



Women in WEALTH

Experienced women wealth managers are positioned to thrive

Consumers looking for someone to help them manage their retirement funds, save for their kids' college education or navigate a major life transition might just feel like they've wandered into a boys' club.

According to data from the Bureau of Labor Statistics, only 31 percent of U.S. financial advisors are women. The number of U.S. advisors overall is projected to shrink slightly in the coming years. And starting with the financial downturn of 2008, women began exiting the profession at higher rates than men, primarily because they had relatively less experience than their male counterparts.

But that's not the whole story. Consumer demand for women financial advisors, according to a Pershing study titled "Americans Crave a New Kind of Leader — And Women Are Ready to Deliver," is projected to rise in the coming years. Women entering the financial services professions bring new skills and fresh outlooks to bear on industry challenges.

Low supply, high demand

These cultural and industry shifts translate into opportunities for the women professionals who have already made their mark in the world of wealth management.

While the number of women managing money with financial services firms remains relatively low, many firms have put into place focused recruiting efforts, advisor networks and networking events geared toward women, along with other career development initiatives that encourage women to both enter into financial services professions and to thrive in them.

Equality ... and opportunity

Analysts agree, corporate and industry initiatives to hire more women as wealth managers aren't only about equality. They're also simply a smart business practice. Successfully recruiting women into the financial services profession means that firms are tapping into a much broader and deeper pool of talent.

Further, financial institutions are only helped by expanding the base of women in the profession and supporting outstanding women wealth managers. When service professions are monolithic, that can serve as a barrier to entry for attracting new and new kinds of customers. Here again, diversifying the wealth manager workforce isn't just the right thing to do, it also stands to bring in a more diverse set of potential clients.

Leveraging experience

Looking at the women professionals who have already gained a foothold in the world of wealth management makes an equally compelling point: Those women professionals who have already done the work of gaining financial industry experience, building client relationships and earning standing in the industry find themselves in high demand among both clients and potential employers.

Five Star Professional's Women in Wealth

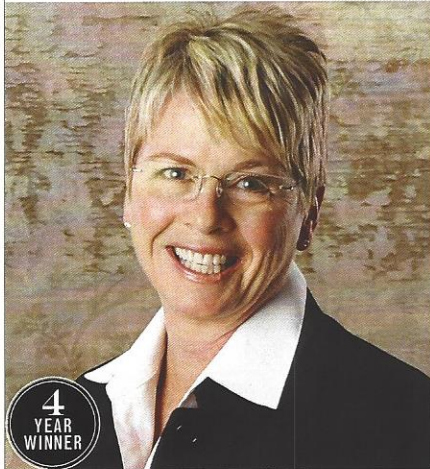
The following section includes a selection of women wealth managers who stand out in their industry. These are part of an exclusive group of professionals who have satisfied 10 objective evaluation criteria, including assets under management, five-year client retention rate and have met a minimum service tenure. All of the wealth managers featured here have earned the distinction of being a 2016 Five Star Wealth Manager.

For more information on our market-specific research methodology and the annual Five Star award, including disclosure information, please see the text below or go to fivestarpromotional.com.



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With more than 35 years of experience in the financial services industry, it has been an honor to help many women and men navigate through numerous market cycles and life events. Weathering ups and downs together and maintaining reasonable expectations have made us successful. Trust, confidentiality and quality service is our promise. Assisting serious investors is our mission, pursuing your financial needs will forever remain our goal. *You* are the greatest asset in our business; therefore, the focus is on *you*.

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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. 1,552 Denver wealth managers were considered for the award; 509 (33 percent of candidates) were named 2016 Five Star Wealth Managers.

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