



PREMIER ADVISORS OF UTAH

Financial decisions can be among the most important decisions in an individual's life. Capable advisors serve an important role in facilitating those decisions. Separating and distinguishing the strongest practitioners from the industry's pool of advisors is a clear benefit to the investing public. The National Association of Board Certified Advisory Practices (NABCAP) is an unaffiliated, nonprofit organization that was created to tackle the daunting challenge of identifying top practitioners. NABCAP promotes higher standards and transparency, which are vital to the long-term success of the investing public.

MAKING THE GRADE

NABCAP and its board of directors created an unaffiliated evaluation process in which 20 categories of practice management are assessed. Advisors 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 advisors because it is primarily objective, not subjective, and helps add transparency for the investor's benefit. The NABCAP list of Premier Advisors is not merely defined by assets under management or revenues produced. Instead, NABCAP attempts to identify top advisors regardless of size, firm or affiliation.

USING THE LIST

The list of advisory practices is in alphabetical order. NABCAP suggests narrowing down the list of practices by average client size. Consider selecting practices that have an average client size of a quarter to a half the size client you would estimate yourself to be. For example, if you have \$2 million of investable assets, then identify practices with an average client size of \$500,000 - \$1 million. This way, you fall within the top 20 percent of the practice's entire clientele, increasing the probability you'll receive the greatest care and attention. Also look at the practice's top five specialties and designations to ensure they are capable of handling your needs. For best results, select at least three practices to interview for different personalities, service models and practice methodologies.

NABCAP'S FOCUS IS TO PROVIDE OBJECTIVE DIFFERENTIATION between financial advisory practices and through their evaluation process to help add transparency to the Financial Services Industry. Even though the NABCAP Premier Advisors' list is comprehensive it should not be considered exhaustive and the following disclaimers should be considered:

- [a] To ensure the best interests of the investing public, NABCAP does not accept financial support from advisory practices, financial institutions or the media in exchange for beneficial reviews, rankings or industry insight. NABCAP is not affiliated with any advisor or financial institution participating in the survey.
- [b] Selecting a NABCAP Premier Advisor is no guarantee as to future investment success nor is there any guarantee that the selected financial advisory practice will be designated as a Premier Advisor by NABCAP in the future.
- [c] The inclusion of a financial advisory practice on the NABCAP Premier Advisor's list should not be construed as an endorsement of the financial advisory practice by NABCAP or Utah Business Magazine.
- [d] Although NABCAP invites all advisors in a market to participate, the final decision lies with the advisor and as such there may be advisors who would qualify but do not appear on the list as they chose not to participate and if they were included some advisors on this list would not have been included.
- [e] NABCAP screens candidates for regulatory compliance issues: checks and balances are imposed to limit the inclusion of an advisor with a negative regulatory history or multiple client complaints. These checks and balances include:
 - (i) NABCAP requires financial advisors to be registered/licensed financial advisors in good standing with state and federal regulatory bodies. In addition NABCAP requires financial advisors to be in compliance with their respective broker/dealer or affiliated representation
 - (ii) NABCAP reviews each financial advisor and support staff's U-4 or ADV to verify their employment and compliance record.
 - (iii) If an advisory practice makes the list with a settlement on their record we recommend that investors inquire with the advisory practice as well with their supervisor for the nature of the settlement.
- [f] The supervisor survey is structured to make it equally easy for a respondent to give negative or positive responses and the method of calculating results incorporates both negative and positive survey responses
- [h] NABCAP does not perform subjective analysis of the survey results but assigns numerical ratings based on questionnaire and survey responses, as well as third party verification.
- [i] 4000+ direct contacts were made via email and mail in Utah and 25,000+ indirect to the magazine subscribers for participation/nomination of participants. Premier Advisors list will not exceed 3.5% of each market's financial advisory practices
- [j] NABCAP created the methodology and process. Rank Premier Advisors is contracted to administer the evaluation process.
- [k] All profiles in the special advertising section following this article were sold exclusively by Utah Business Magazine and not endorsed in any way by NABCAP. Utah Business Magazine is exclusively responsible for all advertisements.

ADVISOR PRACTICE FIRM	AVG. \$AUM PER CLIENT	AVG. # OF CLIENTS PER ADVISOR	ADVISORS TO SUPPORT STAFF	CREDENTIALS & TOP 5 SPECIALTIES	CITY PHONE NUMBER
Abacus Investment Advisors TD Ameritrade Institutional	\$330,000	15	2:1	CPA RP, FP, IM, BP, PM	Salt Lake City 801-944-0145
Allen McNeal UBS Financial Services, Inc.	\$85,000	190	1:1	FP, CS, IM, LM, CM	Salt Lake City 801-524-1894
Bowen Pferdner Financial Group UBS Financial Services	\$590,000	165	3:1	CFP, CIMA, CRPS RP, FP, EP, PM, CM	Salt Lake City 801-521-8840
The Collins Group Morgan Stanley Smith Barney	\$615,000	125	2:1	CFP RP, RM, PM, CM, AM	Salt Lake City 801-947-3043
The Coury/Pyper Team Morgan Stanley Smith Barney	\$700,000	100	3:2	CFP, CRPS, CIMA RP, FP, IM, BP, CM	Salt Lake City 801-947-3065
DFP Investments, Inc. DFP Investments, Inc.	\$104,000	134	6:6	CFP RP, HP, IM, CP, CM	South Jordan 801-467-5115
Douglas Wells Albion Financial Group	\$1,425,000	39	9:9	CFP, CFA RP, IM, FS, PM, CM	Salt Lake City 801-487-3700
First Western Advisors First Western Advisors	\$300,000	50	20:12	FP, IM, EP, PM, CM	Holladay 801-930-6500
Jim Dishman Raymond James Financial Services	\$490,000	55	2:1	CFP, CHFC RP, CM, IM, EP, FP	Salt Lake City 801-365-1099
Karras Company Inc. Raymond James Financial Services	\$1,385,000	79	2:3	CFP HP, IM, RM, PM, CM	Roy 801-825-3000
Keystone Wealth Management, Inc. LPL Financial	\$475,000	75	2:2	CFP RP, IM, EP, PM, CM	Logan 435-713-4220
Net Worth Advisory Group Fidelity/FOLIOfn	\$435,000	56	5:3	CFP RP, FP, IM, PM, CP	Sandy 801-566-6639
Paragon Wealth Management Charles Schwab	\$350,000	83	2:4	CFA IM, RS, PM, CM, SA	Provo 801-375-2500
Peterson Wealth Services Raymond James Financial Services	\$995,000	129	1:3	CFP FP, WP, BP, EP, CM	South Ogden 877-470-4002
Smedley Financial Services, Inc Securities America, Inc	\$175,000	158	6:2	CFP, CFA RP, WP, IM, PM, CM	Salt Lake City 801-355-8888
Terri Yeckley & Allison Smoot Morgan Stanley Smith Barney	\$1,700,000	78	2:3	AIF, CFP, CFA, CIMA FP, FS, RM, PM, CM	Salt Lake City 801-322-7675
Wealth Navigation, LLC Wealth Navigation, LLC	\$1,640,000	13	6:4	CFP, CFA FP, IM, FS, PM, CM	Centerville 801-335-8200
Williams Hanssen Group Morgan Stanley Smith Barney	\$565,000	120	2:1	CFP RP, RS, FP, EP, PM	Salt Lake City 801-322-7634
	CREDENTIALS INDEX:		SPECIALTIES INDEX:		
	AIF Accredited Investment Fiduciary	CFP Certified Financial Planner	CFA Chartered Financial Analyst	CEP Certified Estate Planner	CPA Certified Public Accountant
	CLU Chartered Life Underwriter	CIMA Certified investment Management Analyst	CPWA Certified Private Wealth Advisor	CAIA Chartered Alternative Investment Analyst	CHFC Chartered Financial Consultant
	CRPS Chartered Retirement Plans Specialist	MCEP Master Certified Estate Planner	RP Retirement Planning	EP Estate Planning	PP Philanthropic Planning
			WP Wealth Preservation/Insurance	CM Comprehensive Wealth Management	PM Portfolio Management
			RM Risk Management	RS Retirement Services	FS Family Office Services
			PA Professional Athletes	LC Low Cost Provider	FP Financial Planning
					SP Special Needs Planning
					BP Business Planning
					CP Capital Preservation
					AM Asset Allocation Management
					IM Investment Management
					LM Liability Management
					CS Corporate Services
					ES Executive Services
					HP High Profiled Individuals
					SA Separately Managed Accounts