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Investment Management for Retirees

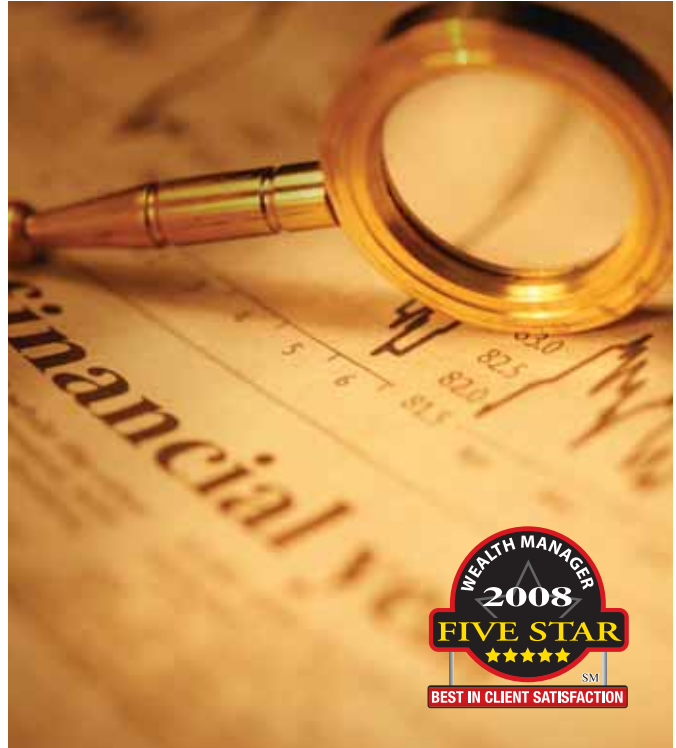
- Professional, fee-only portfolio management
- Investments actively managed to reduce market risk
- Serving investors since 1988

*Areas of Focus: Investment management and financial planning for retirees
Designations: CFP, Accredited Asset Management Specialist*

Applegate Investment Management offers balanced, diversified portfolios that allow retirees to participate in the potential growth of the stock market while limiting the impact of market downturns. An investment professional for more than two decades, portfolio manager Jim Applegate focuses on achieving steady performance using sophisticated technical analysis and risk management strategies. Portfolios are customized to each client's goals, objectives and risk tolerance, with emphasis on optimizing retirement income.

SATISFIED CLIENTS CHOOSE SOUTHWEST FLORIDA'S FIVE STAR WEALTH MANAGERS.

We surveyed high-net-worth consumers, financial service professionals and our subscribers to find the best in client satisfaction wealth managers in the Southwest Florida area. Here they are.



Well over half of the people with a net-worth over \$500,000 rely on wealth management experts, those individuals who help you prepare a financial plan and/or implement aspects of your financial plan. But 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?

Gulfshore Life can help. For the third year, the magazine has partnered with Crescendo Business Services, an independent research firm, to find out which wealth managers have earned the trust of their clients and have most consistently wowed their clients.

The Selection Process

In August, Crescendo mailed more than 27,500 evaluation surveys to high-net-worth residents in the Southwest Florida area. An additional 2,900 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 were accepted as valid. By September, stacks of surveys had arrived and Crescendo began carefully scoring each wealth manager. Then, before finalizing the list, wealth managers were reviewed by a blue-ribbon panel. The blue-ribbon panel was comprised of knowledgeable 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 2008 FIVE STAR Wealth Managers is an elite group, representing less than 3 percent of the wealth managers in the Southwest Florida area. Only 180 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 developing a financial plan or implementing aspects of their financial plan, 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 2008 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. Also, please keep in mind that working with a FIVE STAR Wealth Manager or any wealth manager is no guarantee as to future investment success.