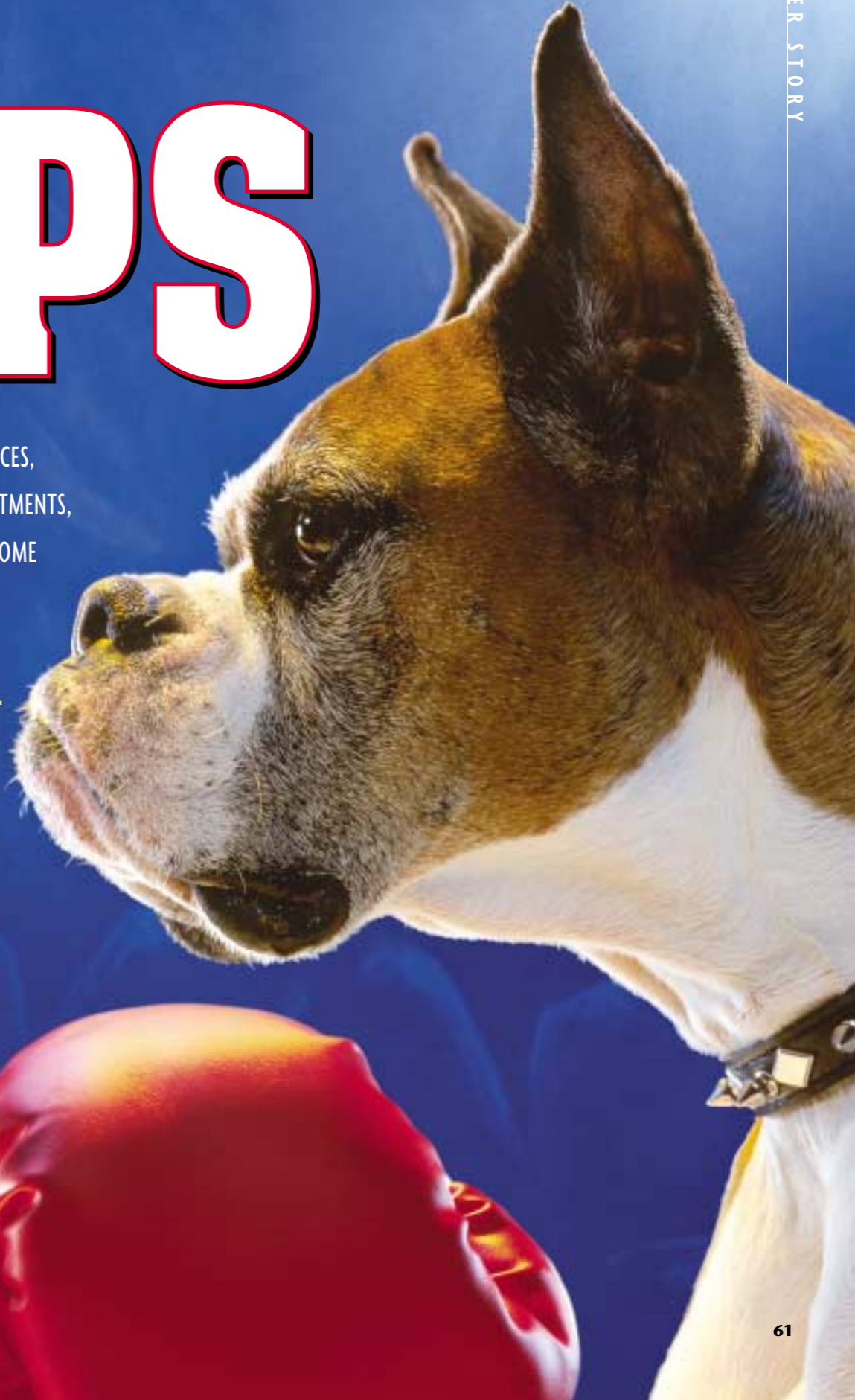


# THE CHAMPIONS

BY KIERAN BEER AND SHIFRA ANSONOFF  
PHOTOGRAPHS BY PETE McARTHUR

ADVISERS WHO ADDED SERVICES,  
OFFERED ALTERNATIVE INVESTMENTS,  
AND WERE WILLING TO DO SOME  
HAND-HOLDING FINISHED  
AS THE TOP DOGS IN  
BLOOMBERG'S ANNUAL  
RANKING OF TOP  
WEALTH MANAGERS



T

HE FINANCIAL MARKETS continued to deliver a series of knockout punches to investors in 2002. Pummeled by a rash of accounting scandals and lackluster corporate earnings,

the Standard & Poor's 500 stock index fell 22.1 percent during the year—firmly establishing the period 2000 through 2002 as the worst three-year stretch for investors since the 1930s.

For the most part, however, the 370 independent advisers included in Bloomberg's third annual ranking of Top Wealth Managers emerged from the melee relatively unscathed. Some emerged positively triumphant. Median assets under management at the 370 advisory firms included in our survey of 2002 data rose 11.3 percent, to \$96,658,567. Forty-two firms saw their assets rise by 30 percent or more over the previous year. Meanwhile, the median client-account size rose by 3.2 percent, to \$702,868.

Indeed, when asked to name the biggest challenge they face today, the response advisers gave most frequently (roughly 20 percent) was how to handle the growth of their firms. It seems that during 2002, wealthy individuals whose portfolios had suffered at the hands of their broker or because of their own poor judgment continued to turn to independent advisers for counsel. Because all the Top Wealth Managers offer comprehensive planning services, the intake of this new business proved to be enormously time-consuming.

After all, very wealthy clients aren't just looking for advice on a couple of mutual funds.

"[The typical] financial planner puts together a plan that details the number of years before a client can afford retirement and the amount of savings they will need to fund their children's college tuition. These are issues our clients don't face," says Evan Roth, a partner at BBR Partners in New York, which with an average client-account size of \$36.4 million moved up to the No. 1 spot on the Top Wealth Managers list this year. Last year's leader, myCFO in San Francisco, was absorbed into the Harris wealth-management group, a division of the Bank of Montreal, last fall. The advisers at BBR Partners, Roth points out, have to contend with much more complex financial issues than



advisers at conventional practices, and generally work closely with the client's accountants, attorneys, and other consultants, with an eye toward multigenerational planning. That planning has become a more complex business is reflected in the number of firms that reported they increased the services they offer. The number of firms that offer tax planning in-house, for example, increased more than 11 percentage points last year to 74.3 percent; while firms offering charitable planning increased by almost 11 percentage points to 71.6 percent.

Another noticeable trend among independent financial advisers over the past few years has been the rise in the num-

ber of self-styled multicient family offices. These firms—one of which is BBR Partners—purport to offer soup-to-nuts service to wealthy families. Their business model is loosely based on the old-fashioned captive family office made famous by the Rockefellers and other wealthy industrialists of the early 1900s.

About half of the top 10 firms on the list now identify themselves as multicient family offices. Unlike their earlier counterparts, however, many of these newcomers express ambivalence about offering concierge services, such as property maintenance and bill paying. Some refuse to offer such services at all, and others outsource them. “We don’t want to walk the dog or drive the kids to rehab,” says Jeffrey Zlot, founder of Presidio Wealth Management in San Francisco, which ranks No. 4. Zlot, nonetheless, considers Presidio a multicient family practice.

In contrast, Jonathan Zeschin, founder of No. 2-ranked Essential Advisers in Denver, is adamant that his firm is not a multicient family office. “We’re primarily focused on investment management. We may make a suggestion about a tax issue or tell someone they need an estate lawyer, but that’s about it,” he says. Zeschin does outsource some multigenerational planning aspects of wealth management, however. And he admits that if potential, or existing, clients ever begin to demand concierge services, he’ll consider outsourcing those functions also. But Zeschin, who started his firm less than two years ago with assets from two wealthy client families, isn’t really looking for new ways to grow his business. “At this stage, we’d like to take on another client or two on the order of the ones we’ve got, but not five or six,” says Zeschin. It can take months to complete the procedures necessary to serve a new client, he points out. “A lot of time is spent getting to know the clients and putting new structures like family limited partnerships in place to contain the wealth.” For each structure created, Essential writes an official investment-policy statement that contains specifics on asset allocation and investment objectives. This document in turn becomes the contract with the client.

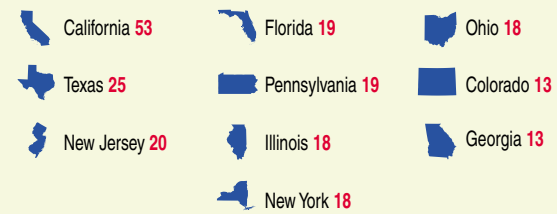
To be sure, not all the Top Wealth Managers on Bloomberg’s list see growth as their No. 1 problem. The combination of the prolonged bear market and the increase in competition from banks, wirehouses, and accounting firms has squeezed margins at many firms and left quite a few scrambling to keep existing clients and find new ones. Some 15 percent of the advisers who responded to the question said the biggest challenge they face today is finding a

### HOW DID 2002 COMPARE WITH 2001?

	2002	2001	% CHANGE
Median assets under management	\$96,658,567	\$86,863,336	11.3
Mean assets under management	\$222,742,615	\$216,291,756	3.0
Median average account size	\$702,868	\$681,315	3.2
Mean average account size	\$1,256,028	\$1,226,926	2.4
Total assets under management	\$82,414,767,629	\$80,027,949,807	3.0
Average assets per professional	\$42,426,122	\$41,155,312	3.1
Average firm age	13.7	13.1	4.6

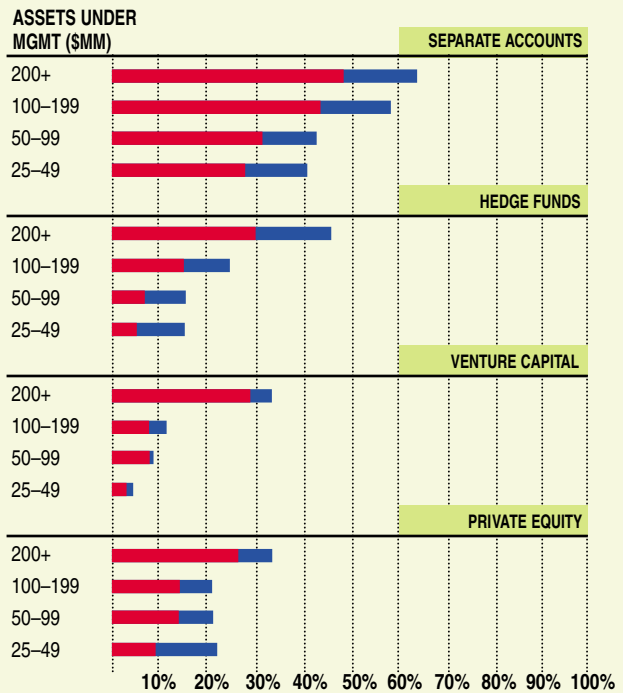
All data reflect year-over-year comparisons for the firms in this year’s ranking except for average firm age, which uses 2001 data from “On the Money,” July/August 2002.

### WHERE ARE THE TOP WEALTH MANAGERS?



### WHICH THIRD-PARTY PRODUCTS DO TOP WEALTH MANAGERS USE?

■ Used in 2001 ■ Added in 2002



FORTY-TWO FIRMS' **ASSETS ROSE** 30 PERCENT OR MORE



## GO DOGS, GO

**T**WO FIRMS THAT SAW THEIR ASSETS UNDER MANAGEMENT MAKE IMPRESSIVE leaps in 2002 were No. 56-ranked Fieldstone Financial Management Group in Mansfield, Mass. (up 384 percent), and No. 4-ranked Presidio Wealth Management in San Francisco (up 268 percent). In both cases, the primary impetus for growth was joining forces with other high-powered advisers, though interestingly each firm followed a very different strategy.

Fieldstone's president, Kristofor Behn, for example, has taken a kind of franchise approach. A big believer in the power of technology to improve productivity, Behn made his first acquisition in May 2001 when he bought Sunset Financial Management in Albuquerque, N.M. Founded by David Drucker, an adviser who writes frequently for *WEALTH MANAGER*, Sunset was a highly streamlined operation. At the time, Drucker served 40 clients with the help of just one assistant, using cutting-edge technology for customer rela-

tionship management and outside professionals for investment management, bookkeeping, and other functions. During the past two years, Behn has partnered with two other firms and imposed Sunset's model for outsourcing and technology on each. "Dave started with this idea about the best way to manage a firm that would give [the adviser] personal freedom," says Behn. "I built a house upon that with all these acquisitions." Today, with \$363 million dollars in assets and an average client-account size of \$1.55 million, Behn is ready to move from house-building to creating a housing development. Convinced he can't personally take on any more clients, Behn is preparing to set up Fieldstone subsidiaries that will be headed by an adviser who will in turn acquire other firms, repeating the process that began with the Sunset acquisition.

Presidio Wealth Management's approach, by contrast, is a bit more old-fashioned. When C.E. Unterberg, Towbin decided to get out of the comprehensive financial-planning business last year and instead focus exclusively on investment management, five

better way to market their business and differentiate themselves from other financial-services institutions.

Some of that differentiation is clearly meant to be geared toward client retention. But the M-word, *marketing*, also cropped up periodically. "Getting referrals to qualified prospects and marketing to them," was how one Texas firm described its biggest challenge. "Developing new clients in a market with significant instability" was how an Illinois adviser identified the biggest problem he faced.

Another 15 percent of the advisers who responded to Bloomberg's question said their biggest challenge was managing their clients' expectations. After the headiness of the '90s, many clients are having trouble settling for projected returns of, say, 7 percent or less. It's a matter of "keeping clients focused on their long-term plans and fundamentals in light of the most challenging market in 30 years," reported one adviser in Illinois. And an adviser in Arkansas said his biggest challenge was "helping clients adjust their expectations to the realities of the current economic environment."

Even advisers at the top-ranked firms had some explaining to do to their clients last year. "There was just no place to hide," says Roth. "It was a year to avoid land mines and to find some assets that actually would appreciate."

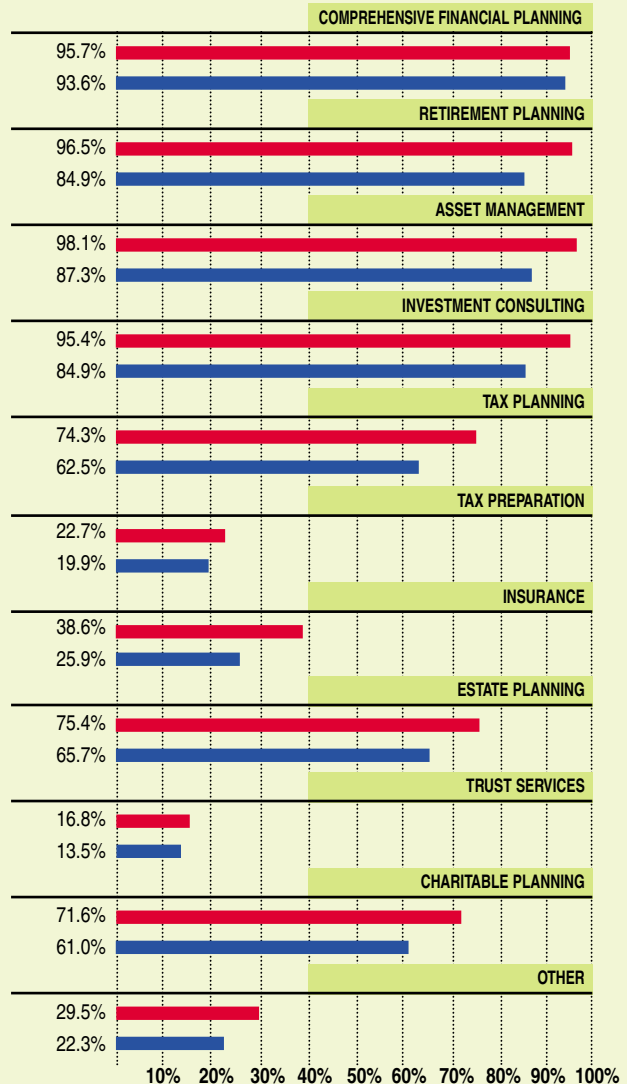
One place where BBR Partners and other advisers looked for help on that score was hedge funds. Some 11 percent of the Top Wealth Managers said they added hedge funds to the mix of investment products they offered clients last year, bringing the number of advisers who used hedge funds to about 26 percent. A number of veteran hedge fund investors also increased their allocation to hedge funds. BBR, for example, significantly upped its allocation to distressed debt.

Other alternative investments, such as venture capital and

consultants in the firm's San Francisco office moved to Presidio, bringing all 40 of the clients they managed with them, explains Jeffrey Zlot, who founded Presidio Wealth Management in 1997. "We thought about going out on our own, but we thought Presidio's philosophy of independent advice was a good fit," says Michael Russo, former managing director at C.E. Unterberg, Towbin and now managing director at Presidio Wealth Management. It helps that Zlot and Russo had worked together in the Montgomery Securities Private Client Group, which Russo had founded in 1991. The reunion of the two added some \$490 million to Presidio's assets under management and increased the firm's average client-account size slightly to \$12.18 million. —KB

**WHICH SERVICES DO TOP WEALTH MANAGERS OFFER IN-HOUSE?**

n Offered in 2002 n Offered in 2001



**HOW DOES THE AVERAGE CLIENT-ACCOUNT SIZE VARY WITH THE SIZE OF THE FIRM?**

ASSETS UNDER MGMT (\$MM) 2002	MEDIAN ACCOUNT SIZE (\$)	MEAN ACCOUNT SIZE (\$)	YR-OVER-YR % CHANGE IN MEAN ACCT SIZE
200+	1,182,799	2,458,143	-2.30
100-199	760,520	918,335	-5.15
50-99	583,942	933,637	31.48
25-49	410,630	564,625	10.56

MANAGING CLIENT EXPECTATIONS WAS A **CHALLENGE** IN 2002

## HOW DO ASSETS PER PROFESSIONAL VARY WITH THE SIZE OF THE FIRM?

ASSETS UNDER MGMT (\$MM) 2002	MEDIAN ASSETS PER PROFESSIONAL (\$)	MEAN ASSETS PER PROFESSIONAL (\$)
200+	53,832,473	70,588,603
100-199	33,074,076	43,109,205
50-99	26,698,672	30,901,526
25-49	19,492,261	23,036,739

### HOW THE LIST WAS COMPILED

BLOOMBERG WEALTH MANAGER'S THIRD ANNUAL RANKING OF LEADING INDEPENDENT financial-advisory firms is based on the average client-account size for the year ending December 31, 2002. The average client-account size is calculated by dividing the total client assets (which include assets under management filed on the Form ADV plus additional client assets that are not reported on the filing) by the total number of client relationships. This year's list has 370 firms.

The data used for this ranking were taken from a questionnaire sent to participating firms and from data provided to the Securities and Exchange Commission on Form ADV. Participants were identified through WEALTH MANAGER'S database and from other industry sources. Firms that are listed meet the following criteria:

- Are registered investment advisers
- Stated minimum assets under management of \$25 million
- Indicated on the Form ADV that financial-planning services are offered
- Reported on the WEALTH MANAGER questionnaire that comprehensive financial-planning services are provided either in-house or via outsourcing
- Declared that more than 50 percent of the client base consisted of "individuals" or "high-net-worth individuals" as defined by the SEC

Because we wanted independent advisory firms, we eliminated responses from banks, broker-dealers, trust companies, insurance companies, and their affiliates. Also, firms that are branches of independent broker-dealers were excluded, as were those not operating as separate businesses with their own identities.

In cases where firms reported a higher number of client relationships than client accounts, we used the number of client accounts as the divisor to calculate the average account size.

The universe of 370 firms is categorized by size of assets under management as follows: \$200 million or more, 97; \$100 million to \$199 million, 84; \$50 million to \$99 million, 115; \$25 million to \$49 million, 74. —SA

private equity, also drew more interest—and dollars—from advisers. The number of firms that put their clients in private equity, for example, grew from 16 percent of the total to 24 percent. And those who invested in venture capital grew from 12 percent to 15 percent. Interestingly, whereas hedge funds are used much more often by firms with \$200 million or more in assets under management than they are by smaller firms, the difference is not nearly as pronounced for private equity. About 32 percent of firms with \$200 million or more used private equity in 2002, while 45 percent used hedge funds. Meanwhile about 22 percent of firms with between \$25 million and \$49 million in assets under management used private equity, while only 16 percent used hedge funds.

Susan Colpitts, executive vice president at No. 5-ranked Signature Financial Management in Norfolk, Va., says the increased interest in alternative investments is a sign of the times. And she, for one, is paying a lot of attention to what is being done at some of the smarter endowments, which have used alternative investment products for years. For example, Colpitts has made a point of listening to speeches or reading articles by Yale University's chief investment officer, David Swenson. And, through clients who sit on boards at well-endowed universities, she's been tuned in to a number of alternative investment ideas for the first time.

Both Colpitts and Zeschin say that providing alternative investments is part of managing wealthy clients' assets like those of institutional investors—a trend already anticipated by the growth in separately managed accounts. More than 50 percent of the firms on the list—and 63 percent of the firms with more than \$200 million in assets under management—said they now put at least some of their clients' assets in separately managed accounts. Still, as the rise of the multi-client family-office model suggests, even though the wealthy may want what's offered to institutions, they also want to be treated like, well, family.

*Kieran Beer is an executive editor and Shifra Ansonoff is a researcher at WEALTH MANAGER.*

A complete list of the 370 firms included in Bloomberg's Top Wealth Managers ranking is available on-line at [wealth.bloomberg.com](http://wealth.bloomberg.com). To order reprints, contact PARS International Corp. at 212-221-9595 or e-mail PARS at [reprints@parsintl.com](mailto:reprints@parsintl.com).

# TOP DOGS

RANK	COMPANY NAME	LOCATION	AVERAGE CLIENT-ACCOUNT SIZE			ASSETS UNDER MANAGEMENT			AVERAGE ASSETS PER EMPLOYEE	
			2002 (SMM)	2001 (SMM)	% Change	(SMM)	% Change from 2001	Rank by % change	(SMM)	Rank
1	BBR Partners	New York, NY	36.40	29.82	22.1	1,055.62	60.9	21	70.37	7
2	Essential Advisers	Denver, CO	18.57	N/A	N/A	55.71	N/A	N/A	18.57	130
3	Financial Clarity	Mountain View, CA	18.13	19.40	-6.5	634.66	-6.5	246	126.93	1
4	Presidio Wealth Management	San Francisco, CA	12.18	12.13	0.4	670.00	268.1	3	67.00	8
5	Signature Financial Management	Norfolk, VA	12.16	12.51	-2.8	1,094.27	-14.3	298	60.79	10
6	Tanager Financial Services	Waltham, MA	10.83	16.39	-33.9	1,625.03	-33.0	336	35.33	35
7	Hillview Capital Advisors	Ardmore, PA	9.35	8.62	8.5	570.60	-4.1	226	47.55	16
8	Oxford Financial Group	Indianapolis, IN	7.64	8.32	-8.1	5,931.47	-16.2	305	60.53	11
9	Trees Investment Counsel	Chicago, IL	7.07	10.00	-29.3	212.10	-11.6	277	70.70	6
10	Altair Advisers	Chicago, IL	6.49	N/A	N/A	512.68	N/A	N/A	34.18	37
11	Tyee Asset Strategies	Seattle, WA	5.83	6.55	-11.1	926.53	-5.1	231	40.28	24
12	Advisors Financial Services	Minnetonka, MN	5.02	6.08	-17.6	175.53	20.2	58	43.88	19
13	Zemenick & Walker	St. Louis, MO	4.56	4.97	-8.3	592.84	-9.7	271	N/A	N/A
14	David Herstle Jones Jr.	Mendocino, CA	4.42	N/A	N/A	53.00	N/A	N/A	26.50	69
15	MDE Group	Parsippany, NJ	4.06	5.25	-22.6	815.92	-16.8	314	40.80	21
16	Chain Bridge Advisors	Chevy Chase, MD	4.02	N/A	N/A	40.25	N/A	N/A	16.10	156
17	Plante & Moran Financial Advisors	Southfield, MI	3.67	5.26	-30.3	1,910.04	9.0	103	28.94	59
18	Enright, Mollin, Cascio & Ramusevic	Old Tappan, NJ	3.59	3.75	-4.3	122.00	-9.6	269	30.50	51
19	Kochis Fitz Tracy Fitzhugh & Gott	San Francisco, CA	3.55	2.29	54.8	794.96	65.1	19	33.12	41
20	JFR Financial Services	Trenton, MI	3.25	N/A	N/A	65.00	8.3	108	9.29	251
21	Beaumont Financial Partners	Wellesley Hills, MA	3.17	2.79	13.8	596.52	12.0	92	54.23	14
22	LauOlmstead	Wilmington, DE	3.07	2.63	16.6	325.00	18.8	67	29.55	56
23	Aufman Associates	Sewickley, PA	3.02	3.97	-23.8	341.70	-23.8	324	42.71	20
24	Tilson Financial Group	Watchung, NJ	3.01	3.41	-11.8	165.60	-10.1	272	23.66	89
25	Financial Design Associates	Stinson Beach, CA	2.97	3.30	-10.1	100.85	-23.6	323	16.81	141
26	WESCAP Management Group	Glendale, CA	2.92	3.12	-6.6	277.05	11.0	98	39.58	26
27	Paragon Capital Management	Denver, CO	2.88	2.74	5.0	368.22	1.1	169	61.37	9
28	Cameron Thornton Associates	Burbank, CA	2.86	3.10	-7.6	54.34	-12.2	280	10.87	231
29	Antares Capital Management	Chicago, IL	2.77	2.76	0.0	60.85	29.5	44	20.28	117
30	Sumnicht & Associates	Appleton, WI	2.65	4.20	-37.0	272.82	-35.1	338	N/A	N/A
31	Brighton Jones	Seattle, WA	2.63	2.03	29.5	308.00	24.2	49	30.80	49
32	Henssler Asset Management	Marietta, GA	2.48	3.05	-18.5	159.02	30.4	40	31.80	44
33	Netting & Pace	San Antonio, TX	2.43	3.25	-25.1	87.61	-13.1	290	8.76	266
34	Budros & Ruhlir	Columbus, OH	2.36	2.26	4.2	650.20	8.6	105	26.01	73
35	Stapp & Rothwell	Overland Park, KS	2.26	2.34	-3.6	237.01	-2.6	208	33.86	39
36	Homrich & Berg	Atlanta, GA	2.19	1.70	28.3	610.00	55.6	23	32.11	43
37	Plancorp	Chesterfield, MO	2.16	2.48	-13.0	371.39	-5.8	239	30.95	47
38	Strategic Capital Advisors	Austin, TX	2.15	2.55	-15.8	92.37	-7.2	254	9.24	253
39	Compass Financial Group	Lighthouse Point, FL	2.11	2.10	0.4	130.80	19.7	60	16.35	148
40	Relyea/Zuckerberg/Hanson	Stamford, CT	2.10	1.81	16.2	111.37	4.3	133	22.27	101
41	Coldstream Capital Management	Bellevue, WA	2.00	1.89	6.1	425.00	12.5	90	28.33	61
42	Bruce Charles Ritter	San Rafael, CA	1.96	N/A	N/A	47.15	N/A	N/A	N/A	N/A
43	DCA Global Investment Management	Duluth, GA	1.92	1.69	13.4	90.05	2.5	154	36.02	33
44	GoldsteinEnright Financial Advisers	San Ramon, CA	1.92	2.20	-12.7	174.78	-7.6	257	29.13	58
45	TFC Financial Management	Boston, MA	1.88	N/A	N/A	310.00	N/A	N/A	20.67	110
46	Emerald Asset Advisors	Weston, FL	1.87	0.79	136.4	59.76	-8.9	264	11.95	218
47	Johnson Investment Counsel	Cincinnati, OH	1.80	2.09	-14.0	2,453.00	-9.0	265	35.55	34
48	Polstra & Dardaman	Norcross, GA	1.73	1.77	-2.2	216.21	0.2	175	15.44	162
49	Diversified Management	Milwaukee, WI	1.71	1.20	42.9	240.00	66.7	16	40.00	25
50	Evensky, Brown & Katz	Coral Gables, FL	1.68	1.36	23.6	320.00	23.6	52	26.67	67

All asset values are for 12/31/02. N/A = not available.

RANK	COMPANY NAME	LOCATION	AVERAGE CLIENT-ACCOUNT SIZE			ASSETS UNDER MANAGEMENT			AVERAGE ASSETS PER EMPLOYEE	
			2002 (\$MM)	2001 (\$MM)	% Change	(\$MM)	% Change from 2001	Rank by % change	(\$MM)	Rank
51	Encompass Financial	Greenville, SC	1.63	1.53	6.5	49.00	113.0	6	9.80	245
52	Independent Investors	Billings, MT	1.60	N/A	N/A	57.51	N/A	N/A	N/A	N/A
53	Morton Capital Management	Calabasas, CA	1.60	1.23	29.9	544.00	42.0	30	38.86	27
54	Barrington Financial Advisors	Houston, TX	1.59	1.74	-8.7	82.48	-16.8	312	6.34	288
55	Hudson Advisor Services	Buffalo, NY	1.56	1.57	-0.9	210.36	3.0	148	N/A	N/A
56	Fieldstone Financial Mgmt. Group	Mansfield, MA	1.55	0.82	88.2	363.00	384.0	2	90.75	2
57	Sweetwater Investments	Bellevue, WA	1.55	0.80	93.8	96.00	140.3	4	N/A	N/A
58	RegentAtlantic Capital	Chatham, NJ	1.54	1.73	-10.9	463.40	11.9	93	25.74	75
59	Clarfeld Financial Advisors	Tarrytown, NY	1.53	1.79	-14.5	1,300.25	-3.1	213	20.64	111
60	Kabarec Financial Advisors	Palatine, IL	1.52	1.95	-22.3	227.50	-19.6	318	32.50	42
61	ACS Financial Advisors	Cincinnati, OH	1.51	1.25	21.0	295.00	31.1	39	29.50	57
62	Lewis & Mathews Investment Mgmt.	Menlo Park, CA	1.51	1.47	3.0	148.00	2.0	160	74.00	5
63	Brentwood Advisory Group	Los Angeles, CA	1.50	1.88	-20.0	39.11	4.0	137	26.07	72
64	Abacus Planning Group	Columbia, SC	1.49	1.38	8.0	161.12	26.8	47	14.65	173
65	Financial Decisions	New York, NY	1.49	N/A	N/A	148.75	11.0	97	24.79	81
66	Professional Asset Strategies	Birmingham, AL	1.49	1.54	-3.7	77.22	4.4	130	25.74	74
67	F&D Advisors	Atlanta, GA	1.48	1.61	-7.8	190.00	24.2	50	14.62	175
68	West Financial Services	McLean, VA	1.46	1.42	2.7	423.58	5.6	119	23.53	91
69	Legacy Consulting Group	Plano, TX	1.40	1.13	24.7	60.33	14.1	82	20.11	118
70	Frederic T. Kutscher Associates	Seattle, WA	1.39	1.40	-0.6	100.00	5.3	123	15.38	164
71	Brinton Eaton Associates	Morristown, NJ	1.38	1.50	-8.0	189.06	-2.3	206	23.63	90
72	Sullivan, Bruyette, Speros & Blayney	McLean, VA	1.38	1.43	-3.5	800.00	0.0	186	22.22	102
73	Catalyst Financial Planning & Inv. Mgmt.	Oakland, CA	1.36	1.53	-11.1	81.59	-12.6	287	16.32	150
74	Albion Financial Group	Salt Lake City, UT	1.35	N/A	N/A	264.00	N/A	N/A	22.00	104
75	Camden Financial Management	Scottsdale, AZ	1.35	1.09	24.1	55.53	41.4	31	55.53	13
76	Lakeside Advisors	Seattle, WA	1.35	1.34	0.7	163.03	7.8	113	40.76	22
77	Southwest Strategies	Dallas, TX	1.35	1.55	-12.8	98.57	13.7	84	19.71	121
78	Dowling & Yahnke	San Diego, CA	1.34	1.11	21.0	468.05	3.2	146	46.81	17
79	Silignueller Financial Management	Glen Ellyn, IL	1.34	1.42	-5.3	33.62	12.8	88	N/A	N/A
80	Freestone Capital Management	Seattle, WA	1.32	1.51	-12.6	820.08	18.8	66	51.26	15
81	Asset Planning Services	Harleysville, PA	1.30	1.47	-11.8	308.69	-3.2	215	30.87	48
82	Bingham, Osborn & Scarborough	San Francisco, CA	1.30	1.21	7.1	641.97	8.2	109	30.57	50
83	Sutter Starmont Asset Management	San Francisco, CA	1.30	1.18	10.5	130.00	30.0	42	16.25	152
84	Towneley Capital Management	Laguna Hills, CA	1.28	1.27	0.7	250.87	-6.0	240	25.09	78
85	Rowland Carmichael Advisors	Scottsdale, AZ	1.26	1.40	-10.5	192.05	-12.2	281	27.44	65
86	Hallmark Capital Management	Wayne, NJ	1.25	1.51	-17.2	232.31	4.8	126	17.87	132
87	Thomas Barrett & Associates	Denver, CO	1.25	1.35	-7.1	30.00	-14.3	299	15.00	167
88	Glowski Framson Financial Advisors	Los Angeles, CA	1.24	1.45	-14.1	69.60	2.3	157	13.92	189
89	Legacy Capital Partners	Milwaukee, WI	1.24	1.35	-7.8	124.16	-7.8	259	24.83	80
90	Shine Investment Advisory Services	Greenwood Village, CO	1.22	1.42	-14.0	187.99	-7.4	256	31.33	46
91	E&A Investment Advisory	Roseville, CA	1.20	0.86	39.3	71.88	39.3	32	23.96	87
92	G.W. Henssler & Associates	Marietta, GA	1.20	1.45	-16.8	604.80	-12.0	279	30.24	54
93	Moneta Group	Clayton, MO	1.18	1.27	-6.8	3,075.28	-5.0	230	29.86	55
94	Stone Capital Management	Beckley, WV	1.18	1.25	-6.2	72.98	11.9	94	36.49	32
95	Bragg Financial Advisors	Charlotte, NC	1.17	1.48	-21.0	269.56	3.7	140	24.51	83
96	R.M. Davis	Portland, ME	1.17	1.40	-16.0	1,381.44	-11.1	276	37.34	30
97	South Texas Money Management	San Antonio, TX	1.17	1.14	2.5	163.16	66.9	15	20.39	115
98	Woodstock Corp.	Boston, MA	1.17	1.44	-18.8	1,289.58	-5.3	232	N/A	N/A
99	Burt Associates	Rockville, MD	1.16	1.19	-2.5	145.90	4.4	129	20.84	109
100	Pollock Planning Associates	Mountainside, NJ	1.16	1.52	-23.7	47.52	0.9	171	15.84	161



# TOP DOGS

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			2002 (\$MM)	2001 (\$MM)	% Change	(\$MM)	% Change from 2001	Rank by % change	(\$MM)	Rank
101	Bridgewater Capital Advisors	Minneapolis, MN	1.15	N/A	N/A	150.00	N/A	N/A	37.50	29
102	JMG Financial Group	Oak Brook, IL	1.15	1.48	-22.4	752.60	-16.8	313	16.72	142
103	SYM Financial Corp.	Warsaw, IN	1.13	1.00	13.0	684.58	8.7	104	17.55	135
104	Hefren-Tillotson	Pittsburgh, PA	1.10	1.47	-25.1	594.86	1.7	163	4.80	305
105	Quest Capital Management	Dallas, TX	1.10	0.90	22.2	357.00	32.4	37	14.28	181
106	Zenith Capital	Santa Rosa, CA	1.10	1.09	0.2	449.74	-7.7	258	28.11	62
107	Concorde Financial Corp.	Dallas, TX	1.09	1.45	-24.5	90.87	-6.5	245	12.98	207
108	Lee Financial Corp.	Dallas, TX	1.09	1.08	1.1	892.09	0.0	181	N/A	N/A
109	SDR Capital Management	San Francisco, CA	1.09	N/A	N/A	305.56	N/A	N/A	20.37	116
110	Young, Svanoes and Associates	West Des Moines, IA	1.09	N/A	N/A	60.00	N/A	N/A	15.00	169
111	Accredited Investors	Edina, MN	1.08	1.21	-10.3	271.00	-6.6	248	15.94	158
112	Buffington Mohr McNeal	Boise, ID	1.08	1.36	-20.9	144.15	-13.8	293	24.03	85
113	GlobalValue Investors	Princeton, NJ	1.08	1.44	-25.0	120.00	-25.0	327	24.00	86
114	Greenbaum and Orecchio	Old Tappan, NJ	1.08	1.03	5.0	93.73	23.5	53	11.72	225
115	MNS Financial Management	Ft. Myers, FL	1.08	1.03	4.3	43.06	19.3	64	10.77	232
116	New Mexico Investment Advisors	Albuquerque, NM	1.07	N/A	N/A	32.00	N/A	N/A	16.00	157
117	Applied Financial Group	Atlanta, GA	1.06	1.02	3.5	97.32	16.2	74	16.22	155
118	Briaud Financial Planning	Bryan, TX	1.06	1.12	-5.1	248.00	3.3	144	27.56	63
119	Neumann Capital Management	San Mateo, CA	1.05	1.06	-1.8	89.96	0.6	173	22.49	100
120	Tower Asset Management	Beverly Hills, CA	1.04	0.89	17.2	200.00	-50.0	339	15.38	165
121	Trinity Financial Advisors	Chicago, IL	1.04	1.23	-15.7	51.82	2.8	151	7.40	282
122	Smith & Howard Financial Group	Atlanta, GA	1.02	1.03	-1.3	85.52	13.6	85	14.25	183
123	Compass Advisors	San Diego, CA	1.00	1.03	-2.5	60.00	17.0	71	6.00	293
124	Financial Advantage	Columbia, MD	1.00	1.00	-0.3	99.82	18.7	68	24.95	79
125	Sutliff Financial Planning	Granville, OH	1.00	0.85	17.1	55.00	34.2	35	18.33	131
126	CFG Wealth Management Services	Indianapolis, IN	0.98	0.90	8.9	49.00	36.1	34	9.80	244
127	Slayton Lewis	Salt Lake City, UT	0.96	0.91	4.9	33.56	8.0	112	11.19	228
128	Stavis, Margolis Advisory Services	Houston, TX	0.96	1.04	-7.6	364.20	10.2	101	16.55	145
129	Successful Financial Solutions	Northbrook, IL	0.94	0.83	13.3	43.39	24.0	51	5.42	300
130	Foster & Motley	Cincinnati, OH	0.93	1.14	-18.1	319.85	-0.4	191	19.99	120
131	Lassus Wherley & Associates	New Providence, NJ	0.93	0.95	-2.8	172.09	5.7	118	14.34	179
132	Sherman Financial	Philadelphia, PA	0.92	1.03	-10.7	128.46	-2.2	205	14.27	182
133	Novare Capital Management	Charlotte, NC	0.91	0.64	41.9	29.15	81.6	9	9.72	247
134	R.E. Wacker Associates	San Luis Obispo, CA	0.91	0.94	-3.3	148.74	3.0	149	24.79	82
135	Detterbeck Wealth Management	Palatine, IL	0.90	N/A	N/A	31.35	N/A	N/A	6.27	290
136	R.W. Rogé & Co.	Bohemia, NY	0.90	0.83	9.4	188.00	19.8	59	20.89	108
137	Kahler Financial Group	Rapid City, SD	0.89	0.91	-2.3	33.88	19.7	62	16.94	139
138	L.J. Altfest & Co.	New York, NY	0.89	0.99	-9.7	159.20	1.0	170	14.47	177
139	Mullaney Keating & Wright	Farmington, CT	0.89	0.88	0.4	135.48	-0.3	188	33.87	38
140	Barry M. Corkern & Co.	Little Rock, AR	0.88	0.83	6.3	52.77	1.2	167	13.19	200
141	Capital Management Group	Maitland, FL	0.88	0.39	125.0	62.45	66.4	17	N/A	N/A
142	BHCO Capital Management	Dallas, TX	0.87	0.94	-7.0	116.88	1.3	165	19.48	122
143	ProVise Management Group	Clearwater, FL	0.87	1.00	-12.9	286.85	-1.9	202	N/A	N/A
144	Directors Financial Group	Lake Forest, IL	0.86	0.80	7.3	95.50	12.4	91	19.10	124
145	Executive Financial Services	Spring House, PA	0.86	1.00	-14.5	118.00	-7.1	251	16.86	140
146	Financial Planning Group	Falls Church, VA	0.86	0.99	-13.0	64.85	-4.0	223	14.41	178
147	Hammel Financial Advisory Group	Brentwood, TN	0.86	0.77	12.3	95.47	16.5	73	23.87	88
148	Balasa Dinverno Foltz & Hoffman	Schaumburg, IL	0.84	0.93	-9.5	456.92	2.1	159	30.46	52
149	FLC Capital Advisors	Palm Desert, CA	0.84	0.55	51.7	54.41	79.3	11	4.53	307
150	Monitor Group	Fairfax, VA	0.84	0.87	-4.0	175.45	-3.1	214	21.93	105

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			2002 (\$MM)	2001 (\$MM)	% Change	(\$MM)	% Change from 2001	Rank by % change	(\$MM)	Rank
151	Berno Financial Management	Cincinnati, OH	0.83	0.93	-10.2	39.08	-1.9	200	9.77	246
152	JFS Wealth Advisors	Hermitage, PA	0.83	0.58	44.6	277.67	43.7	29	15.43	163
153	Ogorek Wealth Management	Williamsville, NY	0.83	0.84	-0.1	146.90	-0.1	187	36.73	31
154	Wade Financial Group	Minneapolis, MN	0.83	0.83	0.0	83.30	-4.8	228	13.88	191
155	Chas. P. Smith & Associates	Lakeland, FL	0.82	1.11	-25.7	256.35	-27.8	330	15.08	166
156	Creative Financial Group	Atlanta, GA	0.81	0.80	1.1	1,046.58	-1.0	194	25.53	76
157	FirsTrust	Daytona Beach, FL	0.81	0.72	12.9	79.00	5.3	122	8.78	264
158	GDM Advisory Group	Jenkintown, PA	0.81	0.86	-5.9	100.00	5.3	124	N/A	N/A
159	Jentner Financial Group	Akron, OH	0.81	0.79	2.2	80.96	0.2	174	13.49	195
160	Johnson Financial Advisors	Phoenix, AZ	0.81	1.56	-48.0	126.06	-20.1	319	25.21	77
161	Capelli Financial Services	Bloomfield Hills, MI	0.80	0.86	-6.8	121.84	4.2	134	30.46	53
162	Firestone Capital Management	Coral Gables, FL	0.80	0.86	-6.5	78.51	1.8	162	26.17	71
163	Austin Asset Management Co.	Austin, TX	0.79	0.93	-15.2	156.09	-12.6	286	17.34	137
164	Keats, Connelly & Associates	Phoenix, AZ	0.79	0.84	-6.1	133.74	21.1	56	7.43	281
165	Waller Financial Planning Group	Columbus, OH	0.79	0.89	-10.9	198.44	-14.6	300	16.54	146
166	Ferguson Asset Management	Potomac, MD	0.78	0.77	2.1	42.20	8.1	110	14.07	186
167	Investor Solutions	Coconut Grove, FL	0.78	0.61	28.0	145.90	60.7	22	24.32	84
168	Rainsberger Wealth Advisors	Colorado Springs, CO	0.78	N/A	N/A	49.00	N/A	N/A	N/A	N/A
169	S3	Minneapolis, MN	0.78	0.88	-11.1	35.00	0.0	185	8.75	267
170	Voso Financial Advisers	Frederick, MD	0.78	0.96	-19.2	70.00	-9.1	266	14.00	188
171	Cornerstone Capital Advisors	Uniontown, OH	0.77	0.83	-6.2	102.98	-4.1	225	12.87	208
172	Crescent Sterling	Metairie, LA	0.77	0.87	-11.8	67.52	-9.7	270	13.50	193
173	Susan Freed & Associates	Chevy Chase, MD	0.76	0.82	-6.8	82.08	5.9	117	20.52	114
174	Boone Financial Advisors	San Francisco, CA	0.75	0.72	3.9	140.40	-0.4	189	14.04	187
175	John W. Brooker & Co.	Oakland, CA	0.75	0.68	9.6	84.64	10.6	100	N/A	N/A
176	Johnson Marotta	Palo Alto, CA	0.74	0.74	0.0	87.02	0.0	180	N/A	N/A
177	Summit Financial Strategies	Columbus, OH	0.74	0.92	-19.7	118.78	-2.1	204	13.20	199
178	HC Financial Advisors	Orinda, CA	0.73	0.89	-18.4	91.59	-6.5	247	13.08	202
179	Lubitz Financial Group	Miami, FL	0.73	N/A	N/A	75.74	N/A	N/A	13.77	192
180	Arkansas Financial Group	Little Rock, AR	0.72	0.74	-1.7	110.57	-3.0	211	17.01	138
181	Kaye Capital Management	Los Angeles, CA	0.72	0.69	5.5	82.53	7.4	115	27.51	64
182	Focus Financial Advisors	Rockford, IL	0.71	0.22	220.7	79.54	-8.1	260	13.26	197
183	Schultz & Schultz	Reno, NV	0.71	0.74	-4.2	62.49	22.2	54	6.25	291
184	Aegis Asset Management	Houston, TX	0.70	0.76	-8.1	70.00	-12.5	283	4.67	306
185	Boeckermann, Grafstrom & Mayer Wealth Mgmt.	Bloomington, MN	0.70	1.20	-41.9	242.82	-31.5	335	N/A	N/A
186	Financial Focus	Wolfeboro, NH	0.70	0.94	-25.7	80.74	-16.2	304	26.91	66
187	Huff, Stuart & Carlton	Forest, VA	0.70	0.73	-2.9	58.45	-1.7	198	N/A	N/A
188	Strategic Wealth Management	Temecula, CA	0.70	0.89	-21.3	39.40	-30.0	334	6.57	287
189	Vista Capital Partners	Portland, OR	0.70	0.60	16.7	70.00	29.6	43	23.33	94
190	Foster Group	West Des Moines, IA	0.69	0.67	3.7	271.48	13.8	83	22.62	98
191	North Star Financial Direction	Lakewood, CO	0.69	0.20	245.7	52.46	1.5	164	26.23	70
192	Blankinship & Foster	Del Mar, CA	0.67	0.73	-8.1	191.00	3.5	142	21.22	106
193	Retirement Benefits Planning	Alamo, CA	0.66	0.70	-5.7	127.95	-3.7	221	12.79	211
194	WJ Interests	Sugar Land, TX	0.66	0.66	-0.4	30.97	51.1	24	7.74	277
195	Paradigm Financial Advisors	Des Peres, MO	0.65	0.57	14.6	57.57	-5.8	238	9.59	249
196	Vector Financial Network	Minneapolis, MN	0.64	0.41	56.3	130.00	68.8	13	16.25	153
197	Wealth Builders	Little Silver, NJ	0.61	0.73	-17.3	100.28	3.4	143	5.57	297
198	Financial Advisory Service	Leawood, KS	0.60	0.61	-2.3	386.17	-3.3	216	35.11	36
199	Pacific Investment Advisors	Portland, OR	0.60	0.64	-6.5	90.00	16.9	72	22.50	99
200	Watermill Advisory Services	Tucson, AZ	0.60	0.63	-4.4	30.00	-6.3	243	15.00	168

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201	Legacy Wealth Management	Memphis, TN	0.59	0.54	10.9	173.37	20.8	57	11.56	227
202	Gerstein, Fisher & Associates	New York, NY	0.58	N/A	N/A	226.12	N/A	N/A	20.56	113
203	James Sprout & Associates	Fort Collins, CO	0.58	0.57	2.2	80.00	33.3	36	5.45	299
204	Savant Capital Management	Rockford, IL	0.58	0.63	-7.8	325.64	3.9	139	23.26	95
205	CFS Investment Advisory Services	Fairfield, NJ	0.57	0.55	3.1	226.84	-9.5	267	37.81	28
206	Pacwest Financial Management	Phoenix, AZ	0.57	N/A	N/A	117.62	N/A	N/A	13.07	203
207	Schmidt Advisory Services	Chicago, IL	0.57	0.60	-4.5	42.50	-4.5	227	14.17	185
208	Bedel Financial Consulting	Indianapolis, IN	0.56	0.73	-22.7	160.00	-16.2	303	22.86	97
209	CFSE Wealth Management	Winter Park, FL	0.56	0.72	-22.0	72.85	-12.5	284	10.41	236
210	Tandem Financial Services	Newton, MA	0.56	0.57	-1.8	193.36	2.7	153	14.87	171
211	Parsec Financial Management	Asheville, NC	0.55	0.63	-12.8	404.86	-13.9	294	28.92	60
212	Valley National Advisers	Bethlehem, PA	0.55	0.50	10.0	81.97	4.4	131	4.10	309
213	Asset Strategies	Casper, WY	0.54	N/A	N/A	72.59	N/A	N/A	9.07	256
214	Clifton Gunderson Financial Advisors	Madison, WI	0.54	0.67	-18.9	161.89	67.7	14	2.25	312
215	CMC Advisers	Portland, OR	0.53	0.55	-4.9	78.00	-5.5	233	N/A	N/A
216	John G. Ullman & Associates	Corning, NY	0.53	0.58	-8.8	469.46	-6.7	250	9.99	240
217	Langer Wealth Management	Wilmington, NC	0.53	0.51	3.8	40.33	12.7	89	40.33	23
218	Pinnacle Investors Advisory Corp.	Mansfield, OH	0.53	0.59	-10.6	142.97	2.7	152	11.00	230
219	Strategic Financial Management Group	Dallas, TX	0.53	0.68	-22.2	111.05	85.7	7	22.21	103
220	Affinity Wealth Management	Wilmington, DE	0.52	0.62	-16.5	103.86	-7.2	252	9.44	250
221	Asset Advisory Group	Cincinnati, OH	0.52	0.50	4.2	81.62	19.4	63	16.32	149
222	Century Management	Austin, TX	0.52	0.54	-3.8	853.50	72.5	12	31.61	45
223	McCarthy Kuit Financial Group	Milwaukee, WI	0.52	0.56	-6.6	83.00	10.7	99	16.60	143
224	Oak Financial Group	Stamford, CT	0.52	0.52	0.4	82.50	8.6	106	20.63	112
225	Signature Estate & Investment Advisors	Los Angeles, CA	0.52	0.57	-9.1	200.00	26.6	48	11.76	223
226	TriCapital Advisors	North Bethesda, MD	0.52	0.29	77.0	85.06	129.0	5	14.18	184
227	LifePlan Financial Group	Dayton, OH	0.51	0.58	-11.2	69.08	-5.7	237	7.68	278
228	RPH Financial Services	Sciota, PA	0.51	0.42	23.6	44.66	65.4	18	8.93	259
229	Great Falls Financial Services	Great Falls, VA	0.50	0.56	-10.0	100.00	0.0	179	33.33	40
230	PDS Planning	Columbus, OH	0.50	0.52	-3.4	154.29	-0.5	192	19.29	123
231	Ritter Daniher Financial Advisory	Cincinnati, OH	0.50	N/A	N/A	37.72	N/A	N/A	12.57	212
232	Covenant Wealth Advisors	Fairfax, VA	0.49	N/A	N/A	27.00	N/A	N/A	9.00	258
233	Medley & Brown	Jackson, MS	0.49	0.56	-12.3	164.09	2.5	156	23.44	92
234	Syerson, Strege, Sandager & Co.	W. Des Moines, IA	0.49	0.72	-31.6	118.59	-8.8	263	9.88	242
235	Alexandria Financial Associates	Alexandria, VA	0.48	0.51	-5.9	91.37	12.9	87	13.05	204
236	Harbor Financial Advisory	Boulder, CO	0.48	N/A	N/A	38.00	N/A	N/A	7.60	279
237	Otto & Associates	Katonah, NY	0.48	N/A	N/A	43.93	N/A	N/A	14.64	174
238	Yukon Capital Management	Overland Park, KS	0.48	0.48	1.7	29.00	15.1	79	14.50	176
239	FinArc	Newton Centre, MA	0.47	0.53	-11.3	31.71	2.5	155	N/A	N/A
240	Wealth Management	Appleton, WI	0.47	0.63	-25.7	128.00	-24.6	326	11.64	226
241	Asset Planning Corp.	Knoxville, TN	0.46	0.51	-8.8	59.06	-3.5	220	11.81	222
242	Gries Financial	Cleveland, OH	0.46	0.53	-14.4	242.13	-23.1	322	N/A	N/A
243	Matrix Wealth Advisors	Charlotte, NC	0.46	0.44	4.5	60.00	13.2	86	12.00	216
244	PFM Capital Management	Atlanta, GA	0.46	0.71	-35.6	64.00	-16.6	310	10.67	234
245	Rodgers & Associates	Lancaster, PA	0.46	0.54	-15.2	81.13	0.7	172	9.01	257
246	Back Bay Financial Group	Boston, MA	0.45	0.56	-21.1	55.70	-14.2	295	9.28	252
247	Eclectic Associates	Fullerton, CA	0.45	0.51	-12.8	147.40	-2.8	210	21.06	107
248	Hoffman and Hock	Phoenix, AZ	0.45	0.67	-32.7	205.82	-10.5	274	18.71	128
249	Petra Financial Advisors	Colorado Springs, CO	0.45	0.54	-16.6	95.91	-16.6	309	11.99	217
250	Wechter Financial Services	Parsippany, NJ	0.45	0.43	6.2	42.57	16.1	75	5.32	301

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251	Hamilton Capital Management	Columbus, OH	0.44	0.38	13.8	271.24	-11.0	275	14.28	180
252	Money Plans	Silver Spring, MD	0.44	0.54	-19.0	31.76	-14.2	296	15.88	160
253	PS&E	Rochester, NY	0.44	0.48	-8.2	78.03	-3.9	222	13.01	205
254	Bruck & Caine Advisory	Culver City, CA	0.43	0.45	-5.9	43.18	-13.6	292	N/A	N/A
255	Grunden Financial Advisory	Denton, TX	0.43	0.45	-4.1	35.48	-1.7	197	11.83	221
256	PSA Financial Advisors	Lutherville, MD	0.43	N/A	N/A	115.63	N/A	N/A	23.13	96
257	Western Research & Management	Fort Worth, TX	0.43	0.36	21.0	78.18	45.2	28	8.69	269
258	Barnes Investment Advisory	Phoenix, AZ	0.42	0.47	-10.0	59.05	-7.4	255	9.84	243
259	Halbert, Hargrove/Russell	Long Beach, CA	0.42	0.44	-5.9	529.50	-5.6	235	N/A	N/A
260	Linda A. Barlow, CFP	Santa Ana, CA	0.42	0.43	-1.6	53.00	0.0	182	13.25	198
261	Mission Wealth Management	Santa Barbara, CA	0.42	0.32	29.9	120.00	27.7	45	N/A	N/A
262	SP Asset Management	Cupertino, CA	0.42	0.70	-40.5	25.00	-28.6	332	N/A	N/A
263	Cornerstone Wealth Advisors	Edina, MN	0.41	0.46	-9.4	71.45	-5.0	229	17.86	133
264	Enright Financial Consultants	Torrance, CA	0.41	0.30	35.3	123.85	4.2	135	8.85	261
265	JWA Financial Group	Dallas, TX	0.41	0.35	17.5	33.61	79.6	10	5.60	296
266	McQueen, Ball & Associates	Bethlehem, PA	0.41	0.50	-19.3	432.19	-1.4	196	N/A	N/A
267	Professional Financial Strategies	Pittsford, NY	0.41	0.29	41.1	28.04	47.6	25	7.01	284
268	Waschka Capital Investments	Little Rock, AR	0.41	0.35	18.5	88.56	-5.6	236	11.07	229
269	Billimoria Wealth Management	Schaumburg, IL	0.40	0.42	-3.7	60.00	11.1	96	12.00	215
270	Flagship Capital Management	Media, PA	0.40	0.65	-38.5	70.00	-10.3	273	10.00	238
271	Kenneth Frenke & Co.	Arden, NC	0.40	0.39	4.3	51.40	14.2	81	10.28	237
272	Mark Sheptoff Financial Planning	Glastonbury, CT	0.40	0.38	4.6	33.00	32.0	38	16.50	147
273	White Oaks Wealth Advisors	Minneapolis, MN	0.40	0.44	-8.3	169.34	-4.0	224	18.82	126
274	American Economic Planning Group	Watchung, NJ	0.39	0.44	-11.9	195.30	-2.1	203	6.73	285
275	Essential Financial Planning	Albuquerque, NM	0.39	0.43	-8.3	25.09	46.7	27	8.36	274
276	Investor Resources	Port Orchard, WA	0.39	0.38	2.2	50.39	5.4	120	N/A	N/A
277	Burns Matteson Capital Management	Corning, NY	0.37	0.48	-21.6	29.87	-0.4	190	N/A	N/A
278	Searcy Financial Services	Overland Park, KS	0.37	0.42	-13.1	52.35	-8.5	262	8.72	268
279	Starfire Investment Advisers	Southfield, MI	0.37	N/A	N/A	76.19	N/A	N/A	19.05	125
280	Topkis & McDermott	Wilmington, DE	0.37	0.48	-23.9	55.00	-15.4	301	9.17	254
281	Wellesley Financial Architects	Wellesley, MA	0.37	0.36	3.0	50.15	15.6	77	12.54	213
282	Capital Planning Corp.	Bellevue, WA	0.35	0.49	-27.8	105.61	-33.3	337	7.54	280
283	Financial Management Group	Cincinnati, OH	0.35	0.41	-14.0	43.51	21.6	55	6.22	292
284	Financial Management Professionals	Austin, TX	0.35	0.40	-12.2	157.70	5.3	121	13.14	201
285	Financial Mountain	Boulder, CO	0.35	0.29	23.2	35.51	3.7	141	8.88	260
286	Independent Service Co.	Minneapolis, MN	0.35	0.38	-6.4	176.81	-6.1	241	17.68	134
287	Spraker, Fitzgerald, Tamayo & Moisand	Maitland, FL	0.35	0.36	-2.7	88.12	17.8	69	11.75	224
288	Gunn & Company Investment Mgmt.	Jacksonville, FL	0.34	0.53	-35.5	25.48	-3.3	218	4.25	308
289	Brown Financial Advisory	Fairhope, AL	0.33	0.33	-0.3	39.00	-2.7	209	13.00	206
290	Cassaday & Co.	McLean, VA	0.33	0.34	-0.5	166.89	4.8	125	13.91	190
291	F.I.G. Financial Advisory Services	Edmond, OK	0.33	0.38	-14.6	63.76	-26.0	328	15.94	159
292	Greystone Financial Group	Troy, MI	0.33	0.49	-31.3	180.46	-12.0	278	20.05	119
293	Horan & Associates Financial Advisors	Towson, MD	0.33	0.37	-11.4	162.00	-16.5	307	13.50	194
294	Third Coast Wealth Advisors	Austin, TX	0.33	0.36	-7.4	63.94	-8.4	261	9.13	255
295	Lifetime Planning Concepts	Colorado Springs, CO	0.32	0.30	5.3	29.65	7.6	114	14.83	172
296	Mackensen & Co.	Hampton, NH	0.32	0.31	4.7	53.66	4.7	128	10.73	233
297	Mutual Fund Management Co.	Troy, MI	0.32	0.35	-7.9	46.71	-1.8	199	23.36	93
298	Personal Financial Advisors	Covington, LA	0.32	0.26	20.8	37.32	27.3	46	18.66	129
299	Ames Planning Associates	Peterborough, NH	0.31	0.35	-9.4	41.08	-3.5	219	8.22	276
300	Grant, Koehler & Levin	Brookfield, WI	0.31	0.25	21.6	80.00	-3.3	217	26.67	68

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			2002 (\$MM)	2001 (\$MM)	% Change	(\$MM)	% Change from 2001	Rank by % change	(\$MM)	Rank
301	Mowatt Financial	Englewood, CO	0.31	0.39	-21.3	50.63	-24.1	325	N/A	N/A
302	Portfolio Advisors	Fresno, CA	0.31	0.33	-5.6	83.32	3.3	145	11.90	220
303	Schofield Financial Counseling	Indianola, PA	0.31	0.39	-20.7	166.79	-16.9	315	83.40	3
304	Allegiance Financial Group	Alpharetta, GA	0.30	0.24	26.9	73.00	915.5	1	N/A	N/A
305	Aspen Wealth Management	Merriam, KS	0.30	0.50	-40.0	30.00	-14.3	297	60.00	12
306	Cabot Money Management	Salem, MA	0.30	0.18	71.9	283.74	-22.1	321	N/A	N/A
307	GLT Wealth Advisors	Encinitas, CA	0.30	N/A	N/A	49.66	19.7	61	16.55	144
308	JJM Financial Strategies	Newtown, PA	0.30	0.33	-9.5	70.00	-6.7	249	17.50	136
309	Kohlhepp Investment Advisors	Doylestown, PA	0.30	0.28	9.5	74.71	19.2	65	14.94	170
310	Koesten Hirschmann & Crabtree	Overland Park, KS	0.29	0.36	-19.1	44.04	-5.5	234	6.29	289
311	M.D. Kresh Financial Services	Hauppauge, NY	0.29	0.20	43.0	50.08	4.3	132	8.35	275
312	Asset Planning	Los Alamitos, CA	0.28	0.16	68.4	28.95	47.4	26	4.83	304
313	Halberstadt Financial Consultants	Princeton, NJ	0.28	0.28	3.2	42.13	3.9	138	8.43	273
314	Joel Isaacson & Co.	New York, NY	0.28	0.29	-2.5	473.86	-3.0	212	N/A	N/A
315	Maul Capital Management	Las Vegas, NV	0.28	0.31	-8.6	89.26	-16.3	306	16.23	154
316	Moore Financial Group	Palos Verdes Penin., CA	0.28	0.28	0.0	27.02	0.0	184	NA	NA
317	Strategic Point Investment Advisors	Providence, RI	0.28	0.43	-34.0	219.47	3.0	150	8.44	271
318	NFP Securities	Austin, TX	0.27	0.18	50.8	880.04	1.1	168	N/A	N/A
319	Portfolio Advisory Council	Houston, TX	0.27	0.27	-1.2	56.50	17.2	70	5.14	302
320	Rochester Financial Services	Pittsford, NY	0.27	0.29	-8.0	46.06	-1.1	195	46.06	18
321	Universal Advisory Services	Albuquerque, NM	0.27	0.27	-0.5	173.86	15.0	80	N/A	N/A
322	Winch Advisory Services	Appleton, WI	0.27	0.29	-8.1	79.68	2.2	158	8.85	262
323	California Retirement Planners Group	Los Angeles, CA	0.26	0.17	55.9	64.05	84.8	8	12.81	210
324	CCP	Palatine, IL	0.26	0.36	-29.1	90.00	0.0	176	12.86	209
325	Northwest Financial of Oregon	Portland, OR	0.26	0.29	-11.2	26.96	-0.8	193	N/A	N/A
326	Investment Mgmt. & Consulting Group	Portland, ME	0.24	0.24	-0.5	59.97	64.6	20	10.00	239
327	Edelman Financial Services	Fairfax, VA	0.23	0.27	-14.9	1,500.00	-6.3	242	18.75	127
328	Lashbrook Financial Advisors	Ft. Lauderdale, FL	0.23	N/A	N/A	29.81	N/A	N/A	5.96	294
329	St. Johns Investment Management Co.	Jacksonville, FL	0.23	0.26	-13.0	232.03	-13.0	289	N/A	N/A
330	Asset Management Group	Greenwich, CT	0.22	0.27	-17.0	48.77	-16.7	311	16.26	151
331	Mack Investment Securities	Glenview, IL	0.22	0.34	-34.7	170.00	0.0	183	12.14	214
332	Summit Equities	Parsippany, NJ	0.22	0.21	6.9	655.87	-6.4	244	5.47	298
333	CPA Wealth Management Services	Melbourne, FL	0.21	0.16	31.8	77.01	30.0	41	9.63	248
334	Friedman & Associates	Novato, CA	0.21	0.21	1.4	105.92	9.9	102	N/A	N/A
335	New Century Financial Group	Princeton, NJ	0.21	0.23	-7.5	74.37	11.6	95	2.40	311
336	WFA Asset Management Corp.	Franklin, WI	0.21	0.25	-13.7	74.20	-12.7	288	10.60	235
337	Glenn Woody Financial Consultants	Costa Mesa, CA	0.20	0.20	-2.0	98.38	4.2	136	N/A	N/A
338	Legacy Financial Group	Torrance, CA	0.20	N/A	N/A	50.00	N/A	N/A	7.14	283
339	Financial Advisory Group	Houston, TX	0.19	0.19	0.0	218.81	0.0	178	N/A	N/A
340	Honkamp Krueger Financial Services	Dubuque, IA	0.19	0.21	-10.0	345.15	1.3	166	11.90	219
341	Your Source Financial	Phoenix, AZ	0.19	N/A	N/A	46.04	N/A	N/A	N/A	N/A
342	Dorset Financial Services Corp.	Devon, PA	0.18	0.20	-7.9	35.00	-12.5	285	5.83	295
343	GHP Investment Advisors	Denver, CO	0.18	0.26	-31.3	122.81	-7.2	253	N/A	N/A
344	Western Pacific Investment Advisers	Portland, OR	0.18	0.22	-17.5	195.73	-20.7	320	N/A	N/A
345	Financial Planning Services	Madison, WI	0.17	0.19	-11.2	35.92	-1.9	201	N/A	N/A
346	H Group	Portland, OR	0.17	0.17	4.0	220.00	4.8	127	8.80	263
347	Mullen Advisory	Los Angeles, CA	0.17	0.15	19.5	34.21	8.4	107	N/A	N/A
348	Bill Few Associates	Pittsburgh, PA	0.16	0.19	-15.4	501.00	-13.2	291	N/A	N/A
349	Haisman Investment Advisors	Ft. Myers, FL	0.15	0.19	-17.1	69.35	-9.5	268	N/A	N/A
350	Vaughan & Co. Securities	Ridgewood, NJ	0.15	0.17	-15.5	38.25	-9.4	317	N/A	N/A

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			2002 (\$MM)	2001 (\$MM)	% Change	(\$MM)	% Change from 2001	Rank by % change	(\$MM)	Rank
351	Arista Investment Advisors	Albany, NY	0.14	N/A	N/A	42.17	N/A	N/A	8.43	272
352	Asset Management Services	Birmingham, AL	0.14	0.14	-4.3	43.99	-26.9	329	N/A	N/A
353	Brecek & Young Advisors	Folsom, CA	0.14	N/A	N/A	132.46	N/A	N/A	0.28	314
354	Hinsdale Associates	Hinsdale, IL	0.14	0.12	20.8	43.90	36.9	33	8.78	265
355	Mark J. Snyder Financial Services	Medford, NY	0.14	0.15	-4.3	89.33	3.1	147	9.93	241
356	Financial & Investment Mgmt. Advisors	Covington, LA	0.13	0.14	-5.7	71.75	1.9	161	3.99	310
357	Koss-Olinger Consulting	Gainesville, FL	0.13	0.32	-59.1	33.25	-16.5	308	1.45	313
358	Waddell & Associates	Memphis, TN	0.13	0.18	-26.2	188.51	-29.6	333	N/A	N/A
359	IFG Advisory Services	Atlanta, GA	0.12	0.10	15.0	118.30	5.9	116	N/A	N/A
360	Bush Polen & Associates	Gig Harbor, WA	0.11	N/A	N/A	45.00	N/A	N/A	5.00	303
361	Capital Planning Advisory Group	Yardley, PA	0.11	N/A	N/A	80.00	-2.4	207	13.33	196
362	Hallett & Associates	Port Angeles, WA	0.11	0.09	15.4	43.24	8.1	111	8.65	270
363	Kays Financial Advisory Corp.	Atlanta, GA	0.10	0.11	-5.4	46.36	-27.8	331	N/A	N/A
364	Claremont Financial Group	Claremont, CA	0.09	0.12	-25.3	48.20	-15.6	302	N/A	N/A
365	T. Garry Pitney & Associates	Red Bank, NJ	0.09	N/A	N/A	47.04	N/A	N/A	6.72	286
366	Compass Capital Management	Southbury, CT	0.08	0.08	0.0	300.00	0.0	177	75.00	4
367	United Planners' Finan. Svcs. of Amer.	Scottsdale, AZ	0.08	0.10	-18.8	202.80	15.1	78	N/A	N/A
368	Wealth Management Resources	North Smithfield, RI	0.08	0.08	-3.2	35.66	-12.4	282	N/A	N/A
369	MACRO Consulting Group	Parsippany, NJ	0.07	N/A	N/A	93.37	15.7	76	N/A	N/A
370	Securities Monitoring Group	Buffalo, MN	0.04	0.05	-17.8	120.68	-18.5	316	N/A	N/A

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333	CPA Wealth Management Services	276	Investor Resources	143	ProVise Management Group	98	Woodstock Corp.
156	Creative Financial Group	167	Investor Solutions	253	PS&E	110	Young, Svanoes and Associates
172	Crescent Sterling	203	James Sprout & Associates	256	PSA Financial Advisors	341	Your Source Financial
14	David Herstie Jones Jr.	159	Jentner Financial Group	105	Quest Capital Management	238	Yukon Capital Management
		20	JFR Financial Services	168	Rainsberger Wealth Advisors	13	Zemenick & Walker
		152	JFS Wealth Advisors	58	RegentAtlantic Capital	106	Zenith Capital
		308	JJM Financial Strategies	40	Reyleya / Zuckerberg / Hanson		
		102	JMG Financial Group	193	Retirement Benefits Planning		
				134	R.E. Wacker Associates		
				42	Ritter Bruce Charles		