

2020 FIVE STAR WEALTH MANAGER



3
YEAR
WINNER

Daniel R. Williams

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- Sophisticated planning
- Maximizing and preserving wealth

For the past 29 years, Dan and his team have been helping families enhance and preserve their wealth. Dan's comprehensive approach to financial planning and dedication to his clients has earned him a spot as one of our 2018 – 2020 Five Star Wealth Manager award winners.

Advisory services provided by Williams Advisory Services, LLC, a Registered Investment Adviser.

Wealth Manager Award Winner

FIVE STAR
PROFESSIONAL

+

Award winner seen in

Boston
MAGAZINE

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not: A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or Five Star Professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. 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 Five Star Professional or this publication. 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 Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to fivestarprofessional.com. 3,580 Boston wealth managers were considered for the award; 463 (13% of candidates) were named 2020 Five Star Wealth Managers. 2019: 3,619 considered, 566 winners; 2018: 2,819 considered, 532 winners; 2017: 2,467 considered, 623 winners; 2016: 2,530 considered, 632 winners; 2015: 3,542 considered, 801 winners; 2014: 1,707 considered, 655 winners; 2013: 2,362 considered, 713 winners; 2012: 2,591 considered, 454 winners.

2020 BOSTON FIVE STAR AWARD WINNERS



These days, it takes a village to manage your financial world. Whether it is managing your assets with a wealth manager, navigating the ever-changing tax landscape, sorting out your estate and succession planning or picking the right life insurance, finding the right team can be a daunting task. In fact, many consumers have a hard time figuring out where to even begin.

Sometimes, a few simple questions can put you off on the right path. Asking a professional what makes working with them a unique experience can help you understand how they work and if their style meshes with your own.

This is a great place to start! Five Star Professional uses its own proprietary research methodology to name outstanding professionals, then works with publications such as *Boston* magazine to spread the word about award winners. Each award candidate undergoes a thorough research process (detailed here) before being considered for the final list of award winners. For the complete list of winners, go to www.fivestarpromotional.com.

RESEARCH DISCLOSURES

In order to consider a broad population of high-quality wealth managers and investment professionals, award candidates are identified by one of three sources: firm nomination, peer nomination or prequalification based on industry standing. Self-nominations are not accepted. Boston award candidates were identified using internal and external research data. Candidates do not pay a fee to be considered or placed on the final lists of Five Star Wealth Managers or Five Star Investment Professionals.

- The Five Star award is not indicative of a professional'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 professional on the Five Star Wealth Manager list or the Five Star Investment Professional list should not be construed as an endorsement of the professional by Five Star Professional or *Boston* magazine.
- Working with a Five Star Wealth Manager, Five Star Investment Professional or any professional is no guarantee as to future investment success, nor is there any guarantee that the selected professionals will be awarded this accomplishment by Five Star Professional in the future.
- Five Star Professional is not an advisory firm and the content of this article should not be considered financial advice. For more information on the Five Star Wealth Manager or Five Star Investment Professional award programs, research and selection criteria, go to fivestarpromotional.com/research.

FIVE STAR WEALTH MANAGER CRITERIA

DETERMINATION OF AWARD WINNERS

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2020 Five Star Wealth Managers. **Eligibility Criteria – Required:** 1. Credentialed as a registered investment adviser or a registered investment adviser representative. 2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years. 3. Favorable regulatory and complaint history review. 4. Fulfilled their firm review based on internal firm standards. 5. Accepting new clients. **Evaluation Criteria – Considered:** 6. One-year client retention rate. 7. Five-year client retention rate. 8. Non-institutional discretionary and/or non-discretionary client assets administered. 9. Number of client households served. 10. Education and professional designations. 3,580 award candidates in the Boston area were considered for the Five Star Wealth Manager award. 463 (approximately 13% of the award candidates) were named 2020 Five Star Wealth Managers.

FIVE STAR INVESTMENT PROFESSIONAL CRITERIA

DETERMINATION OF AWARD WINNERS

The investment professional award goes to estate planning attorneys, insurance agents and select others in the financial industry. **Eligibility Criteria – Required:** 1. Credentialed with appropriate state or industry licensures. 2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years. 3. Favorable regulatory and complaint history review. 4. Accepting new clients. **Evaluation Criteria – Considered:** 5. One-year client retention rate. 6. Five-year client retention rate. 7. Number of client households served. 8. Recent personal production and performance (industry specific criteria). 9. Education and professional designations/industry and board certifications. 10. Pro Bono and community service work. This year, we honored 12 Boston-area investment professionals with the Five Star Investment Professional award.

FIVE STAR PROFESSIONAL Proprietary Research Process



Nomination of Candidates

Three sources of nominations:

- Firm nominations
- Peer nominations
- Prequalification based on industry credentials



Regulatory Consumer Complaint Review

All candidates must demonstrate a favorable regulatory history.



Candidate Submission of Practice Information

Candidates must complete either an online or over-the-phone interview.



Evaluation of Candidate Practice

Candidates are evaluated on 10 objective evaluation and eligibility criteria.



Firm Review of Award Candidate List

All candidates are reviewed by a representative of their firm before final selection.

Finalization and
Announcement
of Winners

★ 2020 ★
FIVE STAR PROFESSIONAL