



PAUL MILLER



Providing Simple, Effective, Proven Tax and Business Planning Solutions for Small Business Entrepreneurs

- Business By Design currently serves more than 600 small business client relationships
- Result driven, customized tools for our niche market of small business entrepreneurs
- Value, experience and knowledge of what it takes to run a small business

Areas of Focus: Business Coaching, Tax Planning, Tax Preparation, Business Transition, Self-Directed IRA Coaching, Real Estate Investment Tax Planning. Special emphasis is given to business entity structuring and asset protection strategies

For more than 15 years, Paul Miller has been helping entrepreneurs implement effective tax and business planning tools. When Paul became self-employed in 1993, not much existed in tax planning beyond “traditional accounting” relationships. Paul realized he and other business owners were looking for something more. That is when the business model of Business By Design began to take shape. Paul developed a firm providing business coaching and tax planning for small businesses using the same tax planning strategies larger companies use.

Today Paul’s firm, Business By Design, uses a unique “team” approach to assist its clients with all their tax planning and accounting needs. Paul utilizes the skills of a highly trained, diverse staff to provide a high level of result-oriented services to clients. His firm consists of accountants, CPAs, enrolled agents, para-legal, administrative staff, paired with his own entrepreneurial expertise. Business by Design’s current client relationships range from real estate agents, trade contractors, builders, consultants, retail store owners, to the self-employed individual.

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2010

*Personal Wealth Managers
in the Twin Cities Area*

2010 INDEPENDENT SURVEY
OVERALL CLIENT SATISFACTION



Meet your

Twin Cities 2010 FIVE STAR Wealth Managers.

We surveyed consumers, financial service professionals and *Minneapolis-St. Paul Magazine* and *Twin Cities Business* subscribers to find wealth managers in the Twin Cities area who scored highest in overall client satisfaction. Here they are.



Well over half of the consumer responses in the Twin Cities area indicated it is difficult to find a wealth manager they trust and rely on.⁽¹⁾ Wealth managers, broadly defined, are those individuals who help you manage your financial world and/or implement aspects of your financial strategies. Common examples of wealth managers are financial advisors, life insurance agents, accountants, tax advisors, attorneys, etc.

With more than 14,000 wealth managers in the Twin Cities area, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *Minneapolis-St. Paul Magazine* and *Twin Cities Business* can help. For the third year, the magazine has formed a partnership with Crescendo Business Services, an independent research firm, to find out which wealth managers successfully satisfied key client satisfaction criteria and scored the highest in overall client satisfaction.

The Selection Process

In May, Crescendo surveyed, by mail and phone, 35,000 high-net-worth residents in the Twin Cities area and subscribers of *Minneapolis-St. Paul Magazine* and *Twin Cities Business*. An additional 3,600 surveys were sent to financial services industry professionals.

On the surveys, recipients were asked to evaluate only wealth managers whom they knew through personal experience, and to evaluate them based upon nine criteria: customer service, integrity, knowledge/expertise, communication, value for fee charged, meeting of financial objectives, post-sale service, quality of recommendations and overall satisfaction.

Only original surveys—no copies—returned in their specially designed envelopes were accepted as valid. By June, stacks of

surveys had arrived and Crescendo began carefully scoring each wealth manager. Both positive and negative evaluations were included in the scoring. Only wealth managers with five years of experience in the financial services industry were considered.

Next, each wealth manager was reviewed for regulatory actions, civil judicial actions and customer complaints as reported by FINRA (the Financial Industry Regulatory Authority) and other regulatory agencies.

Then, before finalizing the list, wealth managers were reviewed by a blue-ribbon panel. The blue-ribbon panel was comprised of individuals from within the financial services industry. Although panelist comments were incorporated into the final score, safeguards were built into the review process to reduce the ability of panel members to influence the composition of the final list on the basis of company affiliation.

An Elite Award

The resulting list of 2010 FIVE STAR Wealth Managers is an elite group, representing less than 6 percent of the wealth managers in the Twin Cities area. Only 751 of the top-scoring wealth managers made this year's list. For a more user-friendly listing, wealth managers have been grouped based upon their primary financial service. Each wealth manager has also listed up to three additional financial services that they provide their clients.

Although this list will certainly be a useful tool for anyone looking for help in managing their financial world or implementing aspects of their financial strategies, it should not be considered exhaustive. Undoubtedly, there are many other excellent wealth managers who, for one reason or another, are not on this year's list.

RESEARCH DECLARATIONS:

As with any research or recognition program, it is important that we provide you the following declarations:

- The 2010 FIVE STAR Wealth Managers do not pay a fee to be included in the research or the final list of FIVE STAR Wealth Managers.
- The overall evaluation score of a wealth manager reflects an average of all respondents and may not be representative of any one client's evaluation.
- The FIVE STAR Award is not indicative of the wealth managers' future performance.
- Wealth managers may or may not use discretion in their practice and therefore may not manage their clients' 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 Crescendo Business Services or *Minneapolis-St. Paul Magazine* and *Twin Cities Business*.
- 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 Crescendo in the future.
- The research process for the FIVE STAR Wealth Manager Program, managed by Quantitative Market Intelligence (QMI), incorporates a statistically valid sample in order to identify the wealth managers in the local market that score highest in overall client satisfaction. QMI does not include wealth managers on the list unless their score is statistically valid. At least fifty percent of the wealth managers in the market have a statistically valid score.
- For more information on the FIVE STAR Award and the research/selection methodology, go to: fivestarpf.com/wmresearch.

⁽¹⁾ 2009 Consumer Survey, Quantitative Market Intelligence



INDEX OF WEALTH MANAGERS

List compiled by Crescendo Business Services. Names in **boldface** also appear in the profiles that follow. Wealth Manager additional financial services: AC=Accounting; BK=Banking; BP=Business Planning; CG=Charitable Giving; EP=Estate Planning; FP=Financial Planning; IN=Insurance; IV=Investments; LC=Long-term Care; TS=Trust Services; TX=Taxation; WP=Will Preparation

ACCOUNT	ESTATE PLANNING	ESTATE PLANNING	FINANCIAL PLANNING	FINANCIAL PLANNING
ACCOUNTING	Earl Cohen Mansfield Tanick & Cohen BP, CG, WP	Dennis Patrick Thomsen & Nybeck BP, TX, WP	Kristi Andersen Kristi L. Andersen Financial Partners IN, IV, LC	James Bates JamesBates IN, IV, TX
Sherry Heffernan Sherry D. Heffernan TX	Timothy Davis Hellmuth & Johnson BP, CG, WP	Ferdinand Peters Ferdinand Peters Law Offices BP, FP, WP	Chuck Anderson Focus Financial EP, IN, IV	David Beise Thrivent Financial for Lutherans IN, IV, LC
Robert Minkema Robert L. Minkema TX	Craig Erickson Erickson & Associates BP, CG, TS	Stanley M. Rein Dorsey & Whitney TX, TS, WP	Dana Anderson United Planner's Financial EP, IV, TS	Nick Beissel Wealth Enhancement Group EP, IV, TX
BANKING	L. Sue Erickson Erickson & Associates BP, CG, TS	Randall Sayers Hansen Dordell Bradt Odlaug & Bradt TX, TS, WP	Eric Anderson RBC Wealth Management IN, IV	David W. Beissler Focus Financial EP, IV, TX
Thomas Jones Community Resource Bank	Heather Harden Inrelex Law Group BP, WP	Dave Senger Moss & Barnett BP	Richard Anderson Investors Financial Group EP, IN, IV	Jonathan Benge Preferred Resource Group CG, IN, IV
BUSINESS PLANNING	Larry Henneman Gray Plant Mooty BP, TX, WP	Roy Sjoberg Sjoberg & Tebelius BP, TX, TS	Jeffrey Angel Ameriprise Financial CG, EP, IV	Angus Bennett Bennett, Mastin & Kosmak EP, IN, IV
George Klima Foster Klima & Company FP, IN, IV	Nicholas Houle LarsonAllen Financial BP, FP, TX	Larry Stevens Larry B. Stevens & Associates BP, TS, WP	Todd Arens UBS Financial Services CG, EP, IV	Mary Bennett UBS Financial Services BP, EP, IV
Paul Miller Business By Design TX	Scott Husaby Krass Monroe BP, CG, TX	Mark Tebelius Sjoberg & Tebelius BP, TX, TS	David Arndt U.S. Bancorp Investments EP, IN, IV	Janet Benway Ameriprise Financial EP, IV, TX
Joseph Nilan Gregerson Rosow Johnson & Nilan EP, WP	Michael Kallas Kallas & Associates BP, WP	Rick Vasterling Counsel Financial CG, FP, IV	Rob Arnoldy Ameriprise Financial IN, IV	Larry Berger Berger Financial Group BP, IV, TX
Robert Riggs Riggs & Associates AC, EP, TX	Kevin Lanigan Carlson Estate Planning BP, LC, WP	Jeffrey Vest Vest & Johnson BP, WP	Zurich Awes Zurich Awes Financial Management BP, IN, IV	Mark Berger Berger Financial Group BP, IV, TX
Jeffrey Rothmeyer Round Bank AC, IN, IV	Jan Larson Johnson Larson Peterson & Matt WP	FINANCIAL PLANNING	Denis Bakke UBS Financial Services EP, IN, IV	Steve Berger Advanced Advisor Group EP, IV
Kyle Schiffler Canopy Financial Group FP, IN, IV	Susan Link Maslon Edelman Borman & Brand CG, TS, WP	Amy Aadalen Morgan Stanley Smith Barney EP, IN, IV	Katri Balfanz KB Financial EP, IN, IV	Grant Beyl Thrivent Financial for Lutherans CG, EP, IV
Ronald Ulbrich Mahoney Ulbrich Christiansen Russ EP, TX	Sandra Martin Winthrop Weinstine BP, TX, TS	Mary Adamski RBC Capital Markets Corporation CG, EP, IV	Robert Barghini Oak Ridge Financial EP, IN, IV	William J. Bezdichek Ameriprise Financial EP, IV, LC
ESTATE PLANNING	Tara Mattessich Moore, Costello & Hart BP, CG, WP	Laurence Altman Fortune Financial EP, IN, IV	Mary J. Barker Ameriprise Financial EP, IN, IV	Travis Bezella Financial Freedom EP, IV, TX
Stuart Bear Chestnut Cambronne BP, TX, WP	Gary Mc Dowell Lindquist & Vennum BP, TS, WP	Eugene Altstatt Altstatt Financial Strategies EP, IN, IV	Phillip Barnhill The Advocate Group EP, IV, TX	Richard Bjorklund Principal Financial Group BP, EP, IN
Steve A. Brand Robins Kaplan Miller & Ciresi TS, WP	David Ness Bernick Lifson & Associates BP, CG, WP	Matthew Anderle Mid American Financial Group BP, IN, IV	Troy Barta Endura Financial Investment Services IN, IV, LC	Lucas Blesener Edward Jones EP, IN, IV
Paul D. Brown Chandler and Brown BP, CG, WP	Thomas R. O'Connell Collins Buckley Sauntry & Haugh WP		Daniel Bartel Ameriprise Financial BP, IV	Susan Lee Blount UBS Financial Services BP, EP, IV
Tom Carlson Lindquist & Vennum FP, TX				
Robert Chandler Chandler and Brown BP, CG, WP				