2019 AWARD WINNER
Congratulations!

Hello,

We are pleased to announce Five Star award winner Carrie's appearance in The Wall Street Journal in a special section for Wednesday, November 27th, 2019. Carrie was named a Five Star award winner in Pittsburgh Magazine of 2019. By earning this honor, Carrie has shown an outstanding commitment to clients. Please look for Carrie in the Wall Street Journal, and offer your congratulations on this recognition.

The Five Star Wealth Manager award is based on objective research criteria. Five Star Professional's research team evaluates candidates from across major markets annually on ten criteria associated with outstanding service. Each of our award winners has shown a commitment to clients, strong industry credentials and has been evaluated on the quality of his or her practice. Carrie Coghill has met these criteria and has been honored with the 2019 Five Star Wealth Manager award.

Sincerely,

J. Wesser

Jonathan Wesser | VP, Operations
Five Star Professional
www.fivestarprofessional.com

Contact Carrie Coghill

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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 fivestarprofessional.com. 1,667 Pittsburgh area wealth managers were considered for the award; 251 (15 percent of candidates) were named 2019 Five Star Wealth Managers. 2018: 1,653 considered, 227 winners; 2017: 1,133 considered, 277 winners. 2016: 1,064 considered, 423 winners; 2015: 1,494 considered, 442 winners; 2014: 1,721 considered, 458 winners; 2013: 1,777 considered, 545 winners; 2012: 1,863 considered, 493 winners.