

DESTINY WEALTH PARTNERS, LLC

DBA DESTINY FAMILY OFFICE

Recognition Disclosures

Destiny Wealth Partners is an SEC registered investment advisor. Investment advisory services offered through Destiny Wealth Partners, LLC, an SEC Registered Investment Advisor.

Recognitions are specific to Tom Ruggie, ChFC®, CFP® and Ruggie Wealth Management, an SEC registered investment advisor. Destiny Wealth Partners also conducts business as Destiny Family Office and Ruggie Wealth Management. Listing in any publication is not a guarantee of future investment success. These recognitions should not be construed as an endorsement of the advisor by any client.

Barron's Magazine – America's Top 1200 Advisors

Barron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. Advisors who wish to be ranked fill out a 102-question survey about their practice. Barron's verifies that data with the advisors' firms and with regulatory databases and then applies its proprietary rankings formula to the data to generate a ranking.

The formula features three major categories of calculations: (1) Assets (2) Revenue (3) Quality of practice. In each of those categories we do multiple subcalculations.

For instance, Barron's takes into account not just the amount of assets an advisor manages, but also the type of assets—are they private-wealth assets or institutional? If they're institutional, are they for a foundation or an endowment or are they corporate assets? They measure the growth of an advisor's practice and their client retention. They also consider a wide range of qualitative factors, including the advisors' experience, their advanced degrees and industry designations, the size and shape of their teams, their charitable and philanthropic work and, of course, their compliance records. Investment returns are not a component of the rankings because an adviser's returns are dictated largely by the risk tolerance of clients.

Ruggie Wealth Management is not an affiliate of Barron's. Ruggie Wealth Management applied for consideration, and the result was independently granted.

Ruggie Wealth Management is unaware, nor has Barron's published the number of nominees considered for the award ranking or the percentage that received the applicable rankings.

Barron's does not require membership or payment in order for award participants and/or applicants to be considered for an award designation. Moreover, neither Ruggie Wealth Management nor any other participating advisors paid a fee to be eligible for "America's Top 1200 Advisors."

Ruggie Wealth Management is unaware of any undisclosed facts that could potentially invalidate the appropriateness of the ranking. By virtue of disclosing this ranking, Ruggie Wealth Management is disclosing favorable ratings (to the extent that Ruggie Wealth Management is ranked above other advisors) and unfavorable ratings (to the extent that Ruggie Wealth Management is ranked below other advisors). The rankings may not be representative of any one client's experience because of the way in which it is calculated. The rankings are independently granted. Inclusion on the Barron's Lists is absolutely not indicative of Ruggie Wealth Management's future performance, or any future performance pertaining to its clients' investments; should not be construed by a client or prospective client as a guarantee that they will experience a certain level of results if Ruggie Wealth Management is engaged, or continues to be engaged, to provide investment advisory services; and should not be construed as a current or past endorsement of Ruggie Wealth Management by any of its clients.

Forbes “Best-in-State Wealth Advisors

2020 Methodology

This year’s Best-In-State Wealth Advisors list spotlights more than 4,000 top advisors across the country who were nominated by their firms—and then researched, interviewed and assigned a ranking within their respective states and markets.

Ruggie Wealth Management is not an affiliate of Forbes or Shook Research. Ruggie Wealth Management applied for consideration, and the result was independently granted.

INSIDE THE RANKINGS

Each advisor—selected by SHOOK Research—is chosen based on an algorithm of qualitative and quantitative criteria, including:

- In-person interviews
- Industry experience
- Compliance records
- Revenue produced
- Assets under management

The Forbes ranking of Best-In-State Wealth Advisors, developed by **SHOOK Research**, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years’ experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Neither Forbes or SHOOK receive a fee in exchange for rankings.

Research Summary (as of January 2020)

- 32,000 nominations received, based on high thresholds and qualifications.
- 7,556 invited to complete online survey.
- 11,864 telephone interviews.
- 2,336 in-person interviews at Advisors’ location.

The Research Process

SHOOK scours the financial services industry—banks, brokerages, custodians, insurance companies, clearing houses and others for nominations. SHOOK accepts advisors who meet pre-determined minimum thresholds and acceptable compliance records. As of this date, SHOOK has received almost 32,000 nominations—advisors who meet SHOOK’s thresholds. SHOOK invited 7,556 of these nominees to complete an online survey.

Unlike other advisor rankings, SHOOK is not a “robo-ranker”—numbers such as production and assets don’t tell the whole story, especially when much of the data is self-reported. SHOOK Research creates rankings of role models—advisors that are leading the way in offering best practices and providing a high-quality experience for clients. A focus on both quantitative and qualitative factors, including telephone and in-person meetings, is imperative.

SHOOK Research is the only rating firm that interviews advisors via telephone and in person at advisor’s location.

Basic Requirements

- 7 years as an advisor.

- Minimum 1 year at current firm, with exceptions (acquisitions, etc.).
- Advisor must be recommended, and nominated, by Firm.
- Completion of online survey.
- Over 50% of revenue/production must be with individuals.
- Acceptable compliance record.

Quantitative

- Revenue/production; weightings assigned for each.
- Assets under management—and quality of those assets—both custodied and a scrutinized look at assets held away. (Although individual numbers are used for ranking purposes, we publish the entire team’s assets.)
- Client-related data, such as retention.
- Portfolio performance is not a factor; audited returns among advisors are rare, and differing client objectives provide varying returns.

Qualitative

- Telephone and in-person meetings with advisors (if an in-person meeting cannot be accomplished, exceptions are considered in which the interview will occur after a ranking has been published).
- Advisors that exhibit “best practices” within their practices and approach to working with clients.
- Compliance records & u4s. Some “dings” can be overlooked (e.g., firm or product failure beyond the scope of an advisor’s due diligence; the older a ding, the less we look). Since there are many gray areas, the SHOOK team is willing to listen to a Firm that is willing to stand behind the advisor with written support from leadership.
- Advisors that provide a full client experience:
 - Service model
 - Investing process
 - Fee structure (higher % of fee-based assets earns more points)
 - Breadth of services, including extensive use of Firm’s platform and resources (eg, liabilities)
 - Credentials (years of service can serve as proxy).
 - Use of team & team dynamics
 - Community involvement
 - Discussions with management, peers, competing peers
 - Telephone and in-person meetings
 - U4/Compliance Issues

The following conditions will be considered in order to lessen weightings infractions

- Infractions that are denied or closed with no action.
- Complaint arose from a product, service or advice initiated by a previous advisor or another member or former member of team.
- Length of time since complaint.
- Complaints related to product failure not related to investment advice (some limited partnerships, adjusted-rate securities, etc.).
- Complaints that have been settled (must be proven) to appease a client who remained with the advisor for at least one year following settlement date.
- Complaints that are proven to be meritless.
- Actions taken as a result of administrative error or failure by firm.

Once an advisor's compliance rating falls into a tenable category, the following conditions must be met.

1. An advisor's rating must be among SHOOK's highest qualitative measures including in-person interview.
2. Letters of recommendation from firm.

Ranking Algorithm

The algorithm is designed to fairly compare the business practices of a large group of advisors based on quantitative and qualitative elements. Data are weighted to ensure priorities are given to dynamics such as preferred "best practices", business models, recent business activity, etc. Each variable is graded and represents a certain value for each measured component. These data are fed into an algorithm that measures thousands of advisors against each other.

Ruggie Wealth Management is unaware of any undisclosed facts that could potentially invalidate the appropriateness of the ranking. By virtue of disclosing this ranking, Ruggie Wealth Management is disclosing favorable ratings (to the extent that Ruggie Wealth Management is ranked above other advisors) and unfavorable ratings (to the extent that Ruggie Wealth Management is ranked below other advisors). The rankings may not be representative of any one client's experience because of the way in which it is calculated. The rankings are independently granted. Inclusion on the Forbes' Lists is absolutely not indicative of Ruggie Wealth Management's future performance, or any future performance pertaining to its clients' investments; should not be construed by a client or prospective client as a guarantee that they will experience a certain level of results if Ruggie Wealth Management is engaged, or continues to be engaged, to provide investment advisory services; and should not be construed as a current or past endorsement of Ruggie Wealth Management by any of its clients.

SHOOK Disclosures

SHOOK is completely independent and objective and does not receive compensation from the advisors, Firms, the media, or any other source in exchange for placement on a ranking. SHOOK is funded through conferences, publications and research partners. Since every investor has unique needs, investors must carefully choose the right Advisor for their own situation and perform their own due diligence. SHOOK's research and rankings provide opinions for how to choose the right Financial Advisor. Portfolio performance is not a criterion due to varying client objectives and lack of audited data. Remember, past performance is not an indication of future results.

For more information, please see www.SHOOKresearch.com.

Financial Advisor (FA) Magazine Top RIAs

FA's RIA survey is a ranking based on assets under management at year end of independent RIA firms that file their own ADV with the SEC.

FA's RIA ranking orders firms from largest to smallest, based on AUM reported to them by firms that voluntarily complete and submit FA's survey by their deadline. They do their best to verify AUM by reviewing ADV forms. To be eligible for the ranking, firms must:

- Be independent registered investment advisors and file their own ADV statement with the SEC
- Provide financial planning and related services to individual clients
- Have at least \$300 million in assets under management as of December 31 of the year prior to the ranking

Corporate RIA firms and investment advisor representatives (IARs) are not eligible for this survey. A corporate RIA is a registered investment advisor most often formed by a broker-dealer that files an ADV with the SEC. Advisors who are affiliated with the broker-dealer or other entity's corporate RIA may offer investment advice. They are considered Investment Advisor Representatives (IARs) of the corporate RIA. All of the assets under management of the IARs are included in the corporate RIA's ADV filed with the SEC.

Ruggie Wealth Management is unaware of any undisclosed facts that could potentially invalidate the appropriateness of the ranking. By virtue of disclosing this ranking, Ruggie Wealth Management is disclosing favorable ratings (to the extent that Ruggie Wealth Management is ranked above other advisors) and unfavorable ratings (to the extent that Ruggie Wealth Management is ranked below other advisors). The rankings may not be representative of any one client's experience because of the way in which it is calculated. The rankings are independently granted. Inclusion on the FA Top RIAs is absolutely not indicative of Ruggie Wealth Management's future performance, or any future performance pertaining to its clients' investments; should not be construed by a client or prospective client as a guarantee that they will experience a certain level of results if Ruggie Wealth Management is engaged, or continues to be engaged, to provide investment advisory services; and should not be construed as a current or past endorsement of Ruggie Wealth Management by any of its clients.

FA Magazine does not require membership or payment in order for award participants and/or applicants to be considered for an award designation. Moreover, neither Ruggie Wealth Management nor any other participating advisors paid a fee to be eligible for the "Top RIAs."

Investment News

2023 Fastest-Growing Fee-Only RIAs

Methodology

InvestmentNews selected the Fastest-Growing Fee-Only RIAs based on data reported to the Securities Exchange Commission on form ADV.

To qualify, firms must have met the following criteria: (1) latest ADV filing date is either on or after July 1, 2022, (2) total AUM is at least \$100M, (3) does not have employees who are registered representatives of a broker-dealer, (4) managed assets for individual clients during its most recently completed fiscal year, (5) no more than 50% of amount of regulatory assets under management is attributable to pooled investment vehicles (other than investment companies), (6) no more than 25% of amount of regulatory assets under management is attributable to pension and profit-sharing plans (but not the plan participants), (7) no more than 25% of amount of regulatory assets under management is attributable to corporations or other businesses, (8) does not receive commissions, (9) provides financial planning services, (10) is not actively engaged in business as a broker-dealer (registered or unregistered), (11) is not actively engaged in business as a registered representative of a broker-dealer, and (12) has neither a related person who is a broker-dealer/municipal securities dealer/government securities broker or dealer (registered or unregistered) nor one who is an insurance company or agency.

To be considered for the list of fastest-growing AUM, firms must have met the criteria in each year (ending July) between 2020 and 2023. In cases where a firm filed more than one annual update to their ADV, the latest filing for the year was used.