

**Focus: Wealth Management**

# Top Area Certified Financial Planners

(RANKED BY 2009 ASSETS UNDER MANAGEMENT)

	Broker/Dealer Affiliations	Certification Date/ Certified Through	Registered Investment Advisor?	Compensation: Fees, Commission, Complimentary	2009 2008 Assets Under Management	Areas Of Specialization
<b>1 Joseph Lawrence Taunt</b> Regal Financial Group LLC 2687 44th St. SE Kentwood 49512 p (616) 224-2204 regalfin.com	American Portfolios Advisors Inc.	02/1999 02/2011	Y	Commissions, Fees	\$718.40M \$898.00M	Retirement distribution planning, wealth preservation
<b>2 Dori J. Drayton</b> Plante Moran Financial Advisors 634 Front Ave. NW Grand Rapids 49504 p (616) 774-8221 pmfa.com	None	09/2000 07/2010	Y	Fees	\$307.00M DND	Also consults on additional Assets Under Supervision.
<b>3 Brian D. Moore</b> Legacy Trust 300 Ottawa Ave. NE Grand Rapids 49503 p (616) 454-2852 legacygr.com	None	02/1999 12/2011	N	Fees	\$300.00M \$200.00M	Comprehensive wealth management
<b>4 Michael Meeuwsen</b> Morgan Stanley Smith Barney 171 Monroe Ave. NW Grand Rapids 49503 p (616) 77-6000 fa.smithbarney.com/meeuwsengroup	Morgan Stanley Smith Barney	01/2004 04/2012	N	Fees	\$250.00M \$200.00M	General financial planning, estate planning, education planning
<b>5 Saralyn Coupe</b> Sherwood & Coupe Wealth Mgmt./UBS Financial Services Inc. 333 Bridge St. NW Grand Rapids 49504 p (616) 732-1240 ubs.com/team/scwm	UBS Financial Services	01/2006 11/2010	Y	Commissions, Fees	\$220.00M \$190.00M	Family wealth management, retirement planning, investment consulting, philanthropic planning
<b>6 Bernard M. Bowhuis</b> Benchmark Financial Design Group 2358 S. Garden Court Jenison 49428 p (616) 667-8834 benchmarkfinancialdesign.com	Questar Capital Corp.	09/1996 11/2011	Y	Commissions, Fees	\$217.43M \$21.36M	Tactical asset allocation through the use of trend analysis & alternative investment strategies
<b>7 Scott D. Carano</b> Plante Moran Financial Advisors 634 Front Ave. NW Grand Rapids 49504 p (616) 774-8221 pmfa.com	None	04/1996 08/2011	Y	Fees	\$182.00M DND	Investment advisory services and wealth management. Also consults on an additional Assets Under Supervision.
<b>8 Dennis P. Joppe</b> First Mutual Investment Mgmt. Inc. 688 Cascade West Parkway SE Grand Rapids 49546 p (616) 957-4210 firstmutualinvestment.com	LPL Financial	11/1988 09/10	N	Commissions, Fees	\$162.00M \$120.00M	Retirement planning, investment advisory service, financial and tax planning, institutional money management
<b>9 Brian J Timmer</b> Ameriprise Financial 6437 28th Ave. Hudsonville 49426 p (616) 662-0420 ameriprise.com	Ameriprise Financial	07/1993 11/2010	N	Commissions, Complimentary	\$115.00M \$94.50M	Retirement income portfolios, retirement plan rollovers
<b>10 William E Bjork</b> Bjork Wealth Management Group 50 Monroe Ave. NW Grand Rapids 49503 p (616) 458-3100 www.wfadvisors.com/bill.bjork	Wells Fargo Advisors LLC	01/2002 06/2010	Y	Commissions	\$112.00M \$90.00M	Investments, retirement planning, college savings, intergenerational and estate planning.
<b>11 Cheryl L. Stein</b> Plante Moran Financial Advisors 634 Front Ave. NW Grand Rapids 49504 p (616) 774-8221 pmfa.com	none	01/2004 06/2011	Y	Fees	\$110.00M DND	Wealth management, investment consulting, financial planning, education planning. Also consults on additional Assets Under Supervision.
<b>12 Craig S. Hancock</b> Hancock & Associates 545 Michigan Ave. NE Grand Rapids 49503 p (616) 233-9007 hancockassoc.com	Lincoln Investment Planning	10/1994 07/2011	N	Commissions, Fees	\$98.00M \$90.00M	Wealth management and retirement planning

**All spread out**  
 Regal Financial Group has more than 100 financial services representatives in seven states.

**Limited group**  
 Scott D. Carano is one of just more than 5,500 professionals certified as an Investment Management Analyst by the Investment Management Consultants Association.

**50 years running**  
 Lorence & Vander Zwart was founded in 1960 by John J. Lorence.

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The 2010 Book of Lists and other lists are also available.

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<b>13 James P. Lorence</b> Lorence & Vander Zwart 240 S. River Ave. Holland 49423 p (616) 394-4994 lvzadvisors.com	NEXT Financial Group Inc.	02/1990 12/2011	Y	Commissions, Fees	\$94.00M \$75.00M	Wealth management, full-service retirement planning, RIA
<b>Ryan J. Vander Zwart</b> Lorence & Vander Zwart 240 S. River Ave. Holland 49423 p (616) 394-4994 lvzadvisors.com	NEXT Financial Group Inc.	09/1999 10/2010	Y	Commissions, Fees	\$94.00M \$75.00M	Wealth management, full-service retirement planning
<b>15 Steven K. Freel</b> Steven K. Freel 7740 Byron Center Ave. SW Byron Center 49315 p (616) 878-7335 stevefreel.com	Woodbury Financial Services	10/2000 08/2011	N	Commissions, Complimentary, Fees	\$90.00M DND	Financial and estate planning
<b>16 Karl H. Leskovar</b> BG Investment Advisory Services Inc. 50 Monroe Ave. NW Grand Rapids 49503 p (616) 235-5200 bgias.com	None	06/1986 03/2011	Y	Fees	\$79.00M \$64.00M	Personal financial planning, investment management, education planning, retirement planning, estate planning, risk management and insurance, qualified plan investments
<b>17 Roger Gamache</b> Gamache & Associates 816 Maple Ave. Holland 49423 p (616) 392-1040 ameripriseadvisors.com	Ameriprise Financial	03/1994 08/2010	Y	Fees	\$69.80M \$56	Retirement planning, asset management, wholistic financial advice
<b>18 Todd R. Vander Lugt</b> Waddell & Reed Financial Services 196 1/2 South River Ave. Holland 49423 p 800-276-4479 waddell.com	Waddell & Reed	05/2004 05/2011	N	Fees	\$60.00M \$50.00M	Business succession and continuation inheritance and retirement/financial planning 401(k) plans
<b>19 Edward J. Postma</b> Waddell & Reed Financial Services 196 1/2 South River Ave. Holland 49423 p 800-276-4479 waddell.com	Waddell & Reed	02/2005 12/2010	N	Commissions	\$57.00M DND	Retirement planning, asset allocation, personal financial planning, and small business planning
<b>20 Jeffrey J. Heitzman</b> Heitzman & Associates Inc. 233 E. Fulton St. Grand Rapids 49503 p (616) 774-2372 heitzman-associates.com	Multi-Financial Securities Corp.	09/2000 02/2012	Y	Commissions, Fees	\$56.00M \$50.00M	Financial planning, retirement planning
<b>21 David L. Wilson</b> Generational Wealth Management 126 E. Main Ave. Zeeland 49464 p (616) 931-1270 genwealth.us	First Allied Securities	02/2004 07/2010	Y	Fees	\$49.00M \$48.00M	Comprehensive wealth management and retirement income planning
<b>22 Robert R. Courser</b> Ron Courser & Associates 2020 Raybrook Dr. Grand Rapids 49546 p (616) 301-2581 roncourser.com	Kalos Capital Inc.	01/2002 08/2011	N	Fees	\$48.50M \$47.00M	Retirement planning for income and multi-generation wealth transfer
<b>23 Cindie K. Jones</b> Waddell & Reed Financial Services 196 1/2 South River Ave. Holland 49423 p 800-276-4479 waddell.com	Waddell & Reed	10/2004 04/2010	Y	Commissions	\$27.00M \$30.00M	Small business, self-employed and pre-retirement planning
<b>24 Gerd R. Hansma</b> Hansma Insurance & Financial Services 4301 Canal Ave. SW Grandville 49418 p (616) 249-0800 hansmains.com	Woodbury Financial	09/2000 04/2012	Y	Commissions	\$25.00M \$25.00M	Retirement planning, estate planning, benefits, business continuation planning, and financial planning
<b>25 James A. Watts</b> Watts & Associates LLC 1345 Monroe Ave. NW Grand Rapids 49505 p (616) 454-8868 wandallc.com	None	01/2001 11/2011	Y	Fees	\$21.00M \$19.00M	Small business pension planning, insured investments and comprehensive wealth management and retirement planning

## Smooth sailing

Roger Gamache is a board member of Holland Hospital, and commodore and board member of the Macatawa Bay Yacht Club.

## A rich past

Waddell & Reed Inc., founded in 1937, introduced the Waddell & Reed Advisors Group of Mutual Funds in 1940.

## Grandville based

Gerd Hansma is owner of Hansma Insurance & Financial Services in Grandville.

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The Grand Rapids Business Journal list of top area Certified Financial Planners, ranked by 2009 assets under management, is the most comprehensive one available. The list is based upon responses to Business Journal surveys. The Business Journal defines "West Michigan" as Allegan, Kent, Ottawa and Muskegon counties. The Business Journal surveyed 109 companies; 34 CFPs returned completed surveys; 25 CFPs are listed. To be considered for future lists, e-mail [jhimmelspach@geminipub.com](mailto:jhimmelspach@geminipub.com). DND = Did not disclose.