

# The Hundred

► Meet some of the most **INSPIRING** financial minds in America. Lawyers, authors, accountants, and more; but all 100 are great **FINANCIAL PLANNERS**.

M I D W E S T



## Judith N. Brown JNBA Financial Advisors

### HOW WE PICKED THE 100

► **HOW** do we put together such an elite list? By tapping hundreds of sources, from fund managers and estate lawyers to consultants and professors—not to mention clients.

► **THAT'S** a start. Then we vet candidates with the SEC, NASD, and CFP Board as a double, and often triple, check.

► **DON'T** assume a planner who fell off last year's roster has lost excellence—our ongoing search for the best continues to bring in new talent.

LOCATION	TELEPHONE	ASSETS MANAGED (MILL.)	ACCOUNT MINIMUM	CREDENTIALS					COMMENTS	
				CFP	CPA	ChFC	CLU	EA		RIA
<b>Elaine Bedel</b> Indianapolis <i>Bedel Financial Consulting</i>	bedel@financial.com 888-843-1358	\$200 <sup>2</sup>	\$300,000 \$565,000	•					•	"Independent thinker." Focuses: stock options, retirement planning, women in transition. Chairs CFP Board of Standards.
<b>Judith N. Brown</b> Minneapolis <i>JNBA Financial Advisors</i>	jnbaj.com 952-844-0995	255 <sup>2</sup>	\$250,000 \$575,000							Attorney. "Nobody knows seniors better." Strengths: wealth management, economics of aging. Fee or commission.
<b>Michael Chasnoff</b> Cincinnati <i>ACS Financial Advisors LLC</i>	acsadvisors.com 513-792-6648	150	\$1,000,000 \$2,000,000							"Lies plowing new ground." One of the first planners to offer trust services. Comprehensive: bill paying to tax preparation.
<b>Michele A. Cody</b> Racine, WI <i>CRB Financial Services</i>	— 262-884-6168	110	None \$1,100,000							Strength: income investing. "Always sees the big picture, finds ways to put everything in context." Fee or commission.
<b>Marilyn Capelli Dimitroff</b> Bloomfield Hills, MI <i>Capelli Financial Services</i>	capellis.com 248-594-9282	103	\$250,000 \$900,000							Former stockbroker, math teacher. "Treats clients like family." Specialties include people with irregular incomes.
<b>Armond Diverno</b> Schaumburg, IL <i>BDFAH LLC</i>	bd-fh.com 847-348-5000	105	\$750,000 \$2,000,000	••						"Great problem solver." Strengths: planning for business owners, wealth management. Also an estate-planning attorney.
<b>Jill Gianola</b> Columbus, OH <i>Gianola Financial Planning</i>	gianola@financial.com 614-340-0170	27	None \$225,000							Offers one-session financial tune-up. Ex-economist in Treasury Department. "Makes middle-income clients feel comfortable."
<b>R. Matthew Hamilton</b> Columbus, OH <i>Hamilton Capital Management</i>	hamiltoncapital.com 614-773-1000	179	\$200,000 \$378,000							"Doesn't get caught up in the emotions of Wall Street." Focuses include investment management, estate planning.
<b>Paula Hogan</b> Milwaukee <i>Hogan Financial Management</i>	hogan@financial.com 414-352-9111	35	None \$1,000,000							"Chooses to keep practice small to maintain close contact." Active in professional associations on ethics, education.
<b>David J. Huber</b> Buffalo Grove, IL <i>Huber Financial Group</i>	dhfg.com 847-541-6888	100	\$200,000 \$500,000							"Broad-based knowledge" of investments. Focuses include 401(k)s, insurance, estate planning. Fee or commission.
<b>Robert J. Klosterman</b> Minneapolis <i>White Oaks Wealth Advisors</i>	whiteloakswealth.com 952-593-1761	87	\$500,000 \$1,200,000							"Does all his analytical homework." Forties: wealth management, tax, estate planning. Headed FPA predecessor.
<b>Kurt Krumholz</b> Madison, WI <i>SVA Planners</i>	sva.com 800-279-2616	84	\$150,000 \$750,000							Works for multidisciplinary 300-employee firm. "Masterfully manages large client group." Former pension consultant.
<b>Ross Levin</b> Edina, MN <i>Accredited Investors</i>	accredited.com 952-841-2222	240 <sup>2</sup>	None \$1,500,000							"A leader who's very committed to the field." Author of book, <i>Wealth Management Index</i> . Focuses on portfolio management.
<b>Carol Pankros Palatine</b> , IL <i>CCP Financial Planning</i>	ccpfp.com 847-303-1220	60 <sup>2</sup>	\$250,000 \$1,200,000							Focuses: wealth succession planning, charitable giving, suddenly single women. "Very sincere." Advises young adults.
<b>Jo Anne Paynter</b> Hilliard, OH <i>Partnership Financial</i>	partnershipfinancial.com 614-529-2940	20 <sup>2</sup>	None \$386,000							"Tremendous analytical ability." Clients: middle income, retirees. Pushes "ongoing planning," not formal written reports.
<b>Daniel Roe</b> Columbus, OH <i>Budros &amp; Rudin</i>	budrosandrudin.com 614-481-6900	467 <sup>2</sup>	\$500,000 \$2,300,000							"Multidisciplinary approach." Focuses: wealthy clients, achieving financial independence. "A sixth sense for understanding."
<b>Katie Shepherd</b> Naperville, IL <i>Shepherd &amp; Associates</i>	shepherdpc.com 630-355-7769	40	\$10,000 \$750,000							Focuses: employee benefits, including stock options, and asset allocation. Ex-bank trust employee. "A delight to work with."
<b>Jim Sandager</b> Des Moines <i>System, Street, Sandager &amp; Co.</i>	sssc.com 515-225-6000	150	\$500,000 N.A.							Former commodities trader. "Great technical skills." Forties: philanthropy, stock options, achieving financial independence.
<b>Bert Whitehead</b> Franklin, MI <i>Cambridge Connection</i>	cambridgeconnection.com 248-737-7090	150	None \$500,000							Holistic: tax, estate planning, insurance, investments; 30-year veteran. Runs Cambridge Advisor, a planner network. Attorney.
<b>Steve C. Yockey</b> Red Wing, MN <i>American Express Financial Advisors</i>	americanexpress.com 651-388-2035	52	\$50,000 \$400,000							"The answer guy." Strengths: estate planning and investment management; 25+ years as planner. Fee or commission.

<sup>1</sup> Selected. <sup>2</sup> Friends.

### THE CREDENTIALS

Specialist

Chartered Financial Consultant

Certified Financial Planner

Chartered Life Underwriter

Certified Public Accountant

Enrolled Agent

Personal Financial

Master of Business Administration

Rankings and/or recognition by publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if JNBA is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of JNBA by any of its clients. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser.