

planadviser

sales champ





PLANADVISER'S TOP 100 RETIREMENT PLAN ADVISERS

FOR THE PAST SEVERAL YEARS, we have drawn from the pool of nominations for PLANSponsor's Retirement Plan Adviser and Adviser Team of the Year a list of "most successful advisers." These are advisers whose practices stand out in terms of a series of quantitative measures. This year, we have refined that approach to compile a list of PLANADVISER's Top 100 Advisers and Adviser Teams.

In the pages that follow, we highlight the quantitative standouts, in terms of dollar value of qualified plan assets under advisement as well as number of plans, and we also draw attention to those who have a demonstrable presence, defined as having more than a tenth of their practice focused on 403(b) plans, defined benefit plans, nonqualified plans, or 457 plans. This year's Top 100 comprises 36 advisers and 64 adviser teams.

Just how successful are these Top 100 Advisers? Collectively, the individual advisers represent about \$17 billion in retirement plan assets, while the teams on the list collectively serve more than \$115 billion in plan assets.

Among the specific product segments, 19 advisers or adviser teams say that a tenth of their practice is focused on 403(b) plans, 41 have that kind of presence with defined benefit plans, 12 can make that claim with nonqualified programs, and a handful say the same about 457 plans.

Skilled retirement plan advisers have been indispensable resources to their plan sponsor clients. Size isn't everything, of course—but it is an objective measure of success, and one well worth acknowledging. —PA

METHODOLOGY

The advisers listed here are taken from entries for the 2011 PLANSponsor Retirement Plan Adviser and Adviser Team of the Year awards. Nominations were solicited online from retirement plan advisers, their employers and/or broker/dealers, and plan sponsors, as well as from working partners of these advisers, including investment vendors, accountants and attorneys, and pension administrators—advisers who have attained the PLANSponsor Retirement Professional (PRP) designation receive an automatic nomination. To enter the awards process, nominees must complete a form providing various details of their practice, including the details displayed here. These lists are based solely on quantitative factors, while the PLANSponsor Retirement Plan Adviser and Adviser Team of the Year awards consider both qualitative and quantitative factors, including factors not considered in determining the most successful lists.

**Due to the differences in evaluation factors, finalists for the PLANSponsor Retirement Plan Adviser and Adviser Team of the Year awards are not necessarily included on the "Top 100" listing.*

Teams with \$800M and More in AUA

More than \$10B

Fiduciary Investment Advisors

Mark Wetzel, Michael Goss, Karen Paulson, Ryan Gardner, Christopher Kachmar, Anthony Tranghese, Christopher Rowllins, Jeffrey Capone
Windsor, Connecticut

Institutional Investment Consulting

Michael Kozemchak, Barry Stoeys, Paul Stephens, Tony Ciocca, Greg Cimmino
Bloomfield Hills, Michigan

Plan Sponsor Advisors, LLC

Jennifer Flodin, Donald Stone, Tess Malone, Rhonda Berg, Chris Murphy, Jane Belcher, Angelo Auremma, Mark Pliska
Chicago, Illinois

>\$4.5B to \$10B

401(k) Advisors

Veronica Lee, Joel Shapiro, Michael McGuire, Michael Viljak, Austin Gwilliam, Susann Haas, Pamela Watson, Mindy Marburger
Aliso Viejo, California

The Parks Consulting Group,

Morgan Stanley Smith Barney
Graystone Consulting
Thomas Parks, Bruce Lanser, David Lownik, Bernadette Lanser
Milwaukee, Wisconsin

>\$3B to \$4.5B

Francis Investment Counsel

Michael Francis, Kelli Send, Joseph Topp, Cliff Dunteman, Ed McIlveen, Kevin Roloff, Jennifer Greene, Patty Dirksmeyer, Meredith Ehn, Tim Shirk, Art Harris
Pewaukee, Wisconsin

Lockton DC Retirement Group

Washington, D.C.

Retirement Benefits Group

Darrell Alford, Lisa Jungers, Larry Deatherage, Anthony Franchimone, Sean Ciemiewicz
La Jolla, California

SageView Advisory Group, West Region

Jon Upham, Randy Long, Kevin Villar, Matt Hammonds, Marek Pfeil, Jennifer Purisima, Tracy Thomas, Hector Palacios, Frank Ricchuiti, Robert Patton, David Shnapek, Ed Wagner, Mark Kordonsky
Irvine, California

SageView Advisory Group, Northeast

Robert Trethewey, Jack Evans, Rachel Zachary, Stephen Popper, Mark Forkey, Jeffrey Gratton
Fulton, Maryland

Gordon Tewell, Peter Mustian

Innovest Portfolio Solutions LLC
Denver, Colorado

>\$2B to \$3B

The Brice Group, Merrill Lynch

Brian Brice, Timothy Brice
Bloomfield Hills, Michigan

Castner Josephs Group, LLC

Gary Josephs, Michael Castner, Lloyd Engleman, Salvatore Danna, Shanna Powell
Irvine, California

The Gsell Group, Merrill Lynch

Bruce Gsell, Goran Bojovski
Edison, New Jersey

Longfellow Benefits

Boston, Massachusetts

SageView Advisory, South Region

Sean G. King, Tim D. Sykes, Douglas Webster, Ryan Manaker, Brien "Todd" Stewart, Larissa Whittle, John Majors, Nichole Labott, Jeff Petrone, Jamie Lynn Lyons
Knoxville, Tennessee

>\$1.5B to \$2B

Moreton Retirement Partners

Chad J. Larsen, Corey Whitehead, Kirk Welch, Paul Lamb, Cynthia Krulac, Melinda Dransfield
Denver, Colorado

CAPTRUST

Steve Wilt, Susan Clausen, Paul Stibich
Akron, Ohio

StoneStreet Equity, LLC

Barbara Delaney, Bob Goldstein, Heidi Sidley, Cathy O'Halloran, Kylee Hall
Pearl River, New York

>\$1B to \$1.5B

The Beirne Wealth Management Group, Merrill Lynch Global

Wealth Management
John A. Beirne, Jr., James A. Betzig, Erik Scaranuzzo, John-Oliver Beirne
New Haven, Connecticut

Cafaro Greenleaf

Jamie Greenleaf, Dorann Cafaro, John Peters, Barbara Meyer
Little Silver, New Jersey

F.D.G. Institutional Consulting Group

UBS Financial Services Inc.
Phil Fiore, Steve DesRochers, Jeff Farrar, Dean Gaugler, Lou Gloria, Tom Gahan
Stamford, Connecticut

Kass/Freeman Group

Merrill Lynch
Jonathan Kass, Robert Freeman
New York, New York

The Kelliher Group at MSSB

Stephen Kelliher, John Corbett, Joseph McLaughlin, William Slimbaugh, Bruce Henderson, Robert Leibowitz
Norwell, Massachusetts

The MHC Group at Graystone Consulting

Matt McLaughlin, Al Hammond, Peter Ciovacco, Dan O'Shea
Danvers, Massachusetts

PearlStreet Investment Management of Oppenheimer & Co. Inc.

Grand Rapids, Michigan

Pensionmark Retirement Group

Troy Hammond, Mike Woods, Devyn Duex, Laura Battle, Mike Devlin, Craig Christo, Christine Powell, Michelle Lantz, Andre Kaluna, Sean O'Flaherty, Daren Alcantar, Krista Hauser, Deanna Bamford, Brooks Allen
Santa Barbara, California

The Prince Group

Doug Prince, Brea Dantin, Deana Harmon
Indianapolis, Indiana

Sheridan Road Financial

James O'Shaughnessy, Daniel Bryant, Charles Williams, Chris Karam, Michael Kerrigan, Jeremy Weith, Sean Gilmore, Daniel Lundquist, Steve Kellar, Tom Daney
Northbrook, Illinois

\$800M to \$1B

Barney & Barney Retirement Services

Bill Peartree, Rick Skelly, Rick Ferguson, Gary Gunning, Jenece Tagg, Peggy Aldape
San Diego, California

BCG Terminal Funding Company

Michael Devlin, Sean O'Flaherty
Austin, Texas

Bukaty Companies

Retirement Plan Services

Vince Morris, Jason Hoffman, Thomas Wright
Leawood, Kansas

The Kenwood Consulting Group

Morgan Stanley Smith Barney
Bill Talmage, Chris Vordemesche, Joel Handorf, Todd Washburn, Mike Kleinfelder, Kelly Kelp
Cincinnati, Ohio

Oswald Financial, Inc.,

David Kulchar
Cleveland, Ohio

The Mahoney Group, Merrill Lynch
Chris Mahoney, Kristen Koluch, Mark Marotta, Phil Murphy, Kevin Mahoney
West Nyack, New York

The Retirement Group

Jericho, New York

Rogers Financial

Kenneth Rogers, Jenifer Nesselrodt, Raymond Gay
Harrisonburg, Virginia

Individuals with \$175M or more in AUA

>\$1B

Joe Connell

Financial Concepts, Inc
Plymouth, Minnesota

Domenic DiPiero, III

Newport Capital Group
Red Bank, New Jersey

Danford Meischen

Bank of America Merrill Lynch
Houston, Texas

John B. Mott

Morgan Stanley Smith Barney
Houston, Texas

Paul L. Powell

401k Advisors
Dothan, Alabama

>\$750M to \$1B

Gary Handler

UBS Financial Services
Encino, California

Stace Hilbrant

401k Advisors LLC (NRP Member Firm)
Wilmette, Illinois

Philip Steele

Pension Architects
Malibu, California

>\$550M to \$750M

Paul D'Aiutolo

UBS
Rochester, New York

Gregg L. Fine

Gallagher Benefit Services
Boca Raton, Florida

Neil C. Netoskie

Compass Retirement Solutions
Houston, Texas

John W. Spach

401(k) & 403(b) Advisors, Los Angeles
Woodland Hills, California

>\$275M to \$550M

Stephen S. Brown

Merrill Lynch Private Banking & Investment Group
Pittsford, New York

Robert Hendrian

Merrill Lynch
Farmington Hills, Michigan

Eric D. Kaufman

Lockton Investment Advisors
Los Angeles, California

Tony Madera

Gallagher Retirement Services
Clarks Summit, Pennsylvania

James L. Worrell

GPS Investment Advisors, LLC.
Providence, Rhode Island

\$175M to \$275M

Dean J. Clune

Gallagher Retirement Services
Itasca, Illinois

Jim Detterick

Morgan Stanley Smith Barney
New York, New York

Mark Ray

Praxis Consulting
Sacramento, California

Jim Spanarkele

Bank of America Merrill Lynch
Paramus, New Jersey

Brian K. Speers

Merrill Lynch
Oak Brook, Illinois

Andrew R. Wilshinsky

Morgan Stanley Smith Barney
New York, New York

E. Ken Winslow

Morgan Stanley Smith Barney
Silverdale, Washington

Eric Zakarin

Morgan Stanley Smith Barney
Short Hills, New Jersey

Teams with 75 or more plans

More than 180

401(k) Advisors

Veronica Lee, Joel Shapiro, Michael McGuire, Michael Viljak, Austin Gwilliam, Susann Haas, Pamela Watson, Mindy Marburger
Aliso Viejo, California

Oswald Financial, Inc.

David Kulchar
Cleveland, Ohio

Pensionmark Retirement Group

Troy Hammond, Mike Woods, Devyn Duex, Laura Battle, Mike Devlin, Craig Christo, Christine Powell, Michelle Lantz, Andre Kaluna, Sean O'Flaherty, Daren Alcantar, Krista Hauser, Deanna Bamford, Brooks Allen
Santa Barbara, California

Siegel, Martin & Associates

Merrill Lynch
Washington, D.C.

141 to 180

Barney & Barney Retirement Services

Bill Peartree, Rick Skelly, Rick Ferguson, Gary Gunning, Jenece Tagg, Peggy Aldape
San Diego, California

Bukaty Companies Retirement Plan Services

Vince Morris, Jason Hoffman, Thomas Wright
Leawood, Kansas

Fiduciary Investment Advisors

Mark Wetzal, Michael Goss, Karen Paulson, Ryan Gardner, Christopher Kachmar, Anthony Tranghese, Christopher Rowlin, Jeffrey Capone
Windsor, Connecticut

Henderson Brothers

Retirement Plan Services

William Beale, Megan Warzinski, Peter Valotta, Brendon Costa, Jay Hunt, Max Cizauskas, Joe Johns
Pittsburgh, Pennsylvania

101 to 140

American Economic Planning Group

Steven Kaye, Ed Reaven
Watchung, New Jersey

The Duvall Jackel Group

Merrill Lynch
Howard M. Duvall IV, Andrew Jackel
New York, New York

Fiduciary Consulting Group @ PSA Financial

Jania Stout, Peter Godfrey, Chad Wilson, Michael Markovitz, Doug Tyson, Cindy Ebertz
Hunt Valley, Maryland

The Kelliher Group at MSSB

Stephen Kelliher, John Corbett, Joseph McLaughlin, William Slimbaugh, Bruce Henderson, Robert Leibowitz
Norwell, Massachusetts

The Myers Wolfe Myers Group

Morgan Stanley Smith Barney
Noel J. Wolfe, Marshall Myers, Scott Myers, Suzette Erninger
Jenkintown, Pennsylvania

The O'Brien, Rossi & Anderson Group, Merrill Lynch

Robert O'Brien, Christopher Rossi, Mikael Anderson, Mark Haussermann, Seamus Carney
Chicago, Illinois

Sheridan Road Financial

James O'Shaughnessy, Daniel Bryant, Charles Williams, Chris Karam, Michael Kerrigan, Jeremy Weith, Sean Gilmore, Daniel Lundquist, Steve Kellar, Tom Daney
Northbrook, Illinois

81 to 100

The Howell & Sharp Group at Merrill Lynch

Brett Howell, Craig Sharp, Jim Harding, Steve Jones, Joel Barrett, Mike Steinebach
Grand Rapids, Michigan

Longfellow Benefits

Boston, Massachusetts

Moreton Retirement Partners

Chad J. Larsen, Corey Whitehead, Kirk Welch, Paul Lamb, Cynthia Krulac, Melinda Dransfield
Denver, Colorado

The Prince Group

Doug Prince, Brea Dantin, Deana Harmon
Indianapolis, Indiana

Retirement Benefits Group

Darrell Alford, Lisa Jungers, Larry Deatherage, Anthony Franchimone, Sean Ciemiewicz
La Jolla, California

Spectrum Investment Advisors, Inc.

James Marshall, Manuel Rosado, Jonathan Marshall, Cheryl Luedtke-Stoehr
Mequon, Wisconsin

75 to 80

Ellsworth Group

Morgan Stanley Smith Barney
Charles Snyder, Josh Dautovic, Kelly Kuennen, Bryan Weber, Tim Clepper
Hudson, Ohio

Heffernan Financial Services

John R. Prichard, Blake A. Thibault, John M. Clark
San Francisco, California

Mayflower Advisors LLC

Steven Dimitriou, John Wilcox, John Longo
Boston, Massachusetts

MKP Group, Merrill Lynch

Joseph M. Matis, Richard L. Kidwell, Joseph T. Matis, Brian Linder
Indianapolis, Indiana

SageView Advisory Group, West Region

Jon Upham, Randy Long, Kevin Villar, Matt Hammonds, Marek Pfeil, Jennifer Purisima, Tracy Thomas, Hector Palacios, Frank Ricchuiti, Robert Patton, David Shnapek, Ed Wagner, Mark Kordonsky
Irvine, California

StoneStreest Equity, LLC

Barbara Delaney, Bob Goldstein, Heidi Sidley, Cathy O'Halloran, Kylee Hall
Pearl River, New York

Individuals with 50 or more plans

More than 100

Sean Deviney

Provenance Wealth Advisors, LLC
Fort Lauderdale, Florida

Gregg L. Fine

Gallagher Benefit Services
Boca Raton, Florida

86 to 100

Joe Connell

Financial Concepts, Inc
Plymouth, Minnesota

Paul D'Aiutolo

UBS
Rochester, New York

Robert Hendrian

Merrill Lynch
Farmington Hills, Michigan

Thom Shumosic

Retirement Planning Specialists
Wilmington, Delaware

John W. Spach

401(k) & 403(b) Advisors, Los Angeles
Woodland Hills, California

71 to 85

Domenic DiPiero, III

Newport Capital Group
Red Bank, New Jersey

Danford Meischen

Bank of America Merrill Lynch
Houston, Texas

Philip Steele

Pension Architects
Malibu, California

50 To 70

Thomas S. Anthony

McKinley Carter Wealth Services, Inc.
Wheeling, West Virginia

John Barry

JMB Wealth Management, Inc.
Torrance, California

Ryan Bryte

American Trust & Savings Bank
Dubuque, Iowa

Gary Handler

UBS Financial Services
Encino, California

Barnaby W. Horton

Merrill Lynch
Hartford, Connecticut

Neil C. Netoskie,

Compass Retirement Solutions
Houston, Texas

Andrew R. Wilshinsky

Morgan Stanley Smith Barney
New York, New York

Dean J. Clune

Gallagher Retirement Services
Itasca, Illinois

Specialty Focus

10% or more in 403(b) plans

Thomas S. Anthony

McKinley Carter Wealth Services, Inc.
Wheeling, West Virginia

Barney & Barney Retirement Services

Bill Peartree, Rick Skelly, Rick
Ferguson, Gary Gunning,
Jenece Tagg, Peggy Aldape
San Diego, California

Cafaro Greenleaf

Jamie Greenleaf, Dorann Cafaro,
John Peters, Barbara Meyer
Little Silver, New Jersey

Domenic DiPiero, III

Newport Capital Group
Red Bank, New Jersey

The Dubie Group

Morgan Stanley Smith Barney
Christopher Dubie, Julie Braun
South Burlington, Vermont

F.D.G. Institutional Consulting Group, UBS Financial Services Inc.

Phil Fiore, Steve DesRochers,
Jeff Farrar, Dean Gaugler,
Lou Gloria, Tom Gahan
Stamford, Connecticut

The Hagwood Tomoda Group

Morgan Stanley Smith Barney
Wellesley, Massachusetts

Henderson Brothers

Retirement Plan Services

William Beale, Megan Warzinski,
Peter Valotta, Brendon Costa, Jay
Hunt, Max Cizauskas, Joe Johns
Pittsburgh, Pennsylvania

Stace Hilbrant

401k Advisors LLC (NRP Member Firm)
Wilmette, Illinois

Tony Madera

Gallagher Retirement Services
Clarks Summit, Pennsylvania

The MHC Group at

Graystone Consulting

Matt McLaughlin, Al Hammond,
Peter Ciovacco, Dan O'Shea
Danvers, Massachusetts

Moreton Retirement Partners

Chad J. Larsen, Corey Whitehead,
Kirk Welch, Paul Lamb, Cynthia
Krulac, Melinda Dransfield
Denver, Colorado

Oswald Financial, Inc.

David Kulchar
Cleveland, Ohio

Plan Sponsor Advisors, LLC

Jennifer Flodin, Donald Stone,
Tess Malone, Rhonda Berg, Chris
Murphy, Jane Belcher, Angelo
Auriemma, Mark Pliska
Chicago, Illinois

SageView Advisory Group, Northeast

Robert Trethewey, Jack Evans,
Rachel Zachary, Stephen Popper,
Mark Forkey, Jeffrey Gratton
Fulton, Maryland

SageView Advisory, South Region

Sean G. King, Tim D. Sykes, Douglas
Webster, Ryan Manaker, Brien
"Todd" Stewart, Larissa Whittle,
John Majors, Nichole Labott, Jeff
Petrone, Jamie Lynn Lyons
Knoxville, Tennessee

Sheridan Road Financial

James O'Shaughnessy, Daniel Bryant,
Charles Williams, Chris Karam,
Michael Kerrigan, Jeremy Weith,
Sean Gilmore, Daniel Lundquist,
Steve Kellar, Tom Daney
Northbrook, Illinois

Snook Housey Advisors

Kelley Snook, Dave Anderson
Troy, Michigan

John W. Spach

401(k) & 403(b) Advisors, Los Angeles
Woodland Hills, California

10% or more in 457 plans**Barney & Barney Retirement Services**

Bill Peartree, Rick Skelly, Rick
Ferguson, Gary Gunning,
Jenece Tagg, Peggy Aldape
San Diego, California

Innovest Portfolio Solutions LLC

Gordon Tewell, Peter Mustian
Denver, Colorado

Moreton Retirement Partners

Chad J. Larsen, Corey Whitehead,
Kirk Welch, Paul Lamb, Cynthia
Krulac, Melinda Dransfield
Denver, Colorado

Rogers Financial

Kenneth Rogers, Jenifer
Nesselrodt, Raymond Gay
Harrisonburg, Virginia

SageView Advisory, South Region

Sean G. King, Tim D. Sykes, Douglas
Webster, Ryan Manaker, Brien
"Todd" Stewart, Larissa Whittle,
John Majors, Nichole Labott, Jeff
Petrone, Jamie Lynn Lyons
Knoxville, Tennessee

10% or more in nonqualified plans**401(k) Advisors**

Veronica Lee, Joel Shapiro, Michael
McGuire, Michael Viljak, Austin
Gwilliam, Susann Haas, Pamela
Watson, Mindy Marburger
Aliso Viejo, California

John Barry

JMB Wealth Management, Inc.
Torrance, California

Catanella Group

Brian Catanella, Ken Catanella
Weehawken, New Jersey

Devenir Corporate Services

Eric Remjeske, Lori Gluth, Jon Robb
Minneapolis, Minnesota

The Ellovich Mendoza Group

UBS Financial Services
David Ellovich, Greg Mendoza
Hartford, Connecticut

Stace Hilbrant

401k Advisors LLC (NRP Member Firm)
Wilmette, Illinois

Kass/Freeman Group, Merrill Lynch

Jonathan Kass, Robert Freeman
New York, New York

Danford Meischen

Bank of America Merrill Lynch
Houston, Texas

The Retirement Group

Morgan Stanley Smith Barney
Jericho, New York

Thom Shumosis

Retirement Planning Specialists
Wilmington, Delaware

CAPTRUST

Steve Wilt, Susan Clausen, Paul Stibich
Akron, Ohio

Francis J. Sweetin

Chadwick Financial Group
Florham Park, New Jersey

10% or more in defined benefit plans**401(k) Advisors**

Veronica Lee, Joel Shapiro, Michael
McGuire, Michael Viljak, Austin
Gwilliam, Susann Haas, Pamela
Watson, Mindy Marburger
Aliso Viejo, California

BCG Terminal Funding Company

Michael Devlin, Sean O'Flaherty
Austin, Texas

The Beirne Wealth Management

Group, Merrill Lynch Global Wealth
Management
John A. Beirne, Jr., James A. Betzig,
Erik Scaranuzzo, John-Oliver Beirne
New Haven, Connecticut

The Brice Group, Merrill Lynch

Brian Brice, Timothy Brice
Bloomfield Hills, Michigan

Cafaro Greenleaf

Jamie Greenleaf, Dorann Cafaro,
John Peters, Barbara Meyer
Little Silver, New Jersey

CAPTRUST

Steve Wilt, Susan Clausen, Paul Stibich
Akron, Ohio

Castner Josephs Group, LLC

Gary Josephs, Michael Castner,
Lloyd Engleman, Salvatore
Danna, Shanna Powell
Irvine, California

Sean Deviney

Provenance Wealth Advisors, LLC
Fort Lauderdale, Florida

Tom Eddy

UBS Financial Services, Inc.
Chattanooga, Tennessee

F.D.G. Institutional Consulting

Group, UBS Financial Services Inc.
Phil Fiore, Steve DesRochers,
Jeff Farrar, Dean Gaugler,
Lou Gloria, Tom Gahan
Stamford, Connecticut

**Fiduciary Consulting Group
@ PSA Financial**

Janina Stout, Peter Godfrey, Chad
Wilson, Michael Markovitz,
Doug Tyson, Cindy Ebertz
Hunt Valley, Maryland

Fiduciary Investment Advisors

Mark Wetzel, Michael Goss, Karen
Paulson, Ryan Gardner, Christopher
Kachmar, Anthony Tranghese,
Christopher Rowllins, Jeffrey Capone
Windsor, Connecticut

Francis Investment Counsel

Michael Francis, Kelli Send,
Joseph Topp, Cliff Dunteman, Ed
McIlveen, Kevin Roloff, Jennifer
Greene, Patty Dirksmeyer, Meredith
Ehn, Tim Shirk, Art Harris
Pewaukee, Wisconsin

Stace Hilbrant

401k Advisors LLC (NRP Member Firm)
Wilmette, Illinois

**The Howell & Sharp Group
at Merrill Lynch**

Brett Howell, Craig Sharp, Jim
Harding, Steve Jones, Joel Barrett,
Mike Steinebach, Merrill Lynch
Grand Rapids, Michigan

Institutional Investment Consulting

Michael Kozemchak, Barry Stoej, Paul
Stephens, Tony Ciocca, Greg Cimmino
Bloomfield Hills, Michigan

Kass/Freeman Group, Merrill Lynch

Jonathan Kass, Robert Freeman
New York, New York

The KD Group, Merrill Lynch

Glen Diehm, Kevin Keith
Lancaster, Pennsylvania

Lockton DC Retirement Group

Washington, D.C.

Longfellow Benefits

Boston, Massachusetts

Luppino Eschenauer Group

Merrill Lynch
Anthony W. Luppino,
Eric G. Eschenauer
New York, New York

The Mahoney Group, Merrill Lynch

Chris Mahoney, Kristen Koluch, Mark
Marotta, Phil Murphy, Kevin Mahoney
West Nyack, New York

Thomas D. Ming

Tower Rock Advisors, Inc./
Risk Transfer Advisors
Bakersfield, California

Benedict A. Mitchell, Jr.

Florida Benefit Specialists
Fort Lauderdale, Florida

Moreton Retirement Partners

Chad J. Larsen, Corey Whitehead,
Kirk Welch, Paul Lamb, Cynthia
Krulac, Melinda Dransfield
Denver, Colorado

The Parks Consulting Group

Morgan Stanley Smith Barney
Graystone Consulting
Thomas Parks, Bruce Lanser, David
Lownik, Bernadette Lanser
Milwaukee, Wisconsin

Craig S. Pastolove

Morgan Stanley Smith Barney
New York, New York

**PearlStreet Investment Management
of Oppenheimer & Co. Inc.**

Grand Rapids, Michigan

Pensionmark Retirement Group

Troy Hammond, Mike Woods, Devyn
Duex, Laura Battle, Mike Devlin, Craig
Christo, Christine Powell, Michelle
Lantz, Andre Kaluna, Sean O'Flaherty,
Daren Alcantar, Krista Hauser,
Deanna Bamford, Brooks Allen
Santa Barbara, California

Paul L. Powell

401k Advisors
Dothan, Alabama

The Ratay Group

Morgan Stanley Smith Barney
Lisle, Illinois

**The Rinehart Staadeker Sussli
Retirement Consulting Group**

Wells Fargo Advisors LLC
Ken Rinehart, Paul
Staadeker, Mike Sussli
Cincinnati, Ohio

Schooley/Houck Group

Morgan Stanley Smith Barney
Richard Schooley, Craig
Houck, Eric Garbade
Savannah, Georgia

Sheridan Road Financial

James O'Shaughnessy, Daniel Bryant,
Charles Williams, Chris Karam,
Michael Kerrigan, Jeremy Weith,
Sean Gilmore, Daniel Lundquist,
Steve Kellar, Tom Daney
Northbrook, Illinois

Snook Housey Advisors

Kelley Snook, Dave Anderson
Troy, Michigan

Jim Spanarkel

Bank of America Merrill Lynch
Paramus, New Jersey

Brian K. Speers

Merrill Lynch
Oak Brook, Illinois

StoneStreet Equity, LLC

Barbara Delaney, Bob Goldstein, Heidi
Sidley, Cathy O'Halloran, Kylee Hall
Pearl River, New York

Gordon Tewell, Peter Mustian

Innovest Portfolio Solutions LLC
Denver, Colorado

**The TRC Group at Morgan
Stanley Smith Barney**

Michael Roberts, Thomas
Kokjohn, Christopher Lelli
San Diego, California

Peggy Whitmore

Whitmore Retirement Solutions
(401k Advisors Member Firm)
Port Washington, New York

Reprinted by Permission, 02/11. Banking and fiduciary activities are performed globally by banking affiliates of Bank of America Corporation, including Bank of America, N.A., Member FDIC. Brokerage services are performed globally by brokerage affiliates of Bank of America Corporation, including Merrill Lynch, Pierce, Fenner & Smith, Incorporated (MLPF&S). MLPF&S is a member of FINRA and is not affiliated with PLANADVISER. MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation.

Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
----------------------	-------------------------	----------------

ARM0Q5P1