

Carl Holubowich of Armstrong, Fleming & Moore Inc. Honored in *Forbes*' Best-In-State Next-Gen Wealth Advisors List

Washington, DC (September 10, 2019)—Armstrong, Fleming & Moore Inc. (AFM), an independent financial planning firm in Washington, DC, today announces that one of its principals, Carl Holubowich, CFP[®], has been named to the *Forbes*' Best-In-State Next-Gen Wealth Advisors list for 2019. The list was published on Forbes.com.

Carl was born in Toronto, Canada, and grew up in West Caldwell, New Jersey. After growing up in the suburbs of New Jersey, he wanted to live in a city environment, so he attended George Washington University, which is located just a few blocks from AFM's office in the District of Columbia. He started as an intern with AFM in June 2002, and after graduating with his bachelor's degree in business administration, Carl accepted a full-time job in AFM's Operations department in May 2003. Carl eventually became a portfolio analyst, working primarily with clients in that capacity. In order to better serve clients and help them avoid some of the mistakes his own family made, Carl obtained his CERTIFIED FINANCIAL PLANNER[™] certificate in January 2011. In March 2014, AFM welcomed Carl as a principal of the firm and he began working with clients of his own, which are primarily retirees and dual income professional couples in the DC area.

Wayne Bloom, CEO of Commonwealth Financial Network[®], AFM's broker/dealer, said, "Congratulations to Carl Holubowich on being recognized by *Forbes*. The future of the financial advice industry is bright, and Carl—and AFM—will undoubtedly continue to make a positive impact. We remain committed to providing the solutions the next generation of financial advisors need to power their journey and add time back into their day so they can focus on their clients."

The 2019 ranking of *Forbes*' Best-In-State Next-Gen Wealth Advisors¹ recognizes advisors born in 1980 or later with a minimum of four years of experience. Advisors were rated based on a proprietary algorithm of qualitative and quantitative criteria: assets under management, revenues generated for their firms, client retention, industry experience, credentials, and compliance records. SHOOK Research also employs an opinion-based weighting system that prioritizes its preferred "best practices," which include business models, activities, processes, and structure. Overall, 6,389 advisors were considered, and 1,495 (23 percent of candidates) were recognized. Click [here](#) for the full methodology² that *Forbes* developed in partnership with SHOOK Research.

About Armstrong, Fleming & Moore Inc.

Armstrong, Fleming & Moore, Inc. is an independent financial planning firm founded in 1983 and is located in Washington, DC. With a team of five owner-advisors and fourteen full-time staff, AFM manages over \$900 million in assets under management (as of September 30, 2019). For more about AFM, visit www.afmfa.com.

Securities offered through Commonwealth Financial Network[®], Member FINRA/SIPC. Fixed insurance products and services and advisory services offered by Armstrong, Fleming & Moore, Inc., a Registered Investment Adviser, are separate and unrelated to Commonwealth.

¹This recognition and the due-diligence process conducted are not indicative of the advisor's future performance. Your experience may vary. You are encouraged to conduct your own research to determine if the advisor is right for you.

²Portfolio performance is not a criterion due to varying client objectives and lack of audited data. SHOOK does not receive a fee in exchange for rankings.