



## **Michael Hartman, CFP®**

Executive Vice President

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As Executive Vice President at Seventy2 Capital, Michael serves high-integrity and successful business owners, professionals, retired individuals, and families by providing comprehensive wealth management strategies and investment planning advice. He has developed a successful practice emphasizing long-term client relationships built on a foundation of ethics, respect, trust and quality personal service. Michael's ultimate objective is to assist his clients in making educated, sensible financial decisions in order to help them enjoy their lives more fully.

Michael joined Seventy2 Capital from Wells Fargo Advisors and was previously an advisor with Morgan Stanley Smith Barney and Legg Mason. Prior to entering the wealth management industry, he was a staff accountant at McGladrey & Pullen where he conducted audits and prepared tax returns for small businesses and mutual fund companies though he no longer offers these services.

Michael is a CERTIFIED FINANCIAL PLANNER Professional and holds an MBA in Finance from the University of Notre Dame and a BSBA in Accounting from Bucknell University. He has been selected as a Baltimore Five Star Wealth Manager\*, as seen in Baltimore Magazine, from 2012 through 2021.

When away from the office, Michael is actively involved with his kids' school and after-school activities and the Calvert Hall Alumni Association community.

The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Active as a credentialed professional in the financial services industry for a minimum of 5 years; 3. Favorable regulatory and complaint history review (unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process\*); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients; 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. Wealth managers do not pay a fee to be considered or awarded. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The award methodology does not evaluate the quality of services provided and is not indicative of the winner's future performance. For 2018, 1,759 Baltimore-area wealth managers were considered for the award, 232 (13% of candidates) were named Five Star Wealth Managers. For 2017, 1,093 Baltimore-area wealth managers were considered for the award, 355 (33% of candidates) were named Five Star Wealth Managers. For 2016, 1,215 Baltimore-area wealth managers were considered for the award, 356 (30 % of candidates) were named Five Star Wealth Managers. For 2015, 1,749 considered Baltimore-area wealth managers were considered for the award, 412 (24% of candidates) were named Five Star Wealth Managers. For 2014: 1,484 considered, 395 (27% of candidates) were named winners. For 2013, 1,490 considered, 448 (30% of candidates) were named winners. For 2012: 1,470 considered, 262 (18%) were named winners.

\*To qualify as having favorable regulatory and complaint history, the person cannot have: 1. Been subject to a regulatory action that resulted in a suspended or revoked license, or payment of a fine, 2. Had more than three customer complaints filed against them (settled or pending) with any regulatory authority of Five Star Professional's consumer complaint process, 3. Individually contributed to a financial settlement of a customer complaint filed with a regulatory authority, 4. Filed for bankruptcy, or 5. Been convicted of a felony.