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# Worth

WEALTH IN PERSPECTIVE

## THE TOP 100 WEALTH ADVISORS

AMERICA'S PREMIER FINANCIAL STRATEGISTS  
FOR GLOBAL INVESTING

**Post-Auction Blues**  
THE HIDDEN COSTS OF  
ART COLLECTING

**Debuting This Month**  
THE WORTH  
FINANCIAL MAKEOVER

**Liquid Assets**  
HOW TO INVEST IN THE 21st CENTURY'S HOT COMM

**VERNON C. SUMNICHT, MBA, CFP®**  
"Worth's Top 100 Wealth Advisors"  
2005, 2006 & 2007

OCTOBER 2007  
worth.com  
A CURTCO MEDIA PUBLICATION

# Worth

August 28, 2007

Dear Vern:

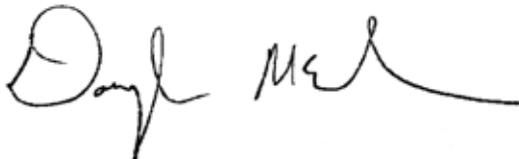
It is my great pleasure to extend my warmest congratulations on being honored as one of *Worth* magazine's Top 100 Wealth Advisors.

Each year, *Worth* recognizes an elite group of individuals for their expertise, integrity and dedication to the field of wealth management. Published in our October 2007 issue, the Top 100 list represents months of extensive research and rigorous analysis. Though wealth advisors from throughout the United States vie for inclusion, only a select few are chosen—those who have earned this distinction for their outstanding expertise, insight, trustworthiness and commitment to their clients' needs.

As a *Worth* Top 100 Wealth Advisor, you are a member of an exclusive group of executives who represent the very finest that the wealth management profession has to offer. Please accept our congratulation, and appreciation for helping to highlight the contributions of your field.

To commemorate this, enclosed please find a complimentary plaque.

Best regards,

A handwritten signature in black ink, appearing to read "Douglas McWhirter". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Douglas McWhirter  
Executive Editor

# The Top 100 Methodology

**F**OR SOME, THE ARRIVAL OF SPRING heralds new beginnings after a long winter. For the editorial staff of WORTH, it signals the return of a daunting, yearly task: the selection of the Top 100 Wealth Advisors from a large pool of highly qualified applicants. The complex process of gathering, organizing and assessing the information that wealth advisors submit takes months to complete, and sometimes pushes hard against deadlines set for the publication of the October issue, in which the final list is published.

While this task is never easy, it was particularly difficult this year. The hundreds of advisors who answered our Top 100 questionnaire offered keen insights into the current investment climate. A number of the responses we received were exceptionally thorough and original, evidencing the kind of comprehensive financial expertise and client focus that elevates advisors to the pinnacle of their profession. Some who made the list in the past are noticeably absent this year; others who have never participated before make their debut.

In anticipation of the inevitable questions about how we choose the individuals we honor, please know that our methodology is straightforward. While our weighing of the various criteria may change in response to market shifts or economic activity, the methodology we use to gather, organize and analyze the information remains constant.

The process begins with an invitation to our readers to nominate those wealth advisors who have truly gone above and beyond the call of duty in meeting their clients' needs. We also solicit nominations from private banks, wealth management and investment firms and industry associations. Nominated advisors, and others who wish to participate, then complete a detailed online questionnaire in which they provide their educational and professional credentials, work history, compensation structure, client retention rate and other

background information. We then ask about areas of expertise, their approaches to working with new clients and how they meet the unique needs of the affluent clientele they serve.

While we give this information considerable weight in our selection process, we place the greatest importance upon each candidate's ability to intelligently discuss the current investment climate, the markets and their strategies for success. At this point, the competition becomes fierce. Affluent investors pay their wealth advisors to be independent thinkers, and based on the spectrum of analyses we read, many earn their keep. This year, very few agreed on the best way to invest in a global market where phenomenal growth—and risk—can be found offshore, and dramatic market swings have become daily events. Even fewer claimed that their strategies were foolproof. Many, however, explained their insights clearly, concisely and with conviction—exactly how they should communicate with their clients.

Following our compilation of a preliminary list, the final step in the selection process is one of verification. WORTH's editorial staff confirms, to the extent possible, that the information advisors provide is accurate and truthful. We run background checks and occasionally ask additional questions of both advisors and their clients. By the time this step is completed, spring is just a memory and the dog days of summer are upon us. With deadlines approaching, we finalize our list, confident in the choices we've made.

The competition this year was extremely tough. But that's how it should be. Wealth management is not an easy profession—the men and women who guide their clients through life's triumphs and challenges must be smart, resilient, decisive and dedicated. Those honored in the following pages embody all these qualities and more. We salute them. They are WORTH's Top 100 Wealth Advisors for 2007. —Douglas McWhirter

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**Vernon C. Sumnicht, MBA, CFP®  
Chief Executive Officer**

Vern founded Sumnicht & Associates, LLC, a Family Wealth Management and institutional investment consulting business, in 1988. In addition to his role as CEO of the Firm, Vern is President of Sumnicht Hedge Fund Advisors, LLC, the General Partner of Sumnicht Money Masters Fund, LP and Sumnicht Money Masters Fund II, LP. These two “hedge fund-of-funds” were established in 1997 and 1998, respectively. Prior to the development of Sumnicht & Associates, Vern worked as an Investment Broker for a regional brokerage house and, in this capacity, he learned first-hand the disadvantages of the commission-based brokerage approach, along with the inherent conflicts of interest. Sumnicht & Associates was developed to provide independent professional advice to clients on a “fee basis”, a business model which was new and innovative at that time, and has become the industry standard for the provision of independent and conflict-free investment consulting.

Vern received his Bachelor’s Degree and MBA from the University of Wisconsin-Whitewater. He is a Certified Financial Planner (CFP®) and is a member of Beta Gamma Sigma and the Financial Planning Association.

Vern was recognized as one of Worth’s Top 100 Wealth Advisors in 2005, 2006, and 2007. The Firm has been ranked among the Nation’s Top 100 Wealth Managers by Bloomberg for three consecutive years. In addition, Vern and his team were the recipients of the Fox Cities Chamber of Commerce and Industry’s 2004 Small Business Award (Service Category). In August, 2004, Vern became a National Football League Players Association (NFLPA) Registered Player Financial Advisor.

Vern is an active member of St. Pius X Catholic Church, where he serves on the Foundation’s Board of Trustees. He also serves as a member of the Board of Trustees of the Appleton Catholic Education System and Xavier Catholic High School (ACES/Xavier). In addition, Vern serves on the Board of Directors of Widows of Prayer; Sentech, Inc.; and Surface Mount Technology, Inc.

Vern and his wife Debbie celebrated their 25th wedding anniversary in May, 2005. They are the proud parents of two children.

