesty and trust drive us on a daily basis. Thanks to all of our clients for the opportunity to serve and grow with you for the past 60 years.

Investments and services are offered through Morgan Stanley & Co. Incorporated, member SIPC.
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**GRANT
BEYL**

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grant.beyl@thrivent.com

Areas of Focus: *Retirement, estate
and investment planning*
Designation: *Senior Financial
Consultant*

Simplify your life and spend more time on what matters most. We have a team of trusted advisors dedicated to comprehensive financial planning solutions to help you achieve your dreams.



**DAVID
BORN**

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7701 France Ave. S, Ste. 475
Edina, MN 55435
Phone: (952) 830-1804
bornd@stifel.com

Areas of Focus: *Investment
planning, retirement planning,
individual stocks and bonds*
Designation: *CFP(R)*

For more than 20 years, Dave has helped small-business owners and select families manage their investments. Dave provides personal service and knowledgeable advice based upon each client's unique needs.

Stifel, Nicolaus & Company, Incorporated
Member SIPC & NYSE



**BRUCE A.
BOUTA**

Great Lakes Pension Consultants
7525 Mitchell Rd., Ste. 208
Eden Prairie, MN 55344
Phone: (952) 941-5730
bbouta@qwestoffice.net

Focus: *Estate Planning, Business
Succession, Employer Sponsored
Retirement Plans*
Designations: *J.D., ChFC*

Drawing on his 30 plus years of legal and financial experience, Bruce focuses his practice on the complex needs of independent business owners, identifying issues, developing strategies and implementing solutions.



**JAMES L.
CHAPPLE**

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jchapple@mscmail.biz

Areas of Focus: *Retirement and
Investment Risk Analysis, Financial
Education*
Designation: *CFP*

I provide objective investment opinions based on 14 years of experience to meet your financial goals during this uncertain financial environment.

Securities offered through MSC.
Member FINRA/SIPC.



**MARK D.
CHEELEY**

The Personal Advisors of
Ameriprise
Financial

1907 Wayzata Blvd., Ste. 350
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Phone: (952) 449-6693
mark.d.cheeley@ampf.com
Designations: *CRPC and CFS*

Mark has been a Financial Advisor with Ameriprise for more than 10 years. Mark specializes in risk management and green investment options.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



**ROBERTA
COLE**

Raymond James
Eden Prairie, MN 55344
Phone: (952) 937-5771
www.RaymondJames.com/
[RobertaCole](mailto:RobertaCole@raymondjames.com)

Specializations: *Retirement
Income, Higher Education,
Comprehensive Financial Plng.*
Designations: *CFP, MBA*

Roberta and her team say to their clients: "Thank you for your trust; for the privilege to be of service and for the opportunity to continue helping you to plan and to achieve your goals."

Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC



DAVID DALINE

RBC Wealth Management
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Direct: (952) 476-3755
Toll-free: (800) 284-2321
david.daline@rbc.com

*Specializations: Financial planning, investments
Designation: CFP*

I would like to thank my clients for nominating me again. I would also like to thank my "team" members at RBC Wealth Management for the support that made this possible and assistance they have given in helping me service client needs during this challenging year.



EDWARD J. FOLISI

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edward.j.folisi@wellsfargo.com

Designation: Sr. Vice President

As a Senior V.P. with Wells Fargo Investments, Mr. Folisi has spent more than two decades establishing financial strategies and building solid relationships with his clients. Call (612) 316-4430 to learn more.



LANE GANS

Ameriprise Financial Services, Inc.
2805 Dodd Rd.
Eagan, MN 55121
Phone: (651) 256-6044
lane.c.gans@ampf.com

*Specializations: Financial Planning, Wealth Management
Title: Senior Financial Advisor*

Lane's track record for high client satisfaction is simple: Always put clients' interests first. At Gans & Hultstrand, a financial advisory practice of Ameriprise Financial Services, Inc., helping clients plan for their goals is top priority. Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



ANTHONY M. GLEASON

Gleason⁴ Financial
901 Marquette Ave., Ste. 2600
Minneapolis, MN 55402
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*Areas of Focus: Retirement planning, financial resource/estate analysis, tuition funding programs, investment products
Integrity, Trust, Customized Solutions*

Focused on gaining clarity and an appreciation for your current situation, Gleason Financial uses a 4-step method to ensure a comprehensive strategy and well planned execution.

Anthony M. Gleason is a registered representative of and offers securities and investment advisory services through MML Investors Services, Inc.



STEVEN GOLDETSKY

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5001 American Blvd. W, Ste. 835
Bloomington, MN 55437
Phone: (952) 835-3030
www.goldetsky.com

*Areas of Practice: Business and estate planning, real estate
Designation: Attorney at Law*

Creating wills, trusts and business agreements is a collaborative effort. Good lawyers listen to your concerns and then offer custom-made options and plans. We are available to assist with each client's unique legal needs.



JIM GOODLAND

Securus Wealth Management, LLC
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Focus: Wealth coaching, investment, estate and business planning

Jim's team trademarked the SecurPlan process which provides clients with the security they need and the results they desire. For a unique perspective on wealth please get in touch with Jim's team and learn how you can have your personal SecurPlan. www.mysecurplan.com



JAMES GREUPNER

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*Concentration: Estate, Tax and Business Law
Designation: Attorney at Law*

For 35 years, Jim has assisted clients in the planning, management and transfer of their closely held businesses and individual estates.



JIM GRUNING

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Designations: Registered Financial Consultant (RFC), MBA — Life and Estate Planning

Who are you? Where are you? Where do you want to go? Your risk? Is your plan working? Does change make sense? It's not rocket science but it does take time, thought and understanding.

Securities exclusively through Investors Capital Corp., member FINRA & SIPC



SCOTT HALLETT

Financial Network Investment Corporation located at Teacher Federal Credit Union Golden Valley, MN 55427
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halletts@financialnetwork.com
Areas of Focus: Retirement income, financial and investment planning
Designation: CFP

Investments are: NOT NCUSIF INSURED, NOT A DEPOSIT, NOT GUARANTEED BY THE CREDIT UNION, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, MAY LOSE VALUE. Securities are offered through Financial Network Investment Corporation, a registered broker/dealer and member SIPC. TFCU and Financial Network are not affiliated. Financial Network is located at TFCU, 6500 Olson Memorial Highway, Golden Valley, MN 55427.



ROBERT J. HANTEN

Solidarity Financial, Inc. 15600 Wayzata Blvd., Ste. 104 Wayzata, MN 55391
Phone: (952) 767-0225

Areas of Focus: Wealth mgmt., estate and retirement planning, business transition planning, life insurance, annuities, pensions, employee benefits

Securities and advisory services offered through Workman Securities Corp., 6500 City West Parkway, Site 350, Eden Prairie, MN 55344 (952) 541-6094. Securities Broker/Dealer, member NASD, SIPC. Solidarity Financial, Inc. is not a subsidiary of or controlled by Workman Securities



JOHN V. HEATH

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Areas of Focus: Estate Plng., Financial Plng., Insurance, Investments
Title: President

AFG is an independent firm, John explains, "I have no set agenda or list of products that I need to offer. We sit down with a client, put together a plan and then find the best products to implement the plan."



RILEY HOWARD

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www.ubs.com/fa/rileyfhoward
Areas of Focus: Financial planning and wealth management

Riley is committed to providing quality service and sound investment advice to individuals, families and businesses. He believes customized financial planning is the foundation to building successful client relationships.



TODD J. JOHNSON



The Personal Advisors of
715 Old Hwy. 8 NW
New Brighton, MN 55112
Phone: (651) 635-1822
todd.j.johnson@ampf.com

Title: Senior Financial Advisor

Todd's commitment to clients is ongoing financial planning and investment management strategies. He strives to earn his clients' trust and confidence as he works to help them plan for their goals.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



CHRISTINE KAEHLER

Wells Fargo Investments
Wells Fargo Center
Minneapolis, MN 55402
Phone: (612) 667-4868

Christine.a.kaehler@wellsfargo.com

Specializations: Comprehensive Wealth Planning and Investment Management

Senior Financial Consultant, SVP

My clients receive exceptional service and thoughtful wealth management advice which is client-centered, results-oriented and value-driven. Working together with your CPA and attorney, we will ensure the coordination of all parts of your financial life.



KURT G. KOESTER

Prudential
7850 Main St.
Maple Grove, MN 55369
Phone: (763) 416-2884

Kurt.koester@prudential.com

Areas of Focus: Retirement Planning, College Savings, Life and Long-Term Care Insurance
Designation: Financial Planner

Kurt provides financial planning services to help clients grow and protect their wealth. He listens to your dreams then employs a proven process to synchronize the elements into a financial plan tailored to your needs.

IFS-A157031 Ed. 10/2008.



GREG KULKA



5270 W 84th St.
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Phone: (952) 746-3211

www.guardian-wealth.com

Title: Registered Investment Advisor

Independent, unbiased advice is what our clients expect. Service and communication exceeding their expectations is what our clients deserve. Guardian Wealth Advisors provides advice on financial, tax and estate planning on behalf of individuals, corporations, trusts and foundations.



TOM LEE

Wells Fargo Investments, LLC
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Wayzata, MN 55391
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Areas of Focus: Personalized Investment Management
Designations: Certified Financial Planner, V.P., Financial Consultant

For more than 23 years, Tom has focused on personalized investment strategies for individuals, their families and business owners.

Financial Consultants are registered representatives of Wells Fargo Investments, LLC (member SIPC), and a non-bank affiliate of Wells Fargo & Company.



JONATHAN LONDON

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Minneapolis, MN 55402
Phone: (612) 371-4092
Jonathan.london@ubs.com

Areas of Focus: Investments, Financial Planning
Title: Financial Advisor

Jonathan provides investment advice and services to individuals, families and businesses throughout the U.S. He strives to provide unbiased, independent and professional investment strategies on a highly personal level with the utmost integrity.



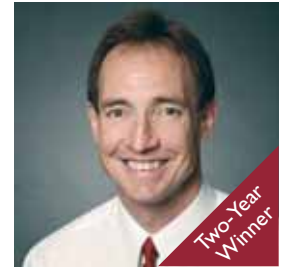
PETER McCLELLAN

The 401k Latte Company
10543 165th St. W
Lakeville, MN 55044
Phone: (952) 882-0400
www.401klatte.com

Areas of Focus: Estate, Financial and Inheritance Planning
Designation: ChFC

For 23 years, Peter has been passionate about the success of his clients' estates. His book, "Cabinosity," is filled with short stories that help families start talking about end-of-life issues and family unity.

Securities and advisory services offered through Geneos Wealth Management, Inc. Member FINRA/SIPC.



JIM MERTZ

Mertz Financial Services
4940 Viking Dr., Ste. 330
Edina, MN 55435
Phone: (952) 831-5660
jim.mertz@siionline.com
www.mertzfinancial.com

Specializations: Retirement planning, income tax preparation
Designation: CFP

It's not what you make, it's what you keep. We find ways to help create wealth efficiently.

Securities and advisors services offered through SII Investments, Inc. (SII), members FINRA/SIPC and a Registered Investment Advisor. SII and Mertz Financial Services are separate and unrelated companies. SII does not offer tax or legal advice.



LANCE A. MILLER



14985 Glazier Ave., Ste. 650
Apple Valley, MN 55124
Phone: (952) 431-8482
lance.a.miller@ampf.com
Title: Senior Financial Advisor

My passion is working one-on-one with clients to understand their goals and needs, and provide a plan to help them feel confident about their future.

Financial planning services and investments offered through Ameriprise Financial Services, Inc. Member FINRA and SIPC.



C. R. "BUZZ" MOEN, JR.

Creative Financial Advisers, Inc.
7900 Xerxes Ave. S, Ste. 500
Minneapolis, MN 55431
Office: (952) 884-9311

Specialization: Help manage all aspects of our client's financial affairs.
Title: Certified Financial Planner

We help our clients save money, reduce taxes, manage debt, maximize benefits and make their money work hard. We want them to live well and sleep well.

Securities offered through Capital Management Securities Inc. Member FINRA & SIPC



ERIC MUNKEBY

Munkeby Financial, Inc.
18322 Minnetonka Blvd., Ste. B
Deephaven, MN 55391
Phone: (952) 474-6933
www.munkebyfinancial.com

Areas of Focus: Asset management and estate preservation with a high level of customer service

Nothing is more important to our team than family — that is why we take care and pride in helping families plan their financial futures.

Securities offered through SII Investments, Member FINRA/SIPC.



MARK J. NICHOLS

UBS Financial Services, Inc.
800 Nicollet Mall, Ste. 600
Minneapolis, MN 55402
Phone: (612) 303-5869
Mark.J.Nichols@ubs.com

Areas of Focus: Business and Financial Planning, Wealth Accumulation
Designation: UBS Wealth Advisor

Our team is committed to putting your needs first and embracing your goals as our own. Whether it's planning your retirement or building personal wealth, we will work to formulate financial solutions to pursue your goals.



**LESLEY
NYSTROM**



2665 Long Lake Rd.
Roseville, MN 55113

Phone: (651) 631-1683

lnystrom@focusfinancial.com

Designation: CFP

With more than 26 years of industry experience, I support my clients with a comprehensive planning approach through Focus Financial. Thank you for the honor of this nomination. Securities offered through Royal Alliance Associates, Inc., member FINRA/SIPC.



**NORA
PETTINGER**

Independent
Financial Resources
5643 Green Cir. Dr., Ste. 209
Minnetonka, MN 55343
Phone: (952) 932-0940

Focus: Helping you make informed financial decisions
Designation: Financial/Investment Executive

I would like to express my sincere appreciation to my clients for their many years of continued business and confidence.

Securities by Licensed Individuals Offered Through Investacorp, Inc. A Registered Broker/Dealer Member FINRA/SIPC



**DAVID E.
PURDY**

Wealth Management Midwest
20 N Lake St., Ste. 310
Forest Lake, MN 55025
Phone: (651) 464-2664

www.wealthmanagementmidwest.com

Areas of Focus: Accumulating wealth, providing income from wealth, transferring wealth

As president of WMM, Dave and his team provide clients with an unbiased comprehensive approach to building, managing and preserving wealth.

Securities offered through LPL Financial Member FINRA/SIPC



**JONATHAN
PYNE**

Evergreen Financial Group (EFG)
708 N First St., Ste. 238
Minneapolis, MN 55401
Phone: (612) 339-5352

Evergreenfinancialgroup.net
Focus: Retirement income planning, investment diversification, alternative including REITs, oil and natural gas

Educate clients on the history of markets, investing and portfolio diversification that enables them to make educated decisions. It is a privilege to be of service.

Registered Representative of and securities offered through Berthel Fisher & Company Financial Services, Inc. (BFCFS) Member FINRA/SIPC. "EFG" is independent of BFCFS.



**ALFRED J.
RASHID II**

Alfred Rashid CPF & Associates
1221 Nicollet Mall, Ste. 400
Minneapolis, MN 55403

Office: (612) 347-8601

www.arashid.com

Specializations: Personal financial planning, asset management, wealth transfer services
Designation: CFP

Wealth management is equal parts listening, understanding and providing advice and strategies for life's ever-changing circumstances.

Securities & investment advisory services offered through Financial Network Investment Corporation, Member SIPC. Financial Network and Al Rashid & Associates are not affiliated.



**ROD
ROATH**



5666 Lincoln Dr.
Edina, MN 55436

Phone: (952) 935-0707

rod@money-matters.us

Designations: CPA, CFP

Rod is a NAPFA-registered advisor. He provides fee-only financial planning, tax and investment advice to individuals, professionals and small businesses. Money Matters recently celebrated its 10th anniversary.



**STEPHEN R.
RUMMLER**

Financial Network
Investment Corporation
1221 Nicollet Mall, Ste. 400
Minneapolis, MN 55403
Phone: (612) 990-2928

srummler@advisornet.com
Specializations: Comprehensive financial planning, investments, retirement planning, risk mgmt.

In acting as an advocate for my clients, I try to provide a sound client/advisor relationship built on trust. I've realized that educating my clients and offering them unparalleled service is what is most important.

Member SIPC.



**GLENN
RUSLER**



715 Old Hwy. 8 NW
New Brighton, MN 55112

Phone: (651) 765-7034

glenn.a.rusler@ampf.com
Title: Senior Financial Advisor

Glenn's passion and commitment to planning and service is evident to his clients. He specializes in helping his clients plan for financial independence.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



JOHN SEVERY-HOVEN

Oracle Financial Planners LLC
420 Summit Ave., Ste. 202
St. Paul, MN 55102

Phone: (651) 442-0465
jhoven@oraclefp.com

Areas of Focus: Socially responsible investing and comprehensive financial/retirement planning
Designations: CFP and MBA

As the owner of Oracle Financial Planners, John prides himself on providing comprehensive financial planning to individuals and small businesses so they can prepare for what their future holds — retirement, children's education and buying a home.



JEFFERY J. SUTTON

The Personal Advisors of
Ameriprise
Financial

7601 France Ave.
Edina, MN 55435

Phone: (952) 857-1227
jeffery.j.sutton@ampf.com
Title: Financial Advisor

Helping high-net-worth clients plan for their financial objectives through a long-term relationship based on personalized, knowledgeable advice.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



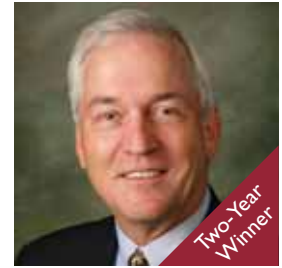
CURTIS W. SWENSON

Swenson Anderson
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Minneapolis, MN 55403
Office: (612) 347-8614

cswenson@swensonanderson.com
Areas of Focus: Personal Financial Planning, Retirement Planning and Asset Management

Helping clients coordinate and implement creative planning strategies for the accumulation, preservation and protection of family assets.

Securities & Investment Advisory Services offered through Financial Network Investment Corporation, Member SIPC. Financial Network and Swenson Anderson Financial Group are not affiliated.



JOHN L. THOMPSON

RBC Wealth Management
400 Robert St. N, Ste. 1400
St. Paul, MN 55101

Phone: (651) 228-6976
john.l.thompson@rbc.com

Areas of Focus: Investments Retirement Planning
Title: Sr. VP, Financial Consultant

John has 29 years of experience and currently has more than \$200 million in customer assets under management.

RBC Wealth Management is a division of RBC Capital Markets Corp. Member NYSE/FINRA/SIPC.



BETH H. WILLS

The Personal Advisors of
Ameriprise
Financial

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New Brighton, MN 55112
Phone: (651) 635-1705

beth.h.wills@ampf.com
Title: Senior Financial Advisor

Beth's passion is to guide her clients in making sound financial decisions by developing strong relationships. She uses a comprehensive financial planning approach and long-term investment strategies.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



THOMAS H. WOLFE

The Personal Advisors of
Ameriprise
Financial

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Designations: CFP, CRPC

As a Senior Financial Advisor, I work one-on-one with my clients to deliver financial solutions for today and tomorrow through a personalized financial plan.

Financial planning services and investments offered through Ameriprise Financial Services, Inc., Member FINRA and SIPC.



JOE YARD

Integrity Financial Group
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Maple Grove, MN 55311
Phone: (763) 416-4244
www.joeyard.com

Areas of Focus: Certified Financial Planner with more than 27 years of experience working with retirees and pre-retired clients

As a CFP, Joe helps pre-retirees and the recently retired develop strategies to achieve their goals. In more than two decades of service, he has served generations of families.

Securities offered through Harbour Investments Inc.

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