

Best Financial Advisors

Readers- On this page, I list some recommended advisory firms on which I have done some preliminary vetting. Prior to November 2015, this vetting was a review of their website, their [ADV2](#), and a few emailed questions to clarify how they did business. Beginning in November 2015, I require an application (see bottom of the page) that you can review to help you decide who to hire. The application also helps me to standardize the approval process.

You should be aware that although there are many good advisors and good firms, I have yet to find [a perfect advisor](#) and deciding who can and cannot be listed here is one of the most difficult things I do on this website. I have turned down a number of advisors that I consider well above average. You should also be aware that all of the businesses listed on this page are paid advertisers on this site. That means that they not only have to pass my vetting process, but they also have to pay to be listed here. I charge a fee for two reasons- # 1 The vetting process takes time and energy and only about 1 out of 4 that I go through the trouble to vet actually ends up listed here and # 2, this page of the site, like the entire rest of the site, is a for-profit business. If you want to start a website where you vet and list recommended financial advisors for free, be my guest.

Remember that financial planning and investment management is expensive stuff and you should expect to pay thousands per year for it, although many of the advisors on this page are some of the cheapest options out there. If they still seem too expensive for you, consider a [roboadvisor](#) or [learning enough to become your own financial planner](#) or investment manager. As Rick Ferri has said:

You can create and self-manage an all index fund portfolio that has fees as low as 0.1%. It's going to cost more money

if you want advice and management. A decent adviser will spend hours talking with you one-on-one to find the right asset allocation for your needs, then implement and manage that portfolio by taking full legal responsibility as a fiduciary, and then be available to answer all your questions and concerns whenever you call. This personal service takes a lot of time and you have to pay for that time. At least the price for advice and management has come way down ~ for some advisers.

How to Choose A Financial Advisor From This List

Some readers have asked me what is the best way to choose an advisor from this list. Rest assured that there are no bad choices here. All of the advisors listed here give good advice at a fair price. However, financial planning and investment management is a lot “squishier” than a more simple one-time transaction such as purchasing an insurance policy, refinancing your student loans, getting a mortgage, or having a contract reviewed. Although some of the advisors here will do a one-time second opinion or cover some limited questions for a one time fee or at an hourly rate, most are far more interested in a long-term relationship helping you to reach your financial goals. As such, a good fit between you and the advisor is essential. I recommend you read through the paragraphs below and pick a handful that seem to be offering what you are looking for. Spend a few minutes on each of their websites and read through their linked application if available. If what you are reading sounds good to you, shoot them an email or call them up and schedule a time to meet with them in person or virtually (as all the advisors on this page will take any client in any state.) If you have a particularly good or bad experience, I would love to hear and incorporate your feedback on to this page.

Solari Financial

Services

- Investment Management
- Ongoing Monthly Memberships
- One Time Comprehensive Plans

Fees

- Flat fee structure based upon complexity
- Investment Management: Starting at \$1,250/quarter
- Ongoing Monthly Memberships – \$2,000 – \$5,000 upfront and starting at \$300/month
- Hourly Financial Plans: \$2,000 – \$6,000

Locations

3 Executive Park Dr. Bedford NH 03110

10 Post Office Square Boston MA 02109

(They also leverage technology to connect with clients wherever they are)

About Us

[Solari Financial](#) is a comprehensive fee-only financial planning and investment management firm. Established in 2013 to bring objective advice to physicians accumulating and building wealth. The firm designs plans with clients that balance tax strategies & retirement planning with their personal lives. They incorporate DFA and Vanguard into their low fee portfolios. Michael Solari CFP® is the founder and has been quoted in publications such as The Boston Globe, Wall Street Journal and US News & World Report.

[Solari Financial Application](#)

Blankinship & Foster

Services

- Integrated and comprehensive financial planning
- Investment management

Fees

Our Wealth management service combines initial and ongoing financial planning with investment management for one fee.

Our AUM fee structure is as follows:

Assets Under Management	Advisory Fee
First \$1,000,000 under management	1.00%
Additional \$2,000,000 under management	0.75%
\$3,000,000-\$4,999,999	0.60%
In excess of \$5,000,000	negotiated %

Minimum fee – For Assets Under Management less than \$1,000,000, a minimum fee of \$2,500 per quarter applies.

Location

We are located in northern-coastal San Diego, in the city of Solana Beach. We work with a number of people long-distance.

About Us

[Blankinship & Foster](#) is an independent, Fee-Only wealth management firm in San Diego. We are fiduciaries, committed to act in our clients' best interest. Our thoughtful and experienced team of advisors help you make smart decisions

across a broad spectrum of matters. We've been helping physicians successfully transition into retirement and navigate life events for over 30 years. We do comprehensive financial planning coordinated with investment management. We help simplify your finances, so you can make important decisions with clarity. Our "high-touch" team approach ensures we are always responsive, proactive and knowledgeable about YOU.

[Blankinship and Foster Financial Advisor Application](#)

Firstmetric, LLC

Services

- Investment Management
- Portfolio implementation and maintenance
- Portfolio monitoring
- Portfolio rebalancing
- Tax-loss harvesting
- Online portal and portfolio reporting
- Investment Planning
- Determine your financial and investment goals
- Understand your cash flow accumulation and/or distribution needs
- Understand your tax situation and the tax considerations of your investments
- Determine your required rate of return
- Risk Tolerance Assessment
- Design your asset allocation strategy

(Investment strategies are developed using mutual funds and ETFs from Vanguard, Dimensional Fund Advisors – DFA Funds and iShares.)

Fees

Our investment management fees are NOT based on a percentage of your investment assets. All of our clients pay us the same low-cost and transparent fixed flat fee for our services regardless of the size of your investment portfolio.

Our annual fixed flat fee is \$2,500. The fee is paid quarterly in the amount of \$625/quarter.

Location

Phone: (800) 801-6855

101 W. Big Beaver, Rd., Suite 1400, Troy, Michigan

(We are able to serve clients across all 50 states by leveraging technology to connect with our clients and prospective clients.)

About Us

We believe that the investment advice and guidance that most physicians receive is typically not in their best interests and is often plagued with high cost investment products that don't match their financial and investment goals. At [Firstmetric](#) we are the complete opposite. We are a fiduciary, which means we act in your best interests with our time-tested and disciplined [investment philosophy](#) using index funds, low-cost [advisor fees](#) and [personalized investment strategies](#) and advice tailored to fit your personal situation. If you're not happy, we're not happy. If, for any reason, you're not completely satisfied with your relationship with Firstmetric, we will work with you to make things right and get you back to 100% happiness, up to, and including waiving your management fees for the next 90 days. [Click here](#) to let us prepare an investment plan for you at no cost or obligation.

[First Metric Financial Advisor Application](#)

Eaglestrong Financial

Services

- Financial Planning
- Investment Management
- Student Loan Analysis
- Education Planning
- [P2 Planning \(Practice + Personal\)](#): A program for dentist and physician practice owners

Fees

Under \$250,000 in assets under management

\$200 – \$500 per month based on complexity + initial setup fee

\$250,000+ in assets under management (blended fee structure):

1%	\$0 – \$2,000,000
0.50%	\$2,000,001 – \$4,000,000
0.25%	\$4,000,001 and above

Location

Office in Memphis, TN but serving clients virtually across the country.

About Us

[Tripp Yates, CPA/PFS, CFP®](#) is the founder of [Eaglestrong Financial](#). With over 10 years of experience in financial planning and investment management, Tripp wants to help you organize your finances, reduce taxes, and invest wisely. Eaglestrong Financial is a [fee-only fiduciary](#) financial planning firm. Our investment philosophy is based on diversification, utilizing low-cost investments and prioritizing tax efficiency. We believe in evidence-based

investing (primarily DFA Funds) from years of academic research. You have your own passions and dreams. Share them with us, and we'll create a path to help you reach them. Schedule a free consultation [here](#).

[Eaglestrong Financial Advisor Application](#)

Physician Family Financial Advisors Inc.

Services

- Financial planning for retirement, college, home purchase & student loans
- Consulting & advice on taxes, disability & life insurance, home loans & budgeting
- Investment guidance & Portfolio management

Fees

- Subscriptions from \$165.00 per month
- Includes Annual Checkups, unlimited meetings & online portal
- Unlimited investment services without asset-based fees
- No upfront fee. Pay as you go. Cancel anytime.

Location

Headquartered in Eugene, OR and serving physicians nationwide virtually.

About Us

[Physician Family Financial Advisors](#) helps doctors with children save taxes while investing for retirement, saving for college and obliterating student loans. As financial advisors go, Ben Utley is the real deal with 20 years of experience,

now serving more than 70 physicians in 14 states virtually from their headquarters in Eugene, Oregon. I like the fact that they handle everything from student loans to retirement to tax advice to investing for a flat fee. Schedule a free consultation at PhysicianFamily.com.

[Physician Family Financial Advisors application](#)

Fisher Financial Strategies

Services

- Financial Planning (Retirement, Taxes, Education, Cash flow, Investments, Insurance Needs, Debt/Student loans, Charitable gift planning)
- Investment Advice
- Section 3(21) fiduciary advisory services to retirement plans

Fees

- Hourly rate of \$210 for individuals
- Discounted rate of \$200/hour for affiliates of Boston University Medical Center

Location

245 First Street – Suite 1800, Cambridge, MA 02142

I also serve clients nationwide virtually.

About Us

[Fisher Financial Strategies](#) has been providing comprehensive fee-only investment advice and financial planning services to its clients since 2006. Our hourly, fee-only service model makes it possible to tailor our services to a variety of needs, from advice on appropriate 401(k) allocations to the development of an integrated financial plan including family

goals and retirement planning. Thomas Fisher, CFP® professional, has been quoted by U.S. News and World Report, the New York Times, BBC, the Wall Street Journal, and the Christian Science Monitor, among other publications.

[Fisher Financial Strategies Application](#)

CMG Financial Consulting

Services

- Student Loans (Public Service Loan Forgiveness, Income-Driven Plans, Refinancing)
- Financial Planning (Organization, Budgeting, Retirement, Tax, Insurance & Estate Planning)
- Investment Management

Fees

One-Time Services

- Student Loan Review – \$250
- Financial Plan – \$1,000 – \$3,000

Ongoing Financial Planning

- Resident/Fellow – \$50/month
- Financial Planning – \$200/month

Financial Planning, Investment Management & Tax

- Early Investors (Up to \$500,000 of Assets Under Management) – \$350/month
- Foundation Builders (Up to \$1,000,000 of Assets Under Management) – \$675/month
- Financially Independent (Over \$1,000,000 of Assets Under Management) – \$1,000/month

Location

Scottsdale, AZ and working with clients across the nation.

About Us

[Clint Gossage CFA, CFP®, CPA](#), has been married to a Surgical Oncologist for the past 15 years and has experienced first-hand the ups and downs on the journey from undergrad to becoming an attending. After helping friends in medical school, residency and fellowship with their finances, he left a high-paying job, managing the investments at a multi-billion dollar family office, to start [CMG Financial Consulting](#). He has been helping physicians and medical professionals ever since to get out of student loan debt, save money, invest in tax efficient strategies, manage and protect their assets and give them back their most scarce resource...time.

[CMG Financial Consulting Application](#)

Switchpoint Financial Planning

Services

- Ongoing Holistic Wealth Management (financial planning and investment management)
- One-time planning sessions

Fees

- Wealth Management – \$4,800/year
- One-time planning – \$150/hr, fee quote in advance of project, \$1000 minimum.
- No commissions. No AUM fees

Location

Based in Lehi, UT and serving clients nationwide. 801-753-8538
| james@switchpointfinancial.com

About Us

[Switchpoint Financial Planning, LLC](#) was designed to be different than traditional advisory firms. By charging a flat fee, rather than commissions or AUM fees, founder James Sweeney CFA, CFP®, sits on the same side of the table as his clients and can focus on what really matters – like maintaining investment discipline, minimizing fees and taxes, and maximizing cash flow. Switchpoint provides both financial planning and investment advice in a holistic manner to motivated professionals who have achieved or who seek financial independence.

[Switchpoint Financial Advisor Application](#)

Enlight Financial

Services

- Investment Management
- Financial Planning (Tax, Investments, Insurance, Estate, Education, Business, Student Loan, Cash Flow, Budget, and Retirement Planning)

Fees

FINANCIAL PLANNING ONLY

- \$2500 per year, negotiable for Residents depending on complexity
- \$1000 for Students

INVESTMENT MANAGEMENT ONLY

- 1% from 0 to \$500k
- 0.75% from \$500k to \$1 mil
- 0.5% from \$1 mil upwards

INVESTMENT MANAGEMENT AND FINANCIAL PLANNING

- Same as Investment Management, but with a \$2500 minimum for accounts below \$250k

Location

Matawan, NJ (She has clients across the country and uses technology to connect as needed.)

201-892-6094 | PShah@EnlightFinancialMD.com

About Us

Preeti Shah CPA, CFP® ([Enlight Financial LLC](#)), operates as a sole proprietorship, with only a limited number of clients added each year. All clients have her personal cell number and can call 24/7 in case of emergencies. Clients can also connect as often as needed, and the planning process encompasses everything from investments, insurance, estate, tax, and education planning, to creating business plans, applying for loans – even tracking credit card points. Besides personalized and comprehensive service, Preeti also emphasizes educational and transparent financial planning where she teaches clients what she does so they can participate in the planning process.

[Enlight Financial Application-for-Financial-Advisory-Listing](#)

Physicians Capital Management

Services

- Financial Education
- Financial Coaching

- Money Management
- Financial Planning

Fees

\$400.00 per hour

Location

Virginia but will work with people in all 50 states.

About Us

[Physicians Capital Management, LLC](#), is run by a nephrologist and successful individual investor turned adviser, Randy Gertner, MD. Dr. Gertner charges an hourly consult fee of \$400 per hour to set up a portfolio of index funds for your investments. The initial consultation call is billed at \$400 per hour as well. He is a passionate Boglehead, espousing the all-important principles of extreme low cost, extreme diversification, tax efficiency, and low turnover. Comprehensive advice concerning all aspects of your financial life are approached in an evidence-based manner. Dr. Gertner can be reached at 540-604-6301 or by email at RandyGertner@randygertner.onmicrosoft.com.

Integrity Wealth Solutions

Services

- Comprehensive Financial Planning (*e.g. Retirement, Integrated Tax, College Education, Insurance Analysis*)
- Investment Management
- Defined Contribution and Defined Benefit Plans

Fees

Integrity Wealth Solutions charges clients with asset under management of \$500,000 or more, a flat quarterly fee for investment management. This flat fee also includes active comprehensive financial planning on an on-going basis.

Assets Managed	Annualized Fee
\$ 500,001 – 1,000,000	\$ 5,000
\$1,000,001 – 3,000,000	\$ 7,500
\$3,000,001 – 6,000,000	\$10,000
\$6,000,001-10,000,000	\$15,000

We will accept asset management relationships under \$500,000 in billable assets. For accounts that are within this range there is an annual fee of 1% charged quarterly determined based on the value of the assets at the end of each calendar quarter. For relationships under \$500,000, financial planning services may be billed separately on a per-project basis.

Financial Plan Only:

For clients not engaging us for investment management, may decide to work with us for a financial plan only. A one-time financial plan fee ranges between \$1,000 – \$5,000, depending on complexity.

Location

Available In-Person: Greater Denver Area (*including Boulder, Ft. Collins, Colorado Springs*)

Available Virtually: Anywhere in the United States.

About Us

[Integrity Wealth Solutions](#) is a tiered flat-fee financial planning and investment management firm focused on helping physicians, dentists, individuals and small business owners in a transparent and equitable manner. We adhere to low-cost, tax-efficient portfolios based on the client's comprehensive financial planning goals. We have helped numerous physicians in all stages of life and developed a Financial Action Plan that helps physicians get started on the right foot.

[Integrity Wealth Solutions Financial Advisor Application](#)

Fox & Company Wealth Management

Services

- Financial Planning
- Investment Management
- CPA services

Fees

- Financial Checkup – \$3,000
- Basic \$1,250/quarter + initial setup fee
- Premium \$2,500/quarter + initial setup fee
- Concierge \$3,750/quarter + initial setup fee

Location

Offices in Mayfield and Paducah, KY | 90% of physician clients are virtual

About Us

[Johanna Fox Turner, CPA, CFP®, RLP®](#) Johanna is the founder of [Fox & Co. CPAs](#) and [Fox & Co. Wealth Management](#). Both firms use

a flat fee structure for year-round planning, investment management, and tax services for physicians and dentists. 90% of our business is virtual and you can be 100% certain you're working with a fiduciary. Johanna has 36 years of experience advising business and HNW clients on wealth protection and holistic financial planning, including tax strategies, estate planning, business operations and succession planning. For experienced, coordinated advice under one roof, schedule a free consultation with FWM's team [here](#).

[Fox and Co Wealth Mgmt Financial Advisor Application](#)

Personal Choice Financial Advisors

[Personal Choice Financial Advisors Application](#)

Services

Comprehensive Financial Planning:

Student Loans

Insurance Analysis

Budget & Cashflow

Tax Planning

Financial Independence

Corporate Benefits

Retirement

Investment Management:

Utilizing low cost ETFs and Dimensional Funds.

Fees

Financial Planning:

Comprehensive financial planning subscription starting at \$2,500 per year paid monthly.

Investment Management:

1% from \$0 to \$1M

Comprehensive Wealth Management:

Includes both Financial Planning and Investment management for those clients with \$1M or more in investable assets.

1% for the first \$1M

0.5% from \$1M to \$3M

0.25% \$3M and above.

Location

Located in Cincinnati, Ohio. We serve clients all over the United States including both practicing and retired doctors. We also serve U.S. citizens who live internationally.

About Us

Chris Hansen, CFP® – My philosophy is that everybody needs good financial advice, no matter what your level of income or wealth. That is why 26 years ago I became a Fee Only, Certified Financial Planner™. My intention is to make all the advice I have, available to you on FinancialRounds.com. Why? My son is currently a neurology resident, and is saddled with student loans and numerous overwhelming financial decisions. To help him and his fellow graduates, I created FinancialRounds to address the issues residents will face right out of medical school and all the way through residency. Reach us at (513) 588-8080 or by email at hello@financialrounds.com

Eagle West Group

Services

My practice focuses specifically on helping Kaiser Permanente Physicians, and their families navigate Kaiser Permanente's complex benefits packages to help grow their wealth and maintain their lifestyle over the long term.

Fees

Kaiser Permanente clients receive Comprehensive Financial Planning (retirement planning, estate planning guidance, investment advice, etc.) for one-set fee of 0.5%-0.75%, depending on how assets are held annually. Fees are assessed on Assets Under Advisement. We also offer an annual retainer to SCPMG associates for a flat fee of \$750 per year.

Location

While our offices are in Culver City, CA, to save my clients valuable time, I meet with nearly every client at their office, medical center, or in the comfort of their own home. I am available to work with Kaiser Permanente Physicians in any region, nationwide.

Culver City Office:
400 Corporate Pointe Suite 300
Culver City, CA 90230
(right off the 405)

About Us

Eric Imley, CFP® – I am a Certified Financial Planner (CFP) and the spouse of a Kaiser Permanente physician, I've spent countless hours researching the numerous layers of Kaiser financial programs including the Common Plan, Keogh Plan and various aspects of life insurance as well. While I am a partner at [Eagle West Group](#) in Southern California, my practice focuses on helping KP physicians build and preserve their wealth over the long term. Contact me via email at eric@eaglewestgroup.com or phone at (310) 292-5902

[Eagle West Group Application](#)

Wealth Care LLC

[Wealth Care Financial Advisor Application](#)

Services

Financial Advice
Wealth Management

Fees

1% per year on the first \$1 million that we manage for you, with the caveat that our minimum annual fee is \$5000 and the maximum fee we will charge on assets under \$1 million is \$7500 per year.

Then .5% per year on the next \$1 million that we manage for you.

Then .25% per year on assets over \$2 million that we manage for you.

Location

Located in Florida, Washington DC, and New York City. We work with families nationwide.

About Us

Dr. Steve Podnos understands the needs of physicians, as he practiced full time pulmonary/critical care medicine for over twenty-five years and continues to practice as a member of the US Air Force Reserve. His firm, [Wealth Care LLC](#), has locations in Florida, Washington DC, and New York, but works with physicians nationwide. We work with our clients on a long-term basis providing highly personalized fiduciary fee-only financial planning and investment management.

TrueNorth Wealth

[TrueNorth Wealth Financial Advisor Application](#)

Services

Wealth Management
Retirement Planning
Income Tax Planning
Estate Planning
College Savings Plan

Fees

Assets and Annual Fees:

\$0-\$250,000.99: .78 of 1%
\$250,001-\$2,000,000: .72 of 1%
\$2,000,000.01-\$4,000,000: .58 of 1%
\$4,000,000.01-\$5,000,000: .48 of 1%
\$5,000,000.01-\$10,000,000: .43 of 1%
Thereafter: .33 of 1%

Location

We have two TrueNorth Wealth offices in Utah, located in Salt Lake City and Logan. We also have an office in Boise, Idaho, doing business as Idaho Medical Association Financial Services but we work with clients across the country.

About Us

At [TrueNorth Wealth](#), integrity and our commitment to our clients come first. We stay true to our clients' direction and wealth—not ours. We pride ourselves in being a fee-only firm and a fiduciary on every relationship. We advise on our clients' entire financial picture – true comprehensive planning. By coordinating investment, retirement, estate, tax, insurance, and small business planning, we ensure every

financial aspect of your life works in synchrony to your best interest. Regular reviews of financial plans allow us to foresee potential problems, give advice based on the current economic climate, and plan for any major life changes.

The Planning Center

Services

Financial Life Planning
Comprehensive Financial Planning
Investment Management

Fees

Net Worth	
\$0 – \$2,500,000	0.50%
\$2,500,000 – \$10,000,000	0.25%
\$10,000,000 and over	0.10%
Income	
\$0 – \$500,000	1.25%
\$500,000 – \$1,500,000	0.75%
\$1,500,000 and over	0.50%

*includes tax preparation in most circumstances.

Location

New Orleans, LA; Chicago, IL; Minneapolis, MN; Quad Cities, IA/IL; Tulsa, OK; Fresno, CA; Anchorage, AK

H. Jude Boudreaux, CFP® and the 13 CFPs at [The Planning Center](#) believe in helping clients balance their life through the

financial planning process. We try to find the balance of wealth and life, so you can build for your future while living a life you enjoy now. Our pricing structure allows the firm to work with residents and physicians with a focus on financial life planning, cash flow, debt management (including PSLF planning) and a constant focus on helping clients build their lives and not just their portfolios. Jude's daughter was diagnosed with Leukemia (Pre-B ALL) before her 2nd birthday and that experience has influenced their love of working with those in the medical community. (She is now nearly 4 years off treatment and doing great). Jude is based in New Orleans but also has the ability to work with clients around the country on virtual basis utilizing a flat annual fee based on income and net worth, payable monthly for cash flow flexibility.

Physician Wealth Services

[Physician Wealth Services Application](#)

Services

Student Loan Analysis
Comprehensive Financial Life Planning
Investment Management
Financial Checkup (Second Opinion)

Fees

[Comprehensive Financial Planning](#) –

One-time initial fee of \$999, and \$300/mo. (for \$300,000 and less in assets) – \$500/mo. (for over \$300,000 in assets). **No Assets Under Management Fee (AUM)**, everything is included in the flat monthly fee above. Simple and transparent, the way it should be!

Exclusively for Residents/Fellows: One-time fee of \$799. Includes student loan analysis, insurance review, and cash

flow planning. After our engagement, any follow-up meetings are billed hourly at \$150/hr.

Location

San Diego, CA but we work with physicians throughout the country. 100% of clients are virtual.

About Us

When [my wife was in residency](#), I witnessed how vulnerable she was to poor financial advice. I was shocked at how many advisors tried to take advantage of her and her peers. It's the reason I started my fee-only practice, [Physician Wealth Services](#), to **work exclusively with physicians** who could truly benefit from unbiased, quality financial advice. I help physicians create a life they love using the resources they have. To help them feel in control of their money, the same way that you make a patient feel better about their health. Also, I host the [Financial Residency podcast](#), a free resource to help increase your financial literacy. Come [join the community](#)! Here is the [podcast interview](#) I did with WCI in September 2018.

Navigo Wealth Management

[Navigo Wealth Management Application](#)

Services

Financial/ Retirement Planning
Portfolio/Investment Management
Investment Performance Analysis
Wealth Transfer
Wealth Protection
Charitable Giving

Fees

Consult Fee: One-time financial planning fee or financial checkup of \$1,500 (\$1,000 for medical students/residents/fellows, this fee is waived for clients).

Client Fee: Based on value of accounts under *direct* management (does not include 401(k)/403(b) etc.)

<\$100,000: \$1,000/yr

>\$100,000: \$1,000 to \$10,000/yr

>\$1 million: negotiable for physician clients

Location

Texas and Alabama

We work virtually with clients across the country.

About Us

[Navigo Wealth Management](#) provides comprehensive investment advisory services for physicians and high net worth individuals. Founded in Sugarland, Texas they have almost 50 years of combined industry experience. Utilizing low-cost funds, their portfolio management style consists of appropriately allocating, diversifying and rebalancing assets with a discipline that helps reduce portfolio drawdowns to protect during economic unrest. They have a practicing physician, Chase Cawyer M.D. M.B.A., who currently advises all physician clients, believing that investing properly starts with a comprehensive personal financial plan. You can contact them [here](#). □

Panoramic Financial Advice

[Panoramic Financial Advice](#) is a forward-thinking virtual advisory firm specializing in the needs of physicians, with a focus on Generation X and Generation Y, with expertise in student loans, investments, retirement planning, employee

benefits, and tax mitigation. Panoramic is able to provide clients with comprehensive financial planning via a secure, state-of-the-art online portal. Clients pay up front for a comprehensive financial plan, ranging from \$499 to \$1,999, and can retain the firm's services to carry out and monitor the plan, with monthly retainer fees starting at just \$69 per month. No asset minimums. Free Initial consultation. Can meet virtually with all clients, and in person with California residents only. Please contact Founder Andrew McFadden at amcfadden@panoramicfinancial.com.

Aptus Financial

[Aptus Financial Application](#)

Services

Comprehensive Financial Plan – Includes two meetings, focusing on cash flow management and contingency planning and investments. Aptus provides detailed to-do lists, guidance and support. At the end of the process, the client receives a written report that serves as a blueprint to achieve financial independence.

Financial Review for Long-term DIYers – Second set of eyes on your cash flow management, contingency planning and investment strategy. This includes a 1-hour meeting as well as planning work before and after the meeting.

AptusCare – Ongoing planning support service includes ongoing dialogue and periodic check-ups to make sure you remain on track to achieve your financial goals.

Fees

Comprehensive Financial Plan – \$3,000 plus a minimum of 12 months of AptusCare ongoing planning support

Financial Review for Long-term DIYers – \$1,000 plus a minimum of 4 months of AptusCare ongoing planning support

AptusCare – \$125 per month
Introductory Call ~15 minutes, free

Location

Based in Little Rock, Arkansas but Aptus works with physicians across the country

About Us

[Aptus Financial](#) specializes in helping do-it-yourself investors by providing financial planning and ongoing support services for low, flat fees. It doesn't sell any financial products and doesn't manage assets for a percentage fee, so is able to give transparent, objective, and non-conflicted advice. Its planners are educated, experienced and credentialed. Aptus has designed hundreds of financial plans for both residents and attendings and is well-versed in student loan repayment strategies, including evaluating refinancing alternatives, pursuing public student loan forgiveness and balancing debt paydown versus investing. I have had nothing but good feedback about them from readers. For clients that would like to learn more about Aptus, see if there's a good fit and discuss next steps, it conducts free introductory calls. Prospective clients should [request to chat with Aptus by submitting its contact form](#).

Metanoia Financial

[Metanoia Financial Application](#)

Services

[Personal CFO Service](#) – this is a combination of Financial Planning and Investment Management. We come alongside our clients in an advisory/consultative role to help them define

their goals and then create a personalized plan designed to meet those goals. We only offer this as an ongoing, comprehensive wealth management service because we believe that gives our clients the highest probability of actually meeting their goals. We believe that the primary determinant of our client's long-term investment returns (and therefore the success of their plans) is their own *behavior*. We help our clients manage the way they respond to periods of market euphoria and despair so they can avoid costly mistakes that most investors make.

Fees

Based on Assets Under Management (AUM)

Up to \$250,000		\$2,400
\$250,001 to \$1,000,000	1.0%	
\$1,000,001-\$3,000,000	0.8%	
\$3,000,001+		0.6%

Location

Philadelphia, PA. We work virtually with clients all over the US who are a fit for our services.

About Us

[Bobby Cremins, CFA®, CFP®, CKA®](#) founded [Metanoia Financial](#) to help individuals and families create and implement a plan to reach their financial goals and achieve financial peace. We do this by developing long term relationships with our clients and walking with them throughout their lives to help them make wise decisions. We follow common sense, academic research, and timeless Biblical principles in advising our clients.

WealthKeel

[WealthKeel Financial Application](#)

Services

[Comprehensive Financial Planning](#)

[Investment Management](#)

[Project Specific](#) (Hourly Advice)

Fees

One-Time Plan Creation Fee: \$2,000 – \$5,000*

Ongoing Financial Planning: Starting at \$250* per month

Check out our [WealthKeel One-Pager](#) for an overview of our planning process, service offerings, transparent pricing, and ongoing service calendar.

*We offer discounted pricing for physicians in training (Residents and Fellows)

Location

Center City Philadelphia, and working with physicians nationwide.

About Us

[Chad Chubb](#) is a Certified Financial Planner® and fiduciary for physicians and their families across the United States. He has been quoted by Medical Economics, American Medical Association, and CNBC for his work with physicians. He founded [WealthKeel LLC](#) to simplify and organize the financial lives of physicians by custom-crafting financial plans centered around their goals and values. The team at WealthKeel crafts simple, actionable financial plans for busy medical professionals who feel overwhelmed by the increasing complexity of the decisions they have to make with their money so they can free up time and energy to focus on their families, their work, and what they love most. Schedule your free Icebreaker Call here; [Schedule Online](#). (Click “Prospective WealthKeel Clients” and then “Icebreaker Call.”)

Shearwater Capital

[Shearwater Capital Financial Advisors Application](#)

Services

Investment Management

Financial Planning

Retirement Planning

Fee Structure

Fee Structure

Shearwater Capital is a fee-only investment advisory firm, which directly aligns our interests with your interests. We have a financial incentive for your account to grow as large as possible and to minimize your transaction costs, tax liabilities, and anything else that might hinder the growth of your account over time.

Account Size / Annual Cost

Less than \$100,000: 0.85%

\$100,000 – \$250,000: 0.75%

\$250,000 – \$500,000: 0.65%

\$500,000 – \$1,000,000: 0.55%

\$1,000,000 – \$2,500,000: 0.45%

\$2,500,000 – \$5,000,000: 0.35%

\$5,000,000 – \$10,000,000: 0.25%

More than \$10,000,000: 0.15%

The annual costs quoted above apply to the total value of all accounts that you have with Shearwater Capital. This is more favorable for you than a tiered or blended fee structure.

Location

Shearwater Capital is based in St. Louis, Missouri. We work with physicians and their families throughout the United States.

[Shearwater Capital](#) was founded in 1999 by two physicians who

were MBA classmates and faculty members at Washington University School of Medicine. Our vision is to take the best ideas from the world of academic finance and apply them in a practical manner to personal investing. We emphasize low costs and tax efficiency to maximize value for our physician clients. We begin by listening carefully to understand your financial situation and to design an optimal strategy for growing and protecting your assets tailored to your specific goals and aspirations. Investment portfolios are mainly structured using Dimensional funds. Taxable and tax-deferred accounts are carefully coordinated to ensure tax efficiency and appropriate diversification.

Cornerstone Financial Group

[Cornerstone Financial Group Application](#)

Services

Comprehensive financial planning

Fee structure

Household Size	Maximum Annual Fee
First \$1,000,000	1.00%
Next \$2,000,000	0.90%
Next \$6,000,000	0.50%
Above \$10,000,000	0.40%

Location:

Cincinnati, OH. We work with clients across the country.

[Cornerstone Financial Group](#) has enjoyed seeing physicians transition from medical school to successful careers and on to

retirement for over 30 years. Committed to detailed planning for every phase of your career and life, our team can help with things like structuring your debt repayment and protecting your earning potential, giving you ultimate flexibility in the early years of your career. You need an advisor that can be there with you every step of the way. We see too many young physicians that get blanket advice so they are not sure what to do with the significant wealth they are creating. Our passion is helping you think bigger and more strategically about how to leverage your wealth for maximum impact, way beyond just paying your bills or building a strong balance sheet. To schedule a free consultation with [Wesley Botto](#), click [here](#).

Mayport Wealth Management

[Mayport Wealth Management Application](#)

Services:

Mayport offers two service options:

Comprehensive Wealth Management includes in-depth financial planning and investment management:

Financial plan: Mayport starts by meeting with you to understand your goals then prepares a detailed plan to work toward those goals.

Investment management: We develop an investment strategy for each of your accounts then manage your accounts according to this strategy.

Retirement plan guidance: For your 401(k) or 403(b), Mayport will help you choose a set of funds that fits your plan and keeps your costs low.

Financial consultation: If business or investment opportunities are presented to you, we can help you analyze them. And, Mayport is available to answer other financial questions that may come up.

Web portal: To help you monitor progress toward your goals,

Mayport's web portal provides a consolidated view of your entire financial picture in one organized location.

Financial Planning and Investment Consulting provides in-depth financial planning and guidance on your investments:

Financial plan: Mayport starts by meeting with you to understand your goals then prepares a detailed plan to work toward those goals.

Investment guidance: We develop an investment strategy for each of your accounts then provide you with guidance so you can implement it in your accounts

Retirement plan guidance: For your 401(k) or 403(b), Mayport will help you choose a set of funds that fits your plan and keeps your costs low.

Financial consultation: If business or investment opportunities are presented to you, we can help you analyze them. And, Mayport is available to answer other financial questions that may come up.

Fee Structure:

The fee for comprehensive wealth management normally ranges between \$5,000 and \$20,000 per year, based on the complexity of your needs. This usually results in a significant savings compared to traditional firms that charge 1% of your assets.

The fee for financial planning and investment consulting is \$275 per hour, with an initial three-hour minimum for new client relationships.

Location:

Mayport is located in Boston, MA, very close to the hospitals. Mayport works with clients locally and across the country.

[Mayport](#) is a Boston-based, fee-only fiduciary advisor. Founder Adam Grossman is a Chartered Financial Analyst and earned an MBA from the MIT Sloan School. Mayport was founded on the belief that quality investment advice can be delivered for a reasonable, flat fee rather than the 1%-of-assets most firms charge. Mayport's mission is to create for you a financial

plan that will meet both your short-term and long-term goals so that you can focus on your career and your family, with the comfort of knowing that you have a solid plan in place. Our investment approach emphasizes simplicity, low-cost and tax-sensitivity. Contact: Adam M. Grossman, CFA, Founder. Email: adam.grossman@mayport.com. Phone: 617-545-5700

Wrenne Financial Planning

[Wrenne Financial Application](#)

Services:

[Comprehensive Financial Planning](#)

[Investment Management](#)

[Student Loan Planning](#)

Fees (fee-only):

Financial Planning for Residents and Fellows:

Single earner: \$500 up-front and \$100/mo.

Dual earner: \$750 up-front and \$150/mo.

Student Loan Planning for Med Students, Residents and Fellows:

Single borrower – \$500

Dual borrower – \$750

Financial Planning and Investment Management Combined:

New-in-Practice Physicians: \$1,000-\$1,500/quarter

Established Physicians: \$1,500-\$2,500/quarter

Location:

We are located in Lexington, KY, and work with physicians throughout the country.

[Daniel Wrenne](#) is a Certified Financial Planner® for 100's of physicians across the US. His average client is in their mid-30's, has a young family and values work/life balance. Emergency medicine is the specialty he works with most commonly. Working with a very specific clientele has allowed

Daniel to develop unique expertise. He founded [Wrenne Financial Planning](#) to escape industry conflicts of interest and better serve physician interests. The team at Wrenne Financial Planning will help you save time and sleep better at night knowing all your finances are in order and you're on track for your ideal future.

Quantifi Planning, LLC – Financial Solutions For Anesthesiologists

[Quantifi Planning Advisor Application](#)

Services:

Exclusive focus on anesthesiologists, including:

Comprehensive Financial Planning

Investment Management

Student Loan Analysis

Financial Strategy Session (Free)

Fees:

Flat-Fee Pricing:

For anesthesia residents & fellows, flat-fee pricing **starts at \$99/mo**, and the \$299 setup fee is waived for WCI clients only.

For attending anesthesiologists, flat-fee pricing includes a one-time setup fee of \$999 and a recurring fee **starting at \$399/mo** or \$1,197/qtr. This is all-inclusive for comprehensive financial planning and investment management – **no AUM fee**. Total annual fee is calculated based on complexity using a sliding scale incorporating income (1%) + net worth (0.5%).

First-year attendings or residents/fellows may want to consider our \$799 financial checkup, which is a compact financial-planning engagement that will address three modules of your choice, including: student loan analysis, new employer benefits optimization, disability insurance review, cash flow/budgeting review, or other desired areas of review.

Location:

Philadelphia, PA, serving clients nationwide

When my wife Sarah first began her anesthesia residency in Philadelphia, I was amazed at how many financial professionals targeted her with financial products, pitches, steak dinners, and transactionally-oriented propositions. I specifically designed [Quantifi Planning](#) to step into this noisy environment and offer a transparent fee structure and service model to anesthesiologists that frees them to focus on their vocation and personal life without stressing about their finances. In limiting the scope of specialties I seek to serve, I provide a depth of familiarity, of insight, and ultimately, of service, that is truly unique. **Anesthesiologists' personal well-being and financial optimization is my chosen field of specialization.** Set up a [no-obligation intro call today](#), or email me directly at justin@quantifiplanning.com

Foster Group



Click here to download our
FREE E-BOOK
containing the five investment
fundamentals every physician
should know.

[Foster-Group-Financial-Advisor-Application](#)

Services:

Investment Management
Advanced Financial Planning
Retirement Plan Consulting

Fee Structure:

Individuals:				
Account Value	Annual Fee Schedule {on marginal dollars}			
Up to \$1,000,000	1.00%			
\$1,000,001-\$2,000,000	0.75%			
\$2,000,001-\$3,000,000	0.60%			
\$3,000,001-\$5,000,000	0.50%			
\$5,000,001-\$25,000,000	0.40%			
\$25,000,001 and above	0.30%			
Institutions:				
Account Value	Annual Fee Schedule {on marginal dollars}			
Up to \$2,000,000	0.75%			
\$2,000,001-\$3,000,000	0.60%			
\$3,000,001-\$5,000,000	0.50%			
\$5,000,001 and above	0.40%			

E.g. the Annual Fee Schedule for an Account Value of \$2,568,652 would read as follows: $(\$1,000,000 \times 1.00\%) + (\$1,000,000 \times .75\%) + (\$568,652 \times .60\%) = \text{Total Annual Fee}$

Locations:

6601 Westown Parkway Suite #100 West Des Moines, IA 50266

8901 Indian Hills Drive #300 Omaha, NE 68114

We serve clients in 35 states by leveraging technology to connect with clients wherever they are. We also travel to meet with clients in person.

Since 1989, [Foster Group](#) has focused on delivering **investment management, advanced financial planning, and retirement plan**

consulting services to physicians. We serve [medical professionals](#) who we hope appreciate our independent, fee-only, integrated approach to financial planning and investment management. Our [financial advisors](#) work with [individuals](#), trust funds, [retirement plans](#), [nonprofit and for-profit organizations](#), and fiduciaries to preserve capital, grow assets, and manage marketplace risk. The Team at Foster Group is committed to helping you feel *Truly Cared For*™. [Click here for a complimentary second opinion today](#) and/or [download our free e-book](#) containing the five investment fundamentals every physician should know.

PLEASE NOTE LIMITATIONS: Please see Important Advertising Disclosure Information and the limitations of any ranking/recognitions, at www.fostergrp.com/advertising-disclosure/. A copy of our current written disclosure statement as set forth on Part 2A of Form ADV is available at www.adviserinfo.sec.gov.

Three Oaks Capital Management

[Three Oaks Capital Management Application](#)

Services:

- One-time comprehensive financial plans
- Ongoing comprehensive financial planning
- Investment management
- Retirement plan management & consulting

Fees:

Three Oaks Capital charges for planning services based on the complexity of the project. Comprehensive financial plans start at \$1,500, and offer a full guarantee if you're dissatisfied with the service.

Locations:

Three Oaks Capital has office locations in both the Sacramento, CA and Portland, OR areas. We also consider ourselves a “tech forward” firm, and work remotely with clients across the country using videoconferencing tools.

Sacramento Office: 2377 Gold Meadow Way, Gold River, CA 95670

Portland Office: 5200 Meadows Road, Lake Oswego, OR 97035

[Grant Bledsoe, CFA, CFP®](#), founded [Three Oaks Capital Management](#) in 2014 with the intention of helping people live more fulfilling lives through client-centric financial planning. Grant is a CFP® and a CFA charterholder, and builds portfolios that leverage low cost DFA & index funds, strategic asset location, and opportunistic tax management. Grant has specific expertise with:

- Student loan repayment planning
- Back door Roth IRA conversions
- Retirement Income planning
- Qualified retirement plans for independent contractors & small practices

Three Oaks Capital offers complimentary initial consultations and a satisfaction guarantee on all financial plans. Read more about Three Oaks' *Confidence in Advanced Planning* process at www.3oakscapital.com.

Stone Steps Financial

Services

Financial Life Management (On-going financial planning and investment management)

Fees

Initial fee \$0 – \$2,500

Annual fee is \$3,000 + based on complexity

Location

San Diego, CA

I meet virtually with clients across the US and am available Monday and Tuesday nights until 8:00 PM PST.

About Us

If you want an advisor who will help you find clarity about what is most important in your life, prioritize those elements, look at what could possibly get in the way, and then guide you to align your money with your life; we should chat. Once we know what a fulfilled life looks like to you, we will put our technical expertise, [Chartered Financial Analyst](#) & [Certified Financial Planner](#), to work on your behalf. Feel free to schedule a time to chat [here](#).

[Stone Steps Financial Advisor Application](#)

Targeted Wealth Solutions

Services

- Actionable Financial Planning
 - We help develop an executable plan centered on how you want to grow, preserve, and use your wealth to achieve what's most important to you
 - Plans are tailored to your life and career stage
 - The final product is a step-by-step guide that we help you implement so that you can focus more on your life and less on financial uncertainty
- Ongoing Holistic Financial Planning and Wealth

Management

- We provide asset management integrated with your financial plan
- We work alongside your other professional providers (CPA, attorney, insurance broker, etc.) to oversee your complete financial picture
- Planning is ongoing and incorporates business retirement plans, succession planning, legacy/philanthropic planning, and other financial elements unique to each client
- Our goal is to free you from financial stress and give you more time to enjoy life
- Workplace retirement plan consulting and ERISA 3(21) or 3(38) services
- One-time portfolio or financial consulting

Fees

- Fees are negotiable based on each client's financial situation and needs
- Financial planning and consulting services: \$150 / hour
- Ongoing wealth management: Based on percentage of assets under management
 - \$0 – \$400,000: 1.00% per year
 - \$400,001 – \$1,000,000: 0.85% per year
 - \$1,000,001 – \$5,000,000: 0.75% per year
 - \$5,000,001 – \$10,000,000: 0.50% per year
 - \$10,000,000 and above: 0.40% per year

Locations

- Located in Boulder, Denver, and Colorado Springs, Colorado
- We serve clients nationwide and meet virtually at times convenient to them

About Us

[Targeted Wealth Solutions](#) is an independent, fee-only financial planning and investment management firm founded by former US Air Force pilots. Our goal is to build the financial latitude in your life so that you can pursue your passions. As fighter pilots, we served alongside some of the best flight surgeons in the military. We saw how being in a demanding career with a large amount of peripheral responsibilities caused stress over the lack of time available to spend on professional and personal pursuits that really mattered to our flight surgeons. We started Targeted Wealth Solutions to shoulder financial and business planning burdens so that our clients could get back to doing the things they were most passionate about. Please feel free to contact us at (303)-800-8179 or info@targetedwealthsolutions.com to schedule a complimentary consult.

[Targeted Wealth Solutions Application](#)

FPL Capital Management



Services

- Investment Management (Risk Evaluation, Investment

Policy Statement, Rebalancing, and Performance Reporting)

- Wealth Management
- ERISA 3(38) and 3(21) Fiduciary Services for Workplace Retirement Plans
- Access to Private Debt and Private Equity Funds

Fees

From \$1,000 to \$5,000 annually (based on the level of service provided)

Location

Metairie, LA (just outside of New Orleans) but we provide services to clients outside of Louisiana. Roughly 80% to 90% of our clients are from outside of Louisiana.

About Us

[FPL Capital Management](#) is a Fee-Only RIA that offers a unique fee structure, which is based on charging clients a flat annual fee for services provided. Fees range from \$1,000 to \$5,000 per year. FPL offers a broad range of management options, which includes both model and customized portfolios. Most strategies utilize low-cost funds from Vanguard, Dimensional (DFA), iShares, WisdomTree, and AQR. They have custodial relationships with Schwab, Fidelity, and TD Ameritrade. In addition to asset management, FPL offers an Institutional Platform that provides clients access to private debt and private equity funds. FPL also offers Wealth Management and ERISA Fiduciary services. They specialize in medical practices and their focus is on practices with fewer than 20 employees. They offer this service utilizing the DC Platforms of Vanguard, and DFA. [E-mail](#) or call them directly at **800-835-1969** for more details.

Clark Asset Management

Services

Our only service is [true wealth management](#) – a coherent bundle of **BOTH** ongoing investment management **AND** ongoing financial planning.

Fees

We charge **\$7,500 per year** per relationship – no percentages, and no tiered pricing by assets!

Location

We have offices in MA and NH but we serve physicians virtually and nationwide.

About Us

If you've got a portfolio of \$2 to 8 million **and** are looking for an actual relationship with a fixed flat fee wealth manager, you should consider us. Physicians love our 100% truly flat fee because it removes the conflicts of interest inherent in the other models, and facilitates more wealth building. Our fee structure typically attracts folks with portfolios of \$2 to 8 million. If that describes you, [check us out](#). Our founder and lead advisor [Bradley Clark, CFP](#) holds his BA from Harvard and his MBA from Stanford, and was Publisher at The Motley Fool. We believe in evidence-based investing, and construct personalized tax-aware portfolios for physicians using Dimensional Fund Advisors. We give you the feeling of relaxed confidence about your finances, and give you back your most precious asset...your time. To learn more about our service for physicians, please [watch our intro video](#) and/or [schedule a free consultation](#).

[Clark Asset Management Application](#)

FIT Advisors

Services

- [Comprehensive Financial Planning](#)
- [Tax Planning](#)
- [Investment Management](#)

Fees

Comprehensive Financial Planning fees start at:

- \$1,250/quarter for W-2 individuals
- \$2,500/quarter for 1099/practice owners/partners

Location

We are 100% virtual and serve clients all across the country

About Us

As a mother, business owner, and physician's wife with 10 years of corporate and personal accounting experience, [Anjali Jariwala](#) knows where you are coming from. She founded FIT Advisors to save her clients time and help guide them to making better financial decisions. FIT specializes in physicians that are independent contractors/partners and medical practice owners from understanding the added tax nuances, balancing business financials with personal cash flow and juggling all the moving parts in your financial life. Anjali believes in a more hands-on advising approach – we pull all the pieces together to provide you with our technical expertise and give you peace of mind.

[FIT Advisors Application](#)

Your Richest Life

Services

- Comprehensive Financial Planning
- Ongoing Financial Coaching and Monitoring

Fees

An upfront fee ranging from \$1200-3000

After upfront fee, you pay a monthly fee of \$125-300/month

Location

Dallas-Fort Worth, Texas

(Most business is conducted virtually allowing the firm to work with clients all over the country)

About Us

Katie Brewer, CFP®, founded her fee-only firm, [Your Richest Life Planning](#), in 2014 in order to focus on physicians and professionals under 50 who are juggling high-intensity careers while balancing the demands of a family. In order to most effectively utilize a client's time, Katie conducts most business virtually. This framework allows the firm to work with clients all over the country while also minimizing financial planning costs. Katie has over 12 years of experience in the industry and has been quoted in various sources such as The New York Times, Forbes, and Business Insider.

[Your Richest Life Application](#)

Litovsky Asset Management

Services

[Litovsky Asset Management](#) offers [comprehensive retirement plan advisory and investment management services](#). We set up and manage small business retirement plans including 401(k) and Defined Benefit/Cash Balance plans for solo and group practices, and we serve in an [ERISA 3\(38\) fiduciary capacity](#). Our clients are almost exclusively doctors and dentists, and our retirement plan services are offered nationwide.

Fees

We charge a [flat/fixed fee rather than AUM fees](#) and we use low-cost index and passively managed funds (including Vanguard and DFA) to build model portfolios with an average expense ratio of 0.15%. Retirement plan advisory fees range from \$3,600 – \$9,600 with discounts for multiple plans, and no fees are ever taken out of participant accounts.

Location

Sarasota, Florida (Our retirement plan services are offered nationwide)

About Us

Konstantin Litovsky is the founder of [Litovsky Asset Management](#). As a fiduciary, Konstantin's job is to make sure that [your practice has the best plan cost effectively](#) and that your plan is managed prudently so that your plan sponsor fiduciary liability is minimized. If you're looking to set up a 401(k) or a Cash Balance plan for your practice, I highly recommend you contact Mr. Litovsky.

Sofi Wealth Management



Services:

[SoFi Wealth Management](#) is basically a [roboadvisor](#) with a financial planner available by phone.

Fee:

There is no fee through the remainder of 2018 (2019 for WCI readers who go through this [affiliate link](#)). The eventual fee for this service is 0.25% of Assets Under Management (AUM) per year, on par with the cheapest roboadvisors out there and far cheaper than a financial advisor. You can invest as little as \$100 and there is never a fee on assets under \$10K (almost 2 years of IRA contributions).

Location

Sofi is located in California but of course [SoFi Wealth Management](#) is available nationwide.

Like most [roboadvisors](#), [SoFi Wealth Management](#) collects some information from you, and then invests your money in a broadly diversified collection of low-cost, passively-managed ETFs which it then automatically rebalances (typically monthly but at least quarterly) going forward. So you're going to end up with a reasonable portfolio that is managed in a reasonable way. Unless you are a diehard do-it-yourselfer, the asset management function is going to be just fine. You can make an appointment online or by phone to talk to the financial

planner at your convenience. My review of Sofi Wealth Management can be found [here.](#)

Here's the [mandatory disclosure](#) about the affiliate deal.

Here's their [ADV2](#). Here's [how to read an ADV2](#).

Advisors- Would you like to be included on this list? Completely fill out the application below and send it to cindy@whitecoatinvestor.com (CC me at editor@whitecoatinvestor.com to speed things up.) Expect the application to be available to readers. We'll get back to you in a few days with an approval decision and pricing. [Application for Financial Advisory Listing](#)