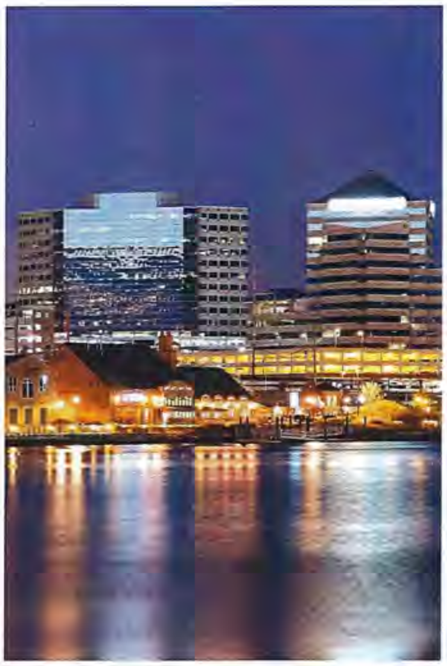

2011 Delaware Five Star Wealth Managers

Five Star Professional partnered with *Delaware Today* to determine the wealth managers in the Delaware area who provide exceptional service and overall satisfaction. The Five Star Professional research team contacted clients, peers and industry experts and asked if they had experience working with a wealth manager. Those who participated in the research provided the name of a wealth manager and rated that individual according to key criteria, such as integrity, value for fee charged and quality of recommendations. The survey data was collected and scored, resulting in the list of 2011 Delaware Five Star Wealth Managers. The research methodology allows no more than 7 percent of wealth managers to be named a Five Star Wealth Manager. This year's winners are listed and profiled in the following pages.

Research Q&A

How are Five Star Wealth Managers selected?
Five Star Professional surveyed 1 in 4 high-net-worth households (more than 28,000 households) and more than 1,500 registered financial services professionals in the Delaware area. Participants in the survey were asked to evaluate only those wealth managers they know through personal experience.

How many wealth managers receive the Five Star award?
The final list of 2011 Delaware Five Star Wealth Managers is a select group, representing less than 6 percent of licensed wealth managers in the area.

Can wealth managers pay to be listed?
No. Wealth managers cannot pay to be included in the research or on the final list. The evaluation process and the results are driven by research conducted with clients, peers and industry experts.

What criteria do you evaluate?
The Five Star Wealth Manager research surveys focus on 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. Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies.

How are the surveys scored?
Both positive and negative evaluations are included in the scoring. Only wealth managers with more than five years of experience in the financial services industry are considered. Each wealth manager is reviewed for regulatory actions, civil judicial actions and customer complaints as reported by FINRA, the SEC, the State Board of Accountancy and the State Bar. Then, before the list is finalized, it is reviewed by a panel of industry experts. Safeguards are built into the review process to reduce the ability to influence the final list on the basis of company affiliation.

Research DISCLOSURES

- The overall evaluation score of a wealth manager reflects an average of all respondents and may not be representative of any one client's experience.
- The Five Star award is not indicative of the wealth manager's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or *Delaware Today*.
- Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future.
- The research process incorporates a statistically valid sample in order to identify the wealth managers in the local market who score highest in overall satisfaction. Wealth managers are not included on the list unless their score is statistically valid. At least 50% of the wealth managers in the market have a statistically valid score.
- Five Star Professional is not an advisory firm and the content of this article should not be considered financial advice. For more information on the Five Star award and the research/selection methodology, go to: fivestarprofessional.com.

2011 Five Star Wealth Manager

Ken Brackett

Where Your Priorities Matter

- Absolute return strategies
- 401(k) / IRA rollover specialists
- Independent, objective advice

Title: President of Lighthouse Financial

Whether you are looking for wealth management, estate planning, tax efficiency, retirement plans or wealth transfer, Lighthouse Financial is your local hometown office where you will not be treated like a faceless account number. Lighthouse Financial is a rarity in today's financial industry in that it offers unbiased, fee-based management with a fiduciary responsibility to its clients. We offer unlimited free consultations and look forward to getting to know you.

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