

# Robb Report Worth

WEALTH IN PERSPECTIVE



## WEALTH ADVISORS

WHEN THE MARKETS OFFER ONLY LATERAL  
MOVES AND MINIMAL RETURNS, THE  
BEST ADVISORS  
RISE TO THE CHALLENGE.

**VERNON C. SUMNIGHT, MBA, CFP®**  
Wisconsin's Only Advisor in  
"Worth's Top 100 Wealth Advisors"



Mr. Vernon C. Sumnicht  
Sumnicht & Associates  
W6240 Communication Court  
Suite 1  
Appleton, WI 54914

October 1, 2005

Dear Mr. Sumnicht:

It's my great pleasure to extend our warmest congratulations on your selection as one of Worth magazine's "Top 100 Wealth Advisors."

Published in our October 2005 issue, this list results from a year's worth of extensive research and assessment. Those selected have earned acclaim for their expertise, insight, trustworthiness and commitment to their clients' needs.

In being selected to this list, you are a member of an exclusive group of professionals who represent the very finest that the wealth management professional has to offer.

Best regards,

A handwritten signature in black ink, appearing to read "Dwight R. Cass". The signature is fluid and cursive.

Dwight Cass  
Editor-in-Chief



# METHODOLOGY: “SECRETS” REVEALED

*Dedication, vision and experience  
are requisite to be counted among  
the best of the best.*



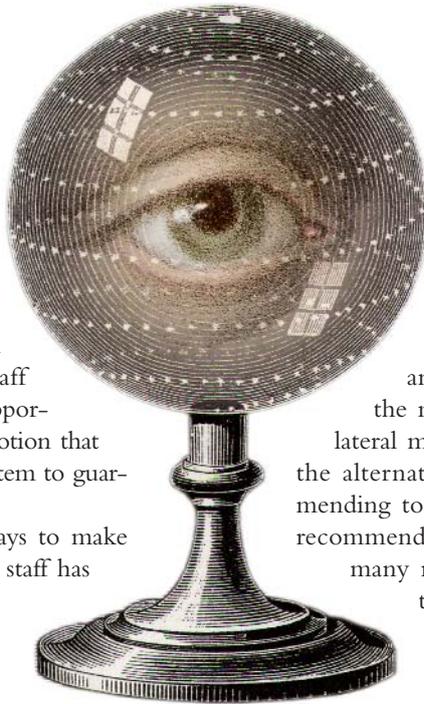
EARLIER THIS YEAR, *Worth* learned that an enterprising huckster was offering a seminar in which, for a modest fee, he would reveal secrets to being named to *Worth's* Top 100 Wealth Advisors list. Privately, our editorial staff enjoyed a chuckle at a) the audacious opportunism of the seminar's host, and b) the notion that there is some secret way of gaming the system to guarantee inclusion on the list.

For the record, there are no secret ways to make our list. To the contrary, *Worth's* editorial staff has made every effort to create a selection process that is objective, fair and, above all else, transparent.

Each year we ask our readers to nominate those wealth advisors who have gone above and beyond the call of duty in meeting their clients' needs—those who are truly exceptional. We also extend this request to private banks, wealth management and investment firms and to other industry associations.

Nominated advisors complete a detailed questionnaire in which they provide their educational credentials, compensation structure, client retention rate and other information on their professional background. They also are required to answer all the questions that investors should ask of potential wealth advisors: What returns have you achieved for your other clients, and how? Have you ever been sued by disgruntled clients? What alternative investments are you recommending? And so on.

Reviewing the responses of hundreds of highly qualified and dedicated wealth advisors is no small task. In this often painstaking process, the editorial staff of *Worth* gives weight to the qualifications and responses that we believe are telling of an advisor's capabilities. For instance, advanced degrees in business, finance and law, as well as financial certifications, evidence a true commitment to achievement and to the profession. Furthermore, professional longevity counts—no



22-year-olds with economics degrees need apply.

Most importantly, though, we look for candidates who can intelligently discuss the current investment climate, the markets, returns achieved for their clients and their strategies for success. Given that the major markets these days are only offering lateral moves, advisors must also be able to discuss the alternative investment vehicles they are recommending to their clients. Those advisors who do not recommend alternative investments—and there were many respondents in this group—do not make the list. When the seas are calm, the conscientious sailor does not wait for the wind; he looks for a paddle.

In responding to our questions, it is not enough to simply offer up marketing slogans or the text from recent brochures. Respondents must provide answers that are detailed and insightful, but that are also accessible. Here's why: Above all else, wealth advisors must be able to communicate with their clients. Through counsel and education, they must guide their clients through both the fat and lean years. We assume, with good reason, that those wealth advisors who take the time to thoroughly, expertly and clearly answer our questions will answer their clients' questions in the same way.

It is this basic assumption that informs our selection methodology from beginning to end. We ask questions, we perform background checks and, finally, we invite the clients of various candidates to tell us why their advisor should or should not be on the list. Our goal in this process is to identify those who possess the superior qualities that define a top wealth advisor: vigilance, expertise and the ability to communicate honestly and frankly with clients.

These qualities are certainly no secret. In fact, they are found in each of those professionals named in *Worth's* 100 Top Wealth Advisors list for 2005.

—Douglas McWhirter



**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.

In August, 2004, Vern became a National Football League Players Association (NFLPA) Registered Player Financial Advisor and in October, 2005, was selected as Wisconsin's only Advisor in Worth's Top 100 Wealth Advisors. The Firm has been ranked among the Nation's Top 100 Wealth Managers by Bloomberg for the past three 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).

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.

**SA** **SUMNIGHT & ASSOCIATES, LLC**  
FAMILY WEALTH MANAGERS

**VERNON C. SUMNIGHT, MBA, CFP®**  
CHIEF EXECUTIVE OFFICER

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