

Congratulations
On Being Selected as a
2011 FIVE STAR Wealth ManagerSM

MICHELLE HEIDI TUCKER



Successfully Combining Investment Alternatives, Complex Tax Issues and Estate Planning to Help You Reach Your Financial Goals

- More than 30 years of experience in wealth preservation, tax savings, retirement and bequest choices
- Combining the skills of a financial planner, investment advisor, CPA and attorney
- Building trust and listening well are central to my personalized client approach

Focus: Offering meaningful options to grow assets, save taxes, decide wisely on retirement choices and pass on your legacy

Designations: CERTIFIED FINANCIAL PLANNER™, CPA/Personal Financial Specialist and Estate Planning Attorney

Michelle Tucker offers a unique breadth of professional capabilities to assess, develop and regularly monitor a personalized plan for your financial future and to provide sound and appropriate investment alternatives. Tucker Wealth Management, Inc., her specialized business, offers customized wealth management services: investment services, tax reduction planning, retirement income and distribution planning, family wealth planning, regular financial review updates, and client services and

communications. As co-founder of Sterling and Tucker, Hawaii's premier estate planning and tax consulting firm, she can tap into its unparalleled cumulative knowledge to ensure you have enough to retire, to manage and minimize tax burdens, and to avoid outliving resources.

Partnering with Michelle Tucker to manage your financial life is not just for retirement, but for the rest of your life.



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Meet your

Hawaii 2011 FIVE STAR Wealth Managers



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



Well over half of the consumer responses in the State of Hawaii indicated it is difficult to find a wealth manager they trust and rely on.⁽¹⁾ Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies. Common examples of wealth managers are financial advisors, financial planners, investment advisors, tax advisors, estate planning attorneys, etc.

With more than 6,700 wealth managers⁽²⁾ in the State of Hawaii, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *HONOLULU* magazine and *Hawaii Business* can help. The magazines formed a partnership with Crescendo Business Services to find out which wealth managers scored highest in overall satisfaction.

The Selection Process

Crescendo administered a survey, by mail and phone, to approximately 1 in 4 high-net-worth households⁽³⁾ (over 28,000 households) and all identified FINRA registered representatives (over 1,400 financial services professionals) within the State of Hawaii.

On the surveys, recipients were asked to evaluate only wealth managers whom they know through personal experience and to evaluate them based upon nine criteria: customer service, integrity, knowledge/expertise, communication, value for fee charged, meeting of financial objectives, post-sale service, quality of recommendations and overall satisfaction.

Both positive and negative evaluations were included in the scoring, and only wealth managers with more than five years of experience in the financial services industry were considered.

Next, each wealth manager was reviewed for regulatory actions, civil judicial actions and customer complaints as reported by FINRA, the SEC, the State Board of Accountancy and the State Bar.

Then, before finalizing the list, wealth managers were reviewed by a blue ribbon panel comprised of individuals from within the financial services industry. Although panelist comments were incorporated into the final score, safeguards were built into the review process to reduce the ability of panel members to influence the composition of the final list on the basis of company affiliation.

An Elite Award

The resulting list of 2011 FIVE STAR Wealth Managers is an elite group, representing less than 4 percent of the wealth managers in the State of Hawaii. For a more user-friendly listing, wealth managers have been grouped based upon their primary financial service. Each wealth manager was also able to list 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 2011 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR Wealth Managers.
- The overall evaluation score of a wealth manager reflects an average of all respondents and may not be representative of any one client's experience.
- The FIVE STAR Award is not indicative of the wealth manager's future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' assets.
- The inclusion of a wealth manager on the FIVE STAR Wealth Manager list should not be construed as an endorsement of the wealth manager by Crescendo Business Services, *HONOLULU* magazine or *Hawaii 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.
- The research process for the FIVE STAR Wealth Manager Program, managed by QMI Research, incorporates a statistically valid sample in order to identify the wealth managers in the local market that score highest in overall satisfaction. QMI Research does not include wealth managers on the list unless their score is statistically valid. At least 50 percent of the wealth managers in the market have a statistically valid score.

For more information on the FIVE STAR Award and the research/selection methodology, go to: fivestarpromotional.com/wmresearch.

⁽¹⁾ 2010 Consumer Survey, QMI Research

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

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

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