

Advisor Practice	Firm	Avg. \$AUM per Client	Avg. # of Clients per Advisor	Advisors to Support Staff	Credentials	Top 5 Specialties	City	State	Phone Number	
The DiVito Consulting Group	RBC Wealth Management	\$1,000,000	50	2:1	CFP,CIMA,CRPS	RP,FP,RM,EP,CM	Phoenix	AZ	602-381-5302	
Credentials Index		Specialties Index								
CEP: Certified Estate Planner CFP: Certified Financial Planner CAIA: Chartered Alternative Investment Analyst CHFC: Chartered Financial Consultant CLU: Chartered Life Underwriter CPA: Certified Public Accountant		CFA: Chartered Financial Analyst CIMA: Certified Investment Management Analyst CPWA: Certified Private Wealth Advisor CRPS: Chartered Retirement Plans Specialist MCEP: Master Certified Estate Planner AIF: Accredited Investment Fiduciary		RP: Retirement Planning EP: Estate Planning PP: Philanthropic Planning WP: Wealth Preservation/Insurance CM: Comprehensive Wealth Management PM: Portfolio Management		FP: Financial Planning SP: Special Needs Planning BP: Business Planning CP: Capital Preservation AM: Asset Allocation Management IM: Investment Management		RM: Risk Management RS: Retirement Services FS: Family Office Services PA: Professional Athletes LC: Low Cost Provider		LM: Liability Management CS: Corporate Services ES: Executive Services HP: High Profiled Individuals SA: Separately Managed Accounts

Top Wealth Managers & Financial Planners

Choosing a financial adviser is a tough investment decision.

And like any investment, it takes research.

The Colorado-based nonprofit National Association of Board Certified Advisory Practices did some of the legwork for you.

This past fall, NABCAP invited thousands of financial advisers throughout the region to participate in a benchmarking process. Many of Arizona's individual practitioners participated in the group's survey, which consisted of 75 quantitative multiple choice questions and eight open-response questions.

Rank Premier Advisors, an independent third-party, evaluated the results by scoring each participant on 20 categories of practice management — such as customer service, accountability, risk management and transparency. NABCAP verified practice information (assets under management, fee structure, number of clients and support staff ratios) and each adviser's compliance and certification records. Teams that didn't meet a minimum quality score were disqualified, and of those that remain, the Top 48 highest-scoring are published on pages 22 and 23.

While NABCAP's evaluation process is comprehensive, not every practice on the Premier Advisors List will fit you as an investor. To best use the list, NABCAP recommends narrowing the list by average client size. Select practices whose average client's assets are between a quarter and a half size of where you estimate yourself to be — if you

have approximately \$2 million of investment assets, look for practices with an average client size of \$500,000-\$1 million — so you will fall within the top 20 percent of a practices clientele. Also look at each practice's top five specialties and designations to be sure they align with your individual needs. Try to select at least three practices to interview so you can evaluate their different personalities, service models, and practice methodology.

About NABCAP

The National Association of Board Certified Advisory Practices (NABCAP) is an unaffiliated, nonprofit organization based in Colorado that was created to tackle the daunting challenge of identifying top practitioners, and through the process help reform the public's perception of the industry and its professional membership.

The nonprofit along with its board of directors developed a formula designed to identify the best practices as determined by NABCAP. Separating and distinguishing the strongest practitioners from the industry's pool of advisers is a solution with merit. The difficulty lies in the clear need for transparency. "I'm very interested and concerned about the integrity of the industry," says Dr. Chuck King, NABCAP board vice president. "Our goal is to make sure that the people who make our list meet our guidelines. It's not about just hanging out a shingle. One of the reasons I got involved was the need for more scrutiny." The public requires a reliable, independent resource to provide clarity

for their financial decisions. NABCAP was formed to help clarify the picture. And while NABCAP knows there is no perfect solution, it is committed to promoting higher standards and transparency, which are vital to the long-term success of the investing public. "We're not just counting assets under management," says King. "We're interested in the processes used. And we don't just take anybody. This is not a pay-to-play Organization. I'm a big believer in free markets. And what makes free markets work is information, not a lot of regulations. The more perfect the information, the more perfect the regulation."

The primary focus of NABCAP is to serve the needs of the investing public by helping identify top wealth managers. NABCAP and its board of directors created an unaffiliated evaluation process in which 20 categories of practice management are assessed. Advisers are invited and/or nominated to participate by submitting an online questionnaire. The multi-step verification process utilizes independent resources to assess the accuracy and truthfulness of the information submitted by participating advisory practices. NABCAP's methodology is unique in deciphering advisers because it is primarily objective, not subjective, and helps add transparency for the investor's benefit. NABCAP takes pride that its list of Premier Advisors is not merely defined by Assets Under Management (A.U.M.), revenues produced or even worse, popularity. Alternatively, NABCAP attempts to identify top advisers regardless of size, firm or affiliation.