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

Satisfied clients choose San Diego's FIVE STAR Wealth Managers.

Well over half of the people with a net worth over $500,000 rely on wealth-manager 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?

San Diego Magazine can help. For the second 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 June, Crescendo mailed more than 44,500 evaluation surveys to high-net-worth residents in the San Diego area. An additional 6,500 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 July, 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 San Diego area. Only 256 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.

JAMES J. PUPLAVA

Left to right: Back Row: Sandy Pappalardo, Cristofer Sheridan, Scott Middleton, Anthony Allison, Cathlyn Harris, Ryan Puplava and Christopher Puplava
Front Row: Elizabeth Pace, Lace Andersen, Adam Puplava and FIVE STAR Wealth Manager James Puplava (seated)

Charting the Course for the Wise Investor with Sound Advice and a Personal Touch

- Core values: Personal attention, communication, education
- Key investment principles: Value investing, contrarian approach, long-term strategies, global/ macroeconomic awareness

Specialization: Investment management
Designations: James J. Puplava – CFP, Ryan J. Puplava – CMT

In 1982, when my practice was young, I decided to base my business on one simple idea—to provide our clients with unequaled personal attention and the absolute highest level of sound advice available anywhere.

In today's fast-paced world, I think you'll find our way of doing business a pleasant change. We believe that each investor with our firm is entitled to personal, committed and prompt attention. We know our clients by name—and often by voice. We know their financial stresses and blessings. We know how comfortable they might be with the investments we are considering for their portfolios. And with that knowledge, we are able to develop investment strategies that are suitable for each particular investor's needs and goals.

We watch over our clients' assets with the same care and concern we would for our family and friends, and with the same eagle eye toward their unique situations.

PFS Group is a family of interrelated companies, each sharing the same goal: To provide exceptional asset management and educational resources that help investors build, maintain and preserve their wealth.

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