FIVE STAR
PROFESSIONAL

At Five Star Professional, our passion is to define and promote professional excellence. To that end, we speak with tens of thousands of top professionals across the country each year, learning about the work they do and what makes a wealth manager truly stand out.

Announced in *Mpls.St.Paul Magazine, Twin Cities Business* and *Fortune*, Five Star Wealth Manager award winners are an exclusive group of Twin Cities-area professionals who exhibit industry expertise.

The award is based on a rigorous research methodology, which incorporates input from both peers and industry leaders. Award candidates are evaluated on 10 objective criteria, such as industry experience, number of households served, client assets, client retention rates, education and professional designations, and regulatory and complaint history.

To review the full research methodology, visit www.fivestarprofessional.com.

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www.fivestarprofessional.com

2025 FIVE STAR
WEALTH MANAGER

Tony Workman
CFP®, CFS®, CAS®, CSA®

Award winner announced in

Mpls.St.Paul Magazine, Twin Cities Business and *Fortune*

See inside for important disclosures.

ELEVEN-YEAR WINNER

Tony Workman

CFP®, CFS®, CAS®, CSA®

WORKMAN
RETIREMENT PLANNING, LLC

150 St. Andrews Ct., Ste. 500
Mankato, MN 56001
507-625-4133
tjworkman@hirep.net
www.WorkmanRetirement.com

FIVE STAR PROFESSIONAL

TONY WORKMAN

CFP®, CFS®, CAS®, CSA®

WINNER OF THE 2025
FIVE STAR WEALTH MANAGER AWARD

SPECIALTIES:

- 40 years of experience in financial services
- Eleven-Year Five Star Wealth Manager 2015 – 2025
- Certified Financial Planner® (CFP®) earned in 1994
- Certified Fund Specialist (CFS®)
- Certified Annuity Specialist (CAS®)
- Certified Senior Advisor (CSA®)
- Retirement and Income Planning Specialist
- Harbour's Club Qualifier - 23 straight years

Tony is a Financial Services Professional with 40 years of experience helping individuals and families with wealth management, retirement and income planning as well as overall estate organization. He is the owner of Workman Retirement Planning, LLC which can be traced back to its roots in 1966, when his father Jerry started in the financial services business. As a second-generation business, Tony values the long-term relationships he strives for with each client.

In recent years, Tony appeared in the *Mpls.St.Paul Magazine, Twin Cities Business*, Forbes Investment Guide, *The Wall Street Journal*, and *Fortune*.

As a Registered Representative and Investment Advisor Representative with Harbour Investments, Inc., Tony can offer his clients unbiased independent advice. Whether you are in your primary earning years, planning for retirement, or already retired, Tony can guide you in all phases of your financial life. Give Tony a call for a complimentary, no obligation review to see if you're on the right track.

This award was issued on 11/01/2024 by Five Star Professional (FSP) for the time period 03/13/2024 through 10/29/2024. Fee paid for use of marketing materials. Self-completed questionnaire was used for rating. This rating is not related to the quality of the investment advice and based solely on the disclosed criteria. 4,789 Twin Cities-area wealth managers were considered for the award; 624 (13% of candidates) were named 2025 Five Star Wealth Managers. The following prior year statistics use this format: YEAR: # Considered, # Winners, % of candidates, Issued Date, Research Period. 2024: 4,280, 637, 15%, 12/1/23, 3/13/23 - 9/29/23; 2023: 4,080, 633, 16%, 12/1/22, 3/14/22 - 10/18/22; 2022: 4,544, 622, 14%, 12/1/21, 3/29/21 - 10/8/21; 2021: 4,004, 630, 16%, 12/1/20, 3/30/20 - 10/23/20; 2020: 3,606, 589, 16%, 12/1/19, 3/1/19 - 10/25/19; 2019: 3,504, 671, 19%, 12/1/18, 3/23/18 - 10/23/18; 2018: 2,622, 591, 23%, 12/1/17, 2/23/17 - 10/13/17; 2017: 2,304, 836, 36%, 11/1/16, 2/25/16 - 10/14/16; 2016: 2,083, 854, 41%, 11/1/15, 4/17/15 - 10/14/15; 2015: 2,673, 825, 31%, 12/1/14, 4/17/14 - 10/14/14; 2014: 1,931, 844, 44%, 12/1/13, 4/17/13 - 10/14/13; 2013: 2,151, 863, 40%, 12/1/12, 4/17/12 - 10/14/12; 2012: 1,256, 624, 50%, 11/1/11, 4/17/11 - 10/14/11.

Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. The award is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser (RIA) or a registered investment adviser representative; 2. Actively licensed as a RIA 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 FSP, 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 FSP's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through FSP'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. FSP does not evaluate quality of services provided to clients. The 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 clients' 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 FSP 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 FSP in the future. Visit www.fivestarprofessional.com.