

## **Retirement Investments Advisors, Inc.**

### **Awards Disclosures**

#### **General Disclosure:**

None of the rating services, publications, media, or other organizations listed below are affiliated with Retirement Investment Advisors, Inc. Retirement Investment Advisors, Inc. did not pay a fee to be included in any ranking listed. No ranking or recognition should be construed as a current or past endorsement by any of our clients.

Neither rankings nor recognitions by rating services, publications, media, or other organizations should be construed by a client or prospective client as a guarantee that they will experience a certain level of results if Retirement Investment Advisors, Inc. is engaged or continues to be engaged, to provide investment advisory services. Awards, rankings, or other forms of recognition are not indicative of future performance by Retirement Investment Advisors, Inc., or its advisors.

#### **Third-party award providers:**

Advisory HQ, Barron's Top 1200 Financial Advisors, Best of Frisco, Best of US, Bloomberg's Wealth Manager, Expertise.com, Financial Times 300, Financial Advisor Magazine, J.K. Lasser, Medical Economics, and Worth Magazine

#### **Awards list and criteria:**

##### **National (51) Local (1)**

- **Third-party award provider: Advisory HQ Top 10 Best Financial Advisors in Oklahoma City and Tulsa**

*Number of Times Awarded: 6*

*Year(s) awarded: 2017, 2018, 2019, 2020, 2021, 2022*

*Third-party selection criteria as stated from the Award Provider:*

Our review and ranking articles are always 100% independently researched and written. Firms do not even realize that they are being reviewed until after our reviews have been completed and published to the public. Step 1: Using publicly available sources, we identify a wide range of financial advisors, registered investment managers, wealth managers, and financial planners that provide services in a designated area. Step 2: our review team then applies the initial methodology filters to narrow down the list of identified firms: fee structure (fee-only vs. fee-based vs. commission-based structures); fiduciary duty; independence (a situation that minimizes conflict of interest issues); and scale of innovation. Step 3: The review team then conducts a deep-dive review assessment of the remaining advisors to select the final list of top-ranking advisors, planners, and wealth managers based on: resource availability; experience level; transparency; customized services; quality of advisor's website; open door policy; and audience. Step 4: Based on the results of our assessment, AdvisoryHQ then selects the individuals and entities that make it into our various lists of top financial advisors, planners, and asset managers.

*Local or national recognition: National*

- **Third-party award provider: Barron's Top 1200 Financial Advisors**

*Number of times awarded: 1*

*Year(s) awarded: 2022*

*Third-party selection criteria as stated from the Award Provider:*

This special report lists the top advisors in each state, with the number of ranking spots determined by each state's population and wealth. The rankings are based on assets under management, revenue generated by advisors for their firms, and the quality of the advisors' practices. Investment performance isn't an explicit criterion because performance is often a function of each client's appetite for risk. In evaluating advisors, we examine regulatory records, internal company documents, and 100-plus points of data provided by the advisors themselves.

*Local or national recognition:* National

- *Third-party award provider:* **Best of Frisco**  
*Number of times awarded:* 1  
*Year(s) awarded:* 2023

*Third-party selection criteria:* The Frisco Award Program is an annual awards program honoring the achievements and accomplishments of local businesses throughout the Frisco area. Recognition is given to those companies that have shown the ability to use their best practices and implemented programs to generate competitive advantages and long-term value. The Frisco Award Program identifies companies that they believe have achieved exceptional marketing success on their local community and business category. These companies enhance the positive image of small business through service to their customers and the community.

*Local or national recognition:* Local

- *Third-party award provider:* **Bloomberg's Wealth Manager** (Highline Media Wealth Manager Magazine as of 2006)- Wealth Manager Top Dogs  
*Number of times awarded:* 7  
*Year(s) awarded:* 2003, 2004, 2005, 2006, 2007, 2008, 2009

*Third-party selection criteria as stated from the Award Provider:*

**Wealth Manager remains steadfast in the way in which we collect, rank and display the Top Dogs data. The process for the 2008 rankings is very much the same as it has been in previous surveys. The data is self-reported based on a firm's Form ADV. All numbers in the survey are as of Dec. 31, 2007, and participants are ranked according to average AUM per client.**

#### **ELIGIBILITY**

Registered investment advisors that have their own IARD/CRD numbers and also offer financial planning services may participate. In addition, 50 percent of each firm's clients must fit the SEC's definition for individuals or high-net-worth individuals. Trust companies, banks and broker/dealers are ineligible.

#### **FORMULAS**

**Total AUM:** The firm's assets under management, both discretionary and non-discretionary as defined by Form ADV, plus other assets not reported on Form ADV for which an advisory or management fee is charged.

Commission assets are ineligible. This category includes brokerage account assets and any assets on which the firm received an immediate or ongoing service commission or trail.

**Client Relationships:** The total number of clients that the firm has under advisement. This does not mean accounts, as several advisory accounts may be part of a client's assets under advisement. Married couples count as one client; their children, if adults, may be counted separately.

**Average AUM per Client:** The firm's total AUM divided by the number of client relationships.

**Number of Professionals/Support Personnel:** Firms vary in whom they count as a professional. Some limit this to financial professionals only, and others include non-financial staff members with other expertise.

*Local or national recognition:* National

- *Third-party award provider:* **COMPLYConnect** Future Compliance Star of the Year  
*Number of Times Awarded:* 1  
*Year(s) awarded:* 2023

*Third-party selection criteria as stated from the Award Provider:*

*In recognition of an individual whose star is on the rise, with significant accomplishments within the compliance industry. All nominations for the **COMPLYConnect Awards** were reviewed by a selection committee, led by COMPLY Chief Regulatory Officer John Gebauer.*

*Local or national recognition: National*

- *Third-party award provider: **Expertise.com**  
Number of times awarded: 3  
Year(s) awarded: 2021, 2022, 2023*

*Third-party selection criteria as stated from the Award Provider:*

We use public databases and customer referrals to collect an exhaustive list of businesses, checking their availability and service areas. Next, we validate each business's qualifications. We know which professions require a license or certification to operate in your area, and we find providers who have gone above and beyond to educate themselves in their area of expertise. We scour public records and information to determine each provider's reputation. Each provider is analyzed based on the number of professional databases reviewing them, their average review score, and the volatility of their ratings. After our screening processes, we select finalists based on a provider's primary area of expertise, the variety of services they offer, and their years of experience. Finally, our mystery shoppers call each company, identifying themselves as potential customers, to gauge knowledgeability, friendliness, and professionalism.

*Local or national recognition: National*

- *Third-party award provider: **Financial Advisor Magazine**  
Number of times awarded: 6  
Year(s) awarded: 2006, 2007, 2008, 2020, 2022, 2023*

*Third-party selection criteria as stated from the Award Provider:*

To be eligible for the ranking, firms must be independent registered investment advisors and file their own ADV statement with the SEC and provide financial planning and related services to individual clients. Firms must have at least \$50 million in assets under management as of December 31, 2015. 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.

*Local or national recognition: National*

- *Third-party award provider: **Financial Times 300 Top Registered Investment Advisors**  
Number of times awarded: 3  
Year(s) awarded: 2015, 2016, 2017*

*Third-party selection criteria as stated from the Award Provider:*

*The Financial Times Top 300 Registered Investment Advisors is an independent listing produced by the Financial Times (2015, 2016, 2017). The FT 300 is based on data gathered from RIA firms, regulatory disclosures, and the FT's research. As identified by the FT, the listing reflected each*

practice's performance in six primary areas, including assets under management, asset growth, compliance record, years in existence, credentials, and accessibility. Neither the RIA firms nor their employees pay a fee to The Financial Times in exchange for inclusion in the FT 300.

*Local or national recognition:* National

- *Third-Party award provider:* **Best of the US**

*Number of times awarded:* 2

*Years awarded:* 2006, 2007

*Third-party selection criteria as stated from the Award Provider:*

The Best of the U.S. is a research, publishing, and consulting firm that is dedicated to recognizing excellence in the U.S. They currently have lists representing 120 professions and specialties. They select professionals meeting their criteria of having continued their education, provided leadership within their industry and community, received positive peer recognition, and made positive contributions to their field.

*Local or national recognition:* National

- *Third-party award provider:* **J. K. Lasser Books**

*Number of times awarded:* 2

*Year(s) awarded:* 1998, 2002

*Third-party selection criteria as stated from the Award Provider:*

The list: In order to assist you in locating an advisor, I have developed a list of top professional advisors across the country. Each advisor has at least ten years of experience in his or her field. For example, if I list an attorney in your city but you need a referral to a CPA, you can contact the attorney and he/she will refer you to a competent CPA. The list is organized alphabetically by cities within each state. Each of the attorneys listed is a member of the prestigious American College of Trust and Estate Council (ACTEC). Each of the CPAs is an Accredited Estate Planner (AEP) and a member of the National Association of Estate Planners and Councils (NAEPC). The remaining financial advisors are listed among the nation's top financial advisors by Worth magazine. Worth has performed detailed background research and screening in developing their list. At the bottom of each listing, I identify each advisor's professional category as either: Attorney, Accountant, or Financial Advisor.

*Local or national recognition:* National

- *Third-party award provider:* **Medical Economics**

*Number of times awarded:* 6

*Year(s) awarded:* 1998, 1999, 2000, 2002, 2003, 2004

*Third-party selection criteria as stated from the Award Provider:*

We started several months ago, with an open call asking you, our readers, for recommendations. Over the summer, we received many letters that sang the praises of individual financial advisers and the guidance they gave.

We contacted those advisers and asked them to fill out questionnaires. We did the same with advisers recommended to us by other financial planners; those who appeared on our previous Best Advisers list (published in our Dec. 9, 2002 issue); and those who learned of our exclusive list and wanted to make us aware of their own qualifications. The questionnaire covered credentials, education, areas of expertise, total assets under management, percentage of

physician clients, noteworthy professional achievements, and affiliations with medical organizations. We learned that some planners serve on hospital boards; others said they have doctors in the family.

Because our initial screening left us with a large number of advisers with strong qualifications, we favored those advisers who had been recommended to us by physicians, and those who limit the amount of compensation they earn from commissions. We believe that the smaller the percentage of commission-based revenue, the greater your chances of receiving unbiased advice. In fact, many of the advisers who made our list are "fee only," meaning they earn no money from commissions.

In a few cases, we received multiple nominations from the same firm. However, to allow us the greatest geographic reach possible, we made the difficult decision to limit the list to one adviser per firm, even though many of the firms have several partners who qualify.

And, finally, we plugged each of the adviser's names into the NASD and SEC databases, to be sure they hadn't been found guilty of malfeasance. It's possible that in some instances, a state securities office may have a complaint against a planner; we didn't check down to that level.

*Local or national recognition:* National

- ***Third-party award provider: Worth Magazine- Top Wealth Advisors***

*Number of times awarded:* 14

*Year(s) awarded:* 1996 - Randy Thurman, 1997 - Randy Thurman, 1997 - Joe Bowie, 1998 - Randy Thurman, 1998 - Joe Bowie, 1999 - Randy Thurman, 1999 - Joe Bowie, 2001 - Randy Thurman, 2001 - Joe Bowie, 2002 - Randy Thurman, 2002 - Joe Bowie, 2004 January issue - Joe Bowie, 2004 October issue - Joe Bowie, 2005 - Joe Bowie

*Third-party selection criteria as stated from the Award Provider:*

To be considered for such an honor, *Worth* magazine required advisors to first be nominated and then complete a detailed questionnaire providing their credentials, client retention rate, and approach to servicing their clients. Even greater importance was placed on their ability to articulate their views on the investment climate, their investment strategy, and alternative investments. The selection method also included surveying clients of the nominated advisor(s) on why their advisor should be ranked among the best in the nation.

*Local or national recognition:* National

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