

DENVER FINANCIAL GROUP, INC.
Tony Hartman

DESCRIBE YOUR PRACTICE.

Denver Financial Group employs a true asset allocation strategy that combines highly comprehensive financial, tax, retirement, and estate planning, asset protection, and investment management to protect against threats to wealth. These threats can take the form of market losses, paying more in taxes than you are obligated to pay, and litigation threats. We are a privately owned boutique firm that picks and chooses investments that are good fits for our clients. We use a full range of investment strategies, including many alternative investments not related to the stock market.

DESCRIBE THE IDEAL CLIENT.

Someone who wants to preserve and grow what they have worked so hard to build up. They want a competitive rate of return, to use strategies that are simple and can give them peace of mind, and they are looking to find ways to plug the wealth leaks in their cumulative wealth bucket.

DESCRIBE YOUR CUSTOMER SERVICE MODEL.

Together with the client, we determine his or her wealth objectives and priorities and then select strategies to meet those objectives. Our goal is to know our clients so well that we are able to anticipate their needs, many times before they are even aware of those needs.

DESCRIBE YOUR INVESTMENT PHILOSOPHY.

Our private wealth management is a client-centered approach to strategic Investment Management customized to meet each client's unique needs. Using our Advance and Protect models, we align client money with financial concepts normally only available to affluent investors. Our services are designed to provide superior risk-adjusted returns in any global market condition. We believe our clients always demand and deserve returns in the positive column. Our strategies are designed to be risk-averse with the ability to deliver above-average returns.

DO YOU OFFER FINANCIAL PLANNING?

Yes, we provide comprehensive financial planning.

Securities offered through VFG Securities, Inc.

Member FINRA/SIPC. Advisory Services offered through VFG Advisors Inc., a Registered Investment Advisor.

CONTACT

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Denver's Top Wealth Managers

Financial planning is a tricky business in any economy – whether you go the DIY route or work with a trusted advisor. In the current environment of fluctuating markets and uncertain futures, information from an independent source can be an invaluable tool.



How They Do It

The primary focus of the National Association of Board-Certified Advisory Practices (NABCAP) is to serve the investing public by helping identify top wealth managers. NABCAP, a 501(c)(3) nonprofit, and its board of directors created an unaffiliated evaluation process in which 20 categories of practice management are assessed. Advisors are invited (and/or nominated) to participate, and then a multistep verification process uses independent resources to assess the accuracy and truthfulness of the information submitted by participating practices. NABCAP's unbiased approach produced the final 2010 Denver Premier Advisors list [click here to download pdf](#). Rather than merely winning a popularity contest, the financial professionals on this list have met an objective standard of excellence. For a detailed description of the process, visit nabcap.org.

How To Use It

While NABCAP's evaluation process is comprehensive, not every practice on the Premier Advisors list will fit you as an investor. To best use the list, NABCAP first recommends narrowing the list by average client size. Select practices whose average client's assets are between a quarter and a half the size of where you estimate yourself to be — if you have approximately \$2 million of investable assets, look for practices with an average client size of \$500,000–\$1 million — so you will fall within the top 20 percent of a practice's clientele. Also look at each practice's top five specialties and designations to be sure they align with your individual needs. Try to select at least three practices to interview so you can evaluate their different personalities, service models, and practice methodologies.

NABCAP's focus is to provide objective differentiation between financial advisory practices and, through its evaluation process, to help add transparency to the financial services industry. Even though the NABCAP Premier Advisors list is comprehensive, it should not be considered exhaustive, and the following disclaimers should be considered:

[a] To ensure the best interests of the investing public, NABCAP does not accept financial support from advisory practices, financial institutions, or the media in exchange for beneficial reviews, rankings, or industry insight. NABCAP is not affiliated with any advisor or financial institution participating in the survey.

[b] Selecting a NABCAP Premier Advisor is no guarantee as to future investment success nor is there any guarantee that the selected financial advisory practice will be designated as a Premier Advisor by NABCAP in the future.

[c] The inclusion of a financial advisory practice on the NABCAP Premier Advisors list should not be construed as an endorsement of the financial advisory practice by NABCAP or Denver Magazine.

[d] Although NABCAP invites all advisors in a market to participate, the final decision lies with the advisor, and as such, there may be advisors who would qualify but do not appear on the list as they chose not to participate, and if they were included, some advisors on this list would not have been included.

[e] NABCAP screens candidates for regulatory compliance issues: Checks and balances are imposed to limit the inclusion of an advisor with a negative regulatory history or multiple client complaints. These checks and balances include the following:

[i] NABCAP requires financial advisors to be registered/licensed financial advisors in good standing with state and federal regulatory bodies. In addition, NABCAP requires financial advisors to be in compliance with their respective broker/dealer or affiliated representation.

[ii] NABCAP reviews each financial advisor and support staff's U-4 or ADV to verify their employment and compliance record.

[iii] If an advisory practice makes the list with a settlement on its record, we recommend investors inquire with the advisory practice and with its supervisor for the nature of the settlement.

[f] The supervisor survey is structured to make it equally easy for a respondent to give negative or positive responses, and the method of calculating results incorporates both negative and positive survey responses.

[g] The client-survey portion of the evaluation process is optional. Client input does not impact the overall score for participants nor is it a reflection of client satisfaction in any way. The aggregate of client surveys that are received are given back as feedback to the advisor. The information is not published or distributed.

[h] NABCAP does not perform subjective analysis of the survey results but assigns numerical ratings based on questionnaire and survey responses as well as third-party verification.

[i] 10,000+ direct contacts were made via email in Colorado and 40,000+ indirectly to magazine subscribers for participation/nomination of participants. The Premier Advisors list will not exceed 3.5 percent of each market's financial advisory practices.

[j] NABCAP created the methodology and process. Rank Premier Advisors is contracted to administer the evaluation process.

[k] All profiles in the special advertising section following this article were sold exclusively by Denver Magazine and not endorsed in any way by NABCAP. Denver Magazine is exclusively responsible for all advertisements.