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Worth

WEALTH IN PERSPECTIVE

THE TOP
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**The Leading Financial Strategists
for Braving Volatile Markets**

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Greener Pastures

TAX-ADVANTAGED TACTICS
FOR LAND CONSERVATION

OCTOBER 2006

The leading
**FINANCIAL
 STRATEGISTS**
 for Braving Today's Volatile Markets

	FIRM, CITY	PHONE	FIRM ASSETS	LARGEST CLIENT'S NET WORTH	MEDIAN CLIENT NET WORTH	MINIMUM ASSETS FOR NEW CLIENT
Linda Lubitz, CFP	Lubitz Financial Group, Miami	305.670.4440	\$129 million	\$280 million	\$5.5 million	\$1 million
William Neubauer, MBA, CFP	Comprehensive Money Mgmt. Services, Coral Gables	305.662.7757	\$20 million	\$10 million	\$2.5 million	No minimum
Thomas H. Ruggie, CFP, ChFC, CLU	Ruggie Wealth Management, Tavares	352.343.2700	\$193 million	\$110 million	\$2.25 million	\$1 million
Marc Singer, MBA, CFP	Singer Xenos Wealth Management, Coral Gables	305.443.0060	\$800 million	\$130 million	\$4.6 million	\$1 million
Georgia						
Anthony Guinta, CPA, CFP, PFS	Homrich & Berg, Atlanta	404.264.1400	\$1.3 billion	\$1 billion	\$6 million	\$2.5 million
Ron Hughes Jr., MBA, CFM	Merrill Lynch, Atlanta	404.231.2558	\$1.8 trillion	\$250 million	\$20 million	\$10 million
Bernard Palmer, CPA, CIMA	PricewaterhouseCoopers, Atlanta	678.419.7335	\$2.2 billion	\$400 million	\$25 million	\$1 million
Hawaii						
Harry G. Kasanow, CFP	Kasanow & Associates, Honolulu	808.988.1311	\$61.5 million	\$20 million	\$3.5 million	\$1 million
Illinois						
Brent Brodeski, MBA, CPA, CFP, CFA	Savant Capital Management, Rockford	815.227.0300	\$1.1 billion	\$49 million	\$2.2 million	\$1 million
Michael L. Peska, CFP	JPMorgan, Wheaton	630.221.2245	\$1.2 trillion	\$1 billion	\$12.5 million	\$1 million
Lynn A. Vardell	JPMorgan, Chicago	312.732.7084	\$1.2 trillion	\$500 million	\$15 million	\$1 million
Steven Weinstein, JD, MBA, CFP, CFA	Altair Advisers, Chicago	312.429.3013	\$2.1 billion	\$1 billion	\$11 million	\$5 million
Robert A. Westrick, MBA, CPA, CFP	WNA Investment Programs, Hinsdale	630.455.0600	\$122 million	\$40 million	\$2 million	\$0.5 million
Indiana						
Jeffrey Thomasson, CFP	Oxford Financial Group, Indianapolis	317.805.5000	\$14 billion	\$1 billion	\$75 million	\$5 million
Kansas						
Peter Mallouk, JD, MBA, CFP	Creative Planning Private Wealth Mgmt., Overland Park	913.338.2727	\$344 million	\$143 million	\$2.7 million	No minimum
Louisiana						
Lawrence Spinosa, CPA, CFP, ChFC, CLU	Spinosa Nogues Financial Advisors, Mandeville	985.674.6722	\$92 billion	\$24 million	\$3.9 million	\$0.5 million
Maryland						
Fred Cornelius, CFP, CFA	Burt Associates, Rockville	301.770.9880	\$273 million	\$83 million	\$2.5 million	\$1 million
Howard Weiss, MBA	Bank of America, Baltimore	410.547.4771	\$1.3 trillion	\$275 million	\$150 million	\$25 million
Massachusetts						
William Baldwin	Pillar Financial Advisors, Waltham	781.290.4900	\$737 million	\$130 million	\$10 million	\$5 million
Alice Finn, PhD, JD, CFP	Ballentine Finn & Co., Waltham	781.314.1310	\$4 billion	\$150 million	\$60 million	\$10 million
Glenn Frank, MBA, CPA, CFP, PFS	Wachovia, Waltham	781.893.8040	\$704 billion	\$51 million	\$6.4 million	\$4 million
Andrew Kyriacou, JD, CIMA	Wealth and Tax Advisory Services, Boston	617.292.8402	\$4 billion	\$650 million	\$13 million	\$2 million
Pran N. Tiku, CFP, ChFC	Peak Financial Management, Waltham	781.487.9500	\$200 million	\$150 million	\$2.8 million	\$0.5 million
Michigan						
Marilyn Capelli Dimitroff, CFP	Capelli Financial Services, Bloomfield Hills	248.594.9282	\$243 million	\$65 million	\$4 million	\$1 million

Answering the Calls

THE DAY THE OCTOBER ISSUE of *Worth* hits the newsstands, our editors usually try to be out of town. The phones at our offices in New York and Los Angeles begin to trill ominously with calls from unhappy advisors who failed to make the Top 100 Advisors list. We also get letters, calls and emails from investors who want to fire their current advisors and sign up with someone new, and from others who wish to cancel their subscriptions because we somehow failed to appreciate the brilliant financial wizard currently in their employ. We hear from Ivy-educated, urban uber-advisors whose returns lagged behind leading indices, and from small-town, modestly credentialed advisors whose portfolios soared—and vice versa.

Some are angry, some are ebullient. Many want to know more about our selection process: “With so many submissions from highly qualified wealth advisors, how exactly do you determine who makes the list?” they ask.

For the record, we use the same methodology each year. While our weighting of the various criteria may change in response to market shifts or economic activity, the fundamental way we gather, organize and assess the information remains constant.

We ask our readers to nominate those wealth advisors who have gone above and beyond the call of duty in meeting their clients’ needs. We also solicit nominations from private banks, wealth management and investment firms and industry associations. Nominated advisors then complete a detailed online questionnaire in which they provide their educational and professional credentials, work history, compensation structure, client retention rate and other background information. Next, we ask about areas of expertise, their approaches to working with new clients and

about how they meet the unique needs of the affluent clientele they serve.

While we give this information considerable weight in our selection process, we place the greatest importance upon each candidate’s ability to intelligently discuss the current investment climate, the markets and their strategies for success. With the stock market soaring and plunging with each day’s headlines and the twin deficits casting a long, ominous shadow over America’s economic future, advisors must explain where and how they plan to look for investment vehicles that will deliver the returns their clients expect. Obviously, the roles of alternative and foreign investments weigh heavily in any strategic discussion.

It should be noted that those who regurgitate text from their marketing brochures or delegate the task of completing their applications to press officers or marketing personnel always fail to make the first cut. (Yes, it is that obvious.) Respondents must provide answers that are detailed, insightful and original. Their answers must also evidence a real working knowledge of the latest events and economic forces that are impacting our readers’ portfolios.

The final step is one of verification. *Worth’s* editorial staff performs background checks; we ask additional questions when necessary, and we invite the clients of those advisors on our list to offer their insights into why their advisor should make the cut.

The goal of this laborious process is to identify those who consistently set a standard of excellence for the entire wealth advisory industry. These individuals are smart, insightful and vigilant. They communicate well. We salute them. They are *Worth’s* Top 100 Wealth Advisors for 2006.

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