

KIDS who are **SUSHI SNOBS** | ALL EYES on NJ for **2026 WORLD CUP** | ★ MEET OUR NEW ★ **FAVE FILMMAKER**



# New Jersey

MONTHLY



JANUARY 2025 \$4.99



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# 2025 NEW JERSEY FIVE STAR AWARD WINNERS

## FIVE STAR PROFESSIONAL PROPRIETARY RESEARCH PROCESS



### NOMINATION OF CANDIDATES

Three sources of nominations:

- Firm nominations
- Peer nominations
- Prequalification based on industry credentials



### REGULATORY CONSUMER COMPLAINT REVIEW

All candidates must demonstrate a favorable regulatory history.



### CANDIDATE SUBMISSION OF PRACTICE INFORMATION

Candidates must complete either an online or over-the-phone interview.



### EVALUATION OF CANDIDATE PRACTICE

Candidates are evaluated on 10 objective evaluation and eligibility criteria.



### FIRM REVIEW OF AWARD CANDIDATE LIST

All candidates are reviewed by a representative of their firm before final selection.



### 2025 AWARD WINNERS ANNOUNCED

Finalization and announcement of Five Star Professional award winners.

These days, it takes a village to manage your financial world. Whether it is managing your assets with a wealth manager, navigating the ever-changing tax landscape, sorting out your estate and succession planning or picking the right life insurance, finding the right team can be a daunting task. In fact, many consumers have a hard time figuring out where to even begin.

Sometimes, a few simple questions can put you off on the right path. Asking a professional what makes working with them a unique experience can help you understand how they work and if their style meshes with your own.

This is a great place to start! Five Star Professional uses its own proprietary research methodology to name outstanding professionals, then works with publications such as *New Jersey Monthly* to spread the word about award winners. Each award candidate undergoes a thorough research process (detailed here) before being considered for the final list of award winners. For the complete list of winners, go to [www.fivestarpromotional.com](http://www.fivestarpromotional.com).



## RESEARCH DISCLOSURES

In order to consider a broad population of high-quality wealth managers and investment professionals, award candidates are identified by one of three sources: firm nomination, peer nomination or prequalification based on industry standing. Self-nominations are not accepted. New Jersey-area award candidates were identified using internal and external research data. Candidates do not pay a fee to be considered or placed on the final lists of Five Star Wealth Managers or Five Star Investment Professionals.

- The Five Star award is not indicative of a professional's 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 professional on the Five Star Wealth Manager list or the Five Star Investment Professional list should not be construed as an endorsement of the professional by Five Star Professional or *New Jersey Monthly*.
- Working with a Five Star Wealth Manager, Five Star Investment Professional or any professional is no guarantee as to future investment success, nor is there any guarantee that the selected professionals will be awarded this accomplishment by Five Star Professional in the future.
- Five Star Professional is not an advisory firm and the content of this article should not be considered financial advice. For more information on the Five Star Wealth Manager or Five Star Investment Professional award programs, research and selection criteria, go to [www.fivestarpromotional.com/research](http://www.fivestarpromotional.com/research).

## FIVE STAR WEALTH MANAGER

### DETERMINATION OF AWARD WINNERS CRITERIA

Award candidates who satisfied 10 objective eligibility and evaluation criteria were named 2025 Five Star Wealth Managers. **Eligibility Criteria – Required:** 1. Credentialed as a registered investment adviser or a registered investment adviser representative. 2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years. 3. Favorable regulatory and complaint history review. 4. Fulfilled their firm review based on internal firm 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. 7,425 award candidates in the New Jersey area were considered for the Five Star Wealth Manager award. 431 (approximately 6% of the award candidates) were named 2025 Five Star Wealth Managers.

## FIVE STAR INVESTMENT PROFESSIONAL

### DETERMINATION OF AWARD WINNERS CRITERIA

The investment professional award goes to estate planning attorneys, insurance agents and select others in the financial industry. **Eligibility Criteria – Required:** 1. Credentialed with appropriate state or industry licensures. 2. Actively employed as a credentialed professional in the financial services industry for a minimum of five years. 3. Favorable regulatory and complaint history review. 4. Accepting new clients. **Evaluation Criteria – Considered:** 5. One-year client retention rate. 6. Five-year client retention rate. 7. Number of client households served. 8. Recent personal production and performance (industry specific criteria). 9. Education and professional designations/industry and board certifications. 10. Pro Bono and community service work. This year, we honored 10 New Jersey-area investment professionals with the Five Star Investment Professional award.

All award winners are listed in this publication.

## Wealth Managers

### Estate Planning

John Alan Anderson · Tempewick Wealth Management

### Financial Planning

Carlos F. Arias · Ameriprise Financial Services, LLC

**Vincenzo Barba · V. Barba Company** [Page 16](#)

Steven Bernknopf · Perigon Wealth Management

John Bodnar · Bodnar Financial Advisors, Inc.

Joe Bonfiglio · Joe Bonfiglio, CFP

Jordan Scott Celkupa · Triton Financial Planning Group

Leo Chubinishvili · Access Wealth

**Anthony J. Cifelli Jr. · Ameriprise Financial Services, LLC** [Page 11](#)

**Robert Coe · Morgan Stanley** [Page 10](#)

**Elliott S. Collins · Aljen Asset Management, LLC** [Page 14](#)

Michael John Cona · Clarity Point Financial Partners

Robert W. Davis · Wealth Preservation Solutions, LLC

**Stephen DeCesare · DeCesare Retirement Specialists** [Page 17](#)

John Del Mauro · Morgan Stanley

Kenneth Detz · Certified Financial Services, LLC

**Mario DiLisciandro · Lincoln Investment** [Page 15](#)

Patrick James Dolan · MML Investors Services

**James E. Dy · Main Street Wealth Management, LLC** [Page 13](#)

**John M. Egan · HIGHTOWER Egan Wealth Advisors** [Page 3](#)

Ralph Franzese · Private Portfolio Partners

Denny Frasiolas · Retirement Income Advisory Group, LLC

Michael J. Guarino III · Main Street Wealth Management, LLC

Howard Hook · EKS Associates

Richard Hopkins · Thrivent

Josh Adam Jalinski · Wealth Quarterback

Michael Jett · LPL Financial

Aaron C. Kessler · Center Street Capital Advisors

James Francis King Jr. · King Financial Network

Henry Earl Kramarski · Legacy Wealth Management Group, LLC

**Bryan P. Landadio · Personal CFO Solutions** [Page 12](#)

Keith Langworthy · Morgan Stanley

Paul D. Leesman · Ameriprise Financial Services, LLC

Jerry Francis Lynch · OneDigital Investment Advisors

Christopher John Matseur · Partners Financial Group, LLC

Susie McLane · Summit Place Financial Advisors, LLC

Michael McLane · Redwood Financial Planning

Howard Milove · Access Wealth

**Richard Mitchell · Ameriprise Financial Services, LLC** [Page 15](#)

Daniel J. Monzi · ICG Next

Mark Booth Murphy · Northeast Sequoia Private Client Group

Gabor Alexander Nagy · Mendham Wealth Partners, LLC

Marc Neumann · Lighthouse Planning Consultants

**Maria Z. Nigro · Nigro Wealth Management/Equitable Advisors** [Page 7](#)

**Eric J. Pascarella · Nicholas Pascarella & Co.** [Page 8](#)

**Mary C. Pascarella · Perennis Financial Planning, LLC** [Page 9](#)

**Nicholas A. Pascarella · Nicholas Pascarella & Co.** [Page 8](#)

Daniel Polizzano · Pinnacle Advisors, Wealth Management Planning

Thomas J. Regan · Morgan Stanley

Tia L. Regan · Morgan Stanley

Michael W. Riley · Equitable Advisors

**William E. Ryan Jr. · Main Street Wealth Management, LLC** [Page 13](#)

Eric Saenz · Ascendancy Financial Group

David L. Scher · Krim Associates

Christopher Schiffer · Wealth Enhancement Group

**Rick Shaughnessy · LPL Financial** [Page 16](#)

Edward Shevac · LPL Financial

**Mario V. Sicari · BGS Capital Management, LLC** [Page 17](#)

Russell C. Smith · Ameriprise Financial Services, LLC

Vishaw Sondhi · Vishaw Sondhi, CPA, P.C.

Daniel Robert Sopher · Sopher Financial Group

Robert Sorge · Clearview Investment Partners

Shain A. Steffens · Steffens Financial Corp.

Shawn A. Steffens · Steffens Financial Corp.

Mark Fredrick Swingle · Merit Financial Advisors

Eleanore K. Szymanski · EKS Associates

Jennifer L. Tarantino · Fox Hill Wealth Management

John A. Tarantino · Fox Hill Wealth Management

Debra Helen Taylor · Taylor Financial Group, LLC

Leonard Thor · Ameriprise Financial Services, LLC

Thomas John Van Dyk · Morgan Stanley

Stuart Wilson Van Winkle · Eagle Strategies/Van Winkle Associates

Richard Walter Vanderpool · Ameriprise Financial Services, LLC

Joseph Zaccardo · Ameriprise Financial Services, LLC

Darren L. Zagarola · EKS Associates

## Investments

**Stan Alpert · Wells Fargo Advisors** [Page 2](#)

**Edwin Andrews · Wells Fargo Advisors** [Page 17](#)

Peter Bruno · Bridgehaven Financial Advisors

John Philip Cito · Cito Capital Advisors, LLC

**Matthew Coe · Morgan Stanley** [Page 10](#)

Christopher R. Collins · Warren Wealth Associates

Jim Christopher Ewing · Clarity Point Financial Partners

**Carl Feldman · Feldman Financial Services, LLC** [Page 15](#)

John W. Gallagher · Maverick Partners Wealth Management

Matthew Gordon · Wells Fargo Advisors

Darrell Haytaian · Chester Financial Group, LLC

**James A. Hofmann · Wells Fargo Advisors** [Page 15](#)

James Herbert Hunt IV · Aurora Private Wealth

**Gregg Kaufman · Wells Fargo Advisors** [Page 2](#)

**Matthew B. Libien · Wells Fargo Advisors** [Page 16](#)

**Louis Magliarditi · Wells Fargo Advisors** [Page 12](#)

Michael A. Maglio · LPL Financial

**Neil Paul McPeak · Wells Fargo Financials Network** [Page](#)

Brendan John McPoyle · Princeton Global Asset Management

John Mezzasalma · Mezzasalma Advisors

**Jesse D. Milara · Wells Fargo Advisors** [Page 4](#)

Liz Miller · Summit Place Financial Advisors, LLC

W. David Moore · Moore Wealth Management, LLC

Roger A. Moss · Montville Financial Group

**Aaron Niederman · margFINANCIAL** [Page 16](#)

Andrew Dean Novick · The Investment Connection

**John S. O'Donnell · Ameriprise Financial Services, LLC/Integritas Financial** [Page 6](#)

Anthony Perruso · Wells Fargo Advisors

**Michael Pett · Wells Fargo Advisors** [Page 13](#)

Rebecca E. Powell · Wells Fargo Advisors

**Lawrence Rosati · Wells Fargo Advisors** [Page 12](#)

**Richard Rosati · Wells Fargo Advisors** [Page 12](#)

Donald Ruggieri · Wells Fargo Advisors

Ramin Saeedian · Wells Fargo Advisors

James Gregory Sahagian · Ramapo Wealth Advisors

Mark A. Santangelo · Titan Financial Services, LLC

Adam J. Seltzer · Barnum Financial Group

Daniel Sopher · Sopher Financial Group

**Scott A. Stephen · Wells Fargo Advisors** [Page 17](#)

Paul Ridgely Stierhoff · Seelaus Asset Management

Michael A. Vincent · Wells Fargo Advisors

Justin Leigh Williamson · Barnum Financial Group

**Tom Zinckgraf · LPL Financial/Investment Strategies Advisors, LLC** [Page 14](#)

## Investment Professional

### Certified Public Accountant

Ronald D'Arminio · Ronald D'Arminio, CPA, P.C.

*Continued on FS-18*

questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 7,425 New Jersey-area wealth managers were considered, # Winners, % of candidates, Issued Date, Research Period. 2024: 6,515, 462, 7%, 12/1/23, 3/13/23 – 9/29/23; 2023: 6,606, 407, 6%, 12/1/22, 3/21/22 – 10/18/22; 2022: 6,606, 407, 6%, 12/1/21, 3/21/21 – 10/18/21; 2021: 6,606, 407, 6%, 12/1/20, 3/21/20 – 10/18/20; 2020: 6,606, 407, 6%, 12/1/19, 3/21/19 – 10/18/19; 2019: 6,606, 407, 6%, 12/1/18, 3/21/18 – 10/18/18; 2018: 4,383, 415, 9%, 12/1/17, 2/21/17 – 10/12/17; 2017: 3,868, 664, 17%, 11/1/16, 2/25/16 – 10/7/16; 2016: 4,143, 626, 15%, 4/15/15 – 10/16/15; 2015: 4,143, 626, 15%, 4/15/14 – 10/16/14; 2014: 4,143, 626, 15%, 4/15/13 – 10/16/13; 2013: 4,143, 626, 15%, 4/15/12 – 10/16/12; 2012: 1,312, 400, 30%, 11/1/11, 4/15/11 – 10/16/11.

Investment adviser representative; 2. Actively licensed as a RIA 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 FSP, the wealth manager has not; A. complaints with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer financial services firm within the past 11 years; B. 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. Five-year client retention rate; 9. Five-year client retention rate; 10. Five-year client retention rate; 11. Five-year client retention rate; 12. Five-year client retention rate; 13. Five-year client retention rate; 14. 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Left to right: Back row: Faith Ryan, FPQP®; 2012, 2013, 2015 – 2025 winner William E. Ryan Jr., CFP®, Partner;  
Middle row: Rafael Flores; 2013 – 2025 winner James E. Dy, CFP®, ChFC®, CIMA®, AIF®, AAMS®, AWMA®, Partner;  
Front row: Flordeliza Flores, CLTC®



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[www.mswealth.com](http://www.mswealth.com)

**FIVE STAR WEALTH MANAGER AWARD WINNER**

## William E. Ryan Jr. and James E. Dy

### Lighting Your Path to Financial Independence

- Generational wealth strategies
- Planning for financial independence
- Risk management/asset protection strategies
- Business succession

We strive to help our clients realize their financial dreams by assisting them in creating plans that help them live their lives by design, not by default. We offer independent, no-strings-attached financial advice designed to coordinate our clients' financial affairs.

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questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 7,425 New Jersey-area wealth managers % of candidates, Issued Date, Research Period. 2024: 6,515, 462, 7%, 12/1/23, 3/13/23 – 9/29/23; 2023: 6,606, 407, 6%, 12/1/22, 3/21/22 – 10/18/22; 2022: 6,380, 431, 7%, – 10/12/18; 2018: 4,383, 415, 9%, 12/1/17, 2/21/17 – 10/12/17; 2017: 3,868, 664, 17%, 11/1/16, 2/25/16 – 10/7/16; 2016: 4,143, 626, 15%, 11/1/15, 4/15/15 – 10/16/15; 400, 30%, 11/1/11, 4/15/11 – 10/16/11.

investment adviser representative; 2. Actively licensed as a RIA 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 FSP, the wealth manager has not; A. Been with any regulatory authority or FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP's consumer complaint process; 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 manager's 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 this accomplishment by FSP in the future. Visit [www.fivestarprofessional.com](http://www.fivestarprofessional.com). This year, we honored 10 New Jersey-area investment professionals with the Five Star Investment Professional award.