



## Important Disclosure Information

### **The Five Star Wealth Manager award**

*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 client’s 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 [fivestarpromotional.com](http://fivestarpromotional.com). 6,097 New Jersey area wealth managers were considered for the award; 477 (8 percent of candidates) were named 2019 Five Star Wealth Managers. 2018: 4,383 considered, 415 winners; 2017: 3868 considered, 664 winners; 2016: 4,143 considered, 626 winners; 2015: 5,063 considered, 672 winners; 2014: 3,315 considered, 646 winners; 2013: 4,049 considered, 733 winners; 2012: 1,312 considered, 400 winners.*

### **NJBiz Best 50 Women in Business**

*Lorraine R. Salvo, CFP® has been named one of New Jersey’s 2017 Best 50 Women in Business by NJBIZ. Ms. Salvo is a Managing Director and Client Advisor with Massey Quick Simon & Co., LLC.*

*The Best 50 Women in Business awards program honors New Jersey's dynamic and influential women in business who have been making headlines in their fields. To qualify, a nominee had to meet selection criteria that included living or working in New Jersey and a history of making significant advancements in her company and community. The 50 honorees were selected by an independent panel of judges, based on their dedication to business growth in the state, professional and personal accomplishments, community involvement, and advocacy for women.*

***Massey Quick Simon Rankings Disclosure***

*Neither rankings and/or recognition by unaffiliated rating services, publications, or other organizations, nor the achievement of any designation or certification, should be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Massey Quick Simon & Co., LLC is engaged, or continues to be engaged, to provide investment advisory services. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. Rankings are generally limited to participating advisers. No ranking or recognition should be construed as a current or past endorsement of Massey Quick Simon & Co., LLC by any of its clients. ANY QUESTIONS: Massey Quick Simon & Co., LLC's Chief Compliance Officer remains available to address any questions regarding rankings and/or recognitions, including providing the criteria used for any reflected ranking.*