
Top 13 Best Financial Advisors in Denver, Colorado Springs, & Boulder, CO | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN COLORADO

Rating the Top Financial Advisors in Denver, Colorado Springs, and Other Cities in Colorado

Home to diverse towns, natural beauty, and the Mile High City of Denver, Colorado is a state whose landscape varies from arid desert to snow-covered mountains.

When it comes to the landscape of finances, Colorado is home to many of the best financial advisory and wealth management firms that you'll find anywhere in the country.

Whether you live in Colorado Springs, Boulder, or another Colorado city, you likely have goals for your future that require planning and saving. From an active retirement to saving for a dream home, Colorado's top-rated financial planning firms can help you with a strategy to reach your dreams.

But, where do you start with a search for a top financial advisor in Denver or another Colorado town? With so many to choose from both in your area and one nearby, the search can be a complex and time-consuming process.

Many people delay their financial planning because the process of finding a financial advisor they can trust is just too much for them to fit in with work and home life. That's why we help take that initial burden off your shoulders and give you a fully researched list to start from.

AdvisoryHQ reviews hundreds of firms around the country each year, and for the state of Colorado, we've identified 13 of the best financial advisors to help you create a sound financial plan for your future.

We'll go through the highlights of each firm, the type of fee structure they work with, and kinds of services they offer, so by the time you get finished reading through them, you'll be just days away from choosing the perfect Denver, Boulder, or Colorado Springs wealth management firm to help you reach your financial objectives.

We've also got some tips for you on choosing the best financial advisor for your needs so you can keep differentiating factors in mind as you scan over each firm.



Award Emblem: Best 13 Financial Advisors in Colorado

Top 13 Best Financial Advisors in Colorado | Brief Comparison & Ranking

Top Financial Advisors in Colorado	2019 Ratings
Transform Wealth	5

Dodds Wealth Management Group	5
Dunston Financial Group	5
GHP Investment Advisors	5
Gold Medal Waters	5
Innovest Portfolio Solutions	5
Janiczek® Wealth Management	5
Legacy Wealth Designers	5
Northstar Investment Advisors	5
Private Capital Management	5
Sharkey, Howes, and Javer	5
Wealth Legacy Institute	5
Brown and Company, Inc.	3

Table: Top 13 Best Financial Advisors in Colorado | Above list is sorted by rating

Important Tips for Selecting the Best Colorado Financial Advisory Firm

When you're trying to find a good financial advisor in Boulder, Colorado Springs, Denver, or another city, it can be hard at first to find differentiating factors that help you narrow down the list.

At first glance, financial advisors may all seem very similar. However, once you know which questions to ask as you're looking through their profiles, the pack will start to clear and you'll get much closer to the firm that's going to fit best with your financial needs.

Here are a few questions that can help you zero in on your perfect Colorado wealth management firm.

How Are They Paid?

The fee structure, or how a Colorado financial management firm is paid, is very important to how you'll feel about working with them. There are two main fee structures, "fee-based" and "fee-only."

A [fee-based](#) firm accepts commissions or incentives for recommending or selling certain financial products. This arrangement can have some native

conflicts of interest built in. For this reason, many fee-based firms will also be fiduciaries to counterbalance the conflict.

A fiduciary takes on a legal obligation to always act in the best interest of their clients and to be completely transparent.

A [fee-only](#) financial advisor in Colorado does not accept any commissions or incentives and are compensated only through client fees. This puts them in a better situation to give completely unbiased advice.

What Types of Clients Do They Work With?

Some firms specialize in particular client types, like doctors or technology professionals. Certain Colorado wealth management firms might also have a minimum dollar amount for the clientele they work with, and some exclusive work with ultra-high-net-worth clients.

Seeing if you match the types of clients a firm works with is one of the first ways you can remove or qualify a potential Colorado financial advisor.

What Services Do They Offer?

If you're looking for tax services along with investment help, you'll want to make sure the Boulder, Denver, or Colorado Springs firm you're researching offers that, as not all of them will.

If you're interested in getting help with financial transitions in life, like after divorce or inheritance, then that's something you'll want to ensure is mentioned on a financial advisory firm's website.

Taking a look at their services can help you decide whether a Colorado financial planning firm is going to meet all of your needs.



Top-Rated Wealth Management Firms in Colorado

2019 AdvisoryHQ's Selection Methodology

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services, and products that are ranked on its various top-rated lists?

Please click here “[AdvisoryHQ's Ranking Methodologies](#)” for a detailed review of AdvisoryHQ’s selection methodologies for ranking top-rated credit cards, financial accounts, firms, products, and services.

Detailed Review—Top Ranking Financial Advisors in Colorado

Below, please find the detailed review of each card on our list of 2019 best financial advisors in Colorado. We have highlighted some of the factors that

allowed these Colorado financial advisors to score so high in our selection ranking.

Click on any of the names below to go directly to the review section for that firm.

- **Transform Wealth**
- **Dodds Wealth Management Group**
- **Dunston Financial Group**
- **GHP Investment Advisors**
- **Gold Medal Waters**
- **Innovest Portfolio Solutions, LLC**
- **Janiczek® Wealth Management**
- **Legacy Wealth Designers**
- **Northstar Investment Advisors, LLC**
- **Private Capital Management**
- **Sharkey, Howes, & Javer**
- **Wealth Legacy Institute**
- **Brown and Company, Inc.**

Click below for previous years' rankings:

- **2018 Ranking: [Top 13 Best Financial Advisors in Denver, Colorado Springs, & Boulder, CO](#)**
 - **2017 Ranking: [Top 12 Financial Advisors in Denver](#)**
 - **2016 Ranking: [Top 12 Financial Advisors in Denver](#)**
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Transform Wealth Review

Offering quality financial planning services for all stages of life, [Transform Wealth](#) believes in being impartial, independent, and client-centric. This top-rated financial advisor in Denver has additional offices in Northglenn and Colorado Springs, CO, and Houston, TX.

The firm is a [fee-only](#) independent financial advisor in Denver that focuses on maximizing the quality of their clients' lives.

Key Factors That Enabled Transform Wealth to Rank Among the Top Financial Advisors in Colorado

Comprehensive Financial Planning

As one of the top Colorado wealth management firms, Transform Wealth use clear, realistic goals to help create a successful roadmap to the future for their clients.



Transform Wealth

You won't find a "cookie-cutter" approach here because these financial advisors custom tailor their financial planning to each client's needs. To do this, they address five critical areas in your financial life, which include:

- A clear understanding of your current financial status and areas for improvement
- Establishing short-term and long-term goals
- Identifying any potential obstacles that could derail your goals
- Creating a customized action plan to address both obstacles and goals
- Ongoing monitoring of benchmarks and adjustments where needed

Estate & Tax Planning

As a top-rated financial planner in Denver and Colorado Springs, Transform Wealth understand the importance of efficient transfer of assets across generations in a way that preserves value.

They offer estate and tax planning services to help families cut through confusing rules and tax regulations and manage their estate wealth more effectively.

Rating Summary

Transform Wealth is a great fit for those looking for a broad range of financial services, as this Denver financial advisory firm offers retirement and tax planning and risk management, in addition to their standard investment, financial planning, and wealth management offerings.

With a client-centric approach, a fee-only fiduciary structure, and dedication to helping their clients live more fulfilled lives, Transform Wealth scores a 5-star rating as one of the top Colorado financial advisors to consider working with this year.

Dodds Wealth Management Group Review

Taking a personalized, team approach to wealth management, [Dodds Wealth Management Group](#) is a boutique-style financial advisory firm in Colorado Springs and Englewood, Colorado that's been serving clients since 1991.

Dodds Wealth is a primarily [fee-based](#) firm. It's one of the wealth management firms that has been included in our rankings year after year due to its fiduciary commitment to clients, its team-based environment, and innovative approaches.

Key Factors That Enabled Dodds Wealth Management Group to Rank Among the Top Financial Advisors in Colorado

Team-based Approach

A unique benefit of working with [Dodds Wealth Management Group](#) is that you're not only working with a single financial advisor. These Colorado Springs wealth managers take a whole-team approach to work with each client.



Dodds Wealth Management Group

Client's benefit from gaining multiple perspectives, more access to help when they need it, and a robust financial strategy that factors in several expert viewpoints.

Straight-Forward Investment Philosophy

The top-rated Colorado financial managers at Dodds take a thoughtful and comprehensive approach to long-term investing. These advisors utilize three key tools to ensure the most successful strategies.

Incorporated into every portfolio are:

- Diversification
- Low Fee Investments
- Tax Aware Investment

Rating Summary

Clients looking for more personalized and one-on-one attention will appreciate having a whole team at their service when working with this top Colorado wealth management firm. They take the time to ensure every part of the financial planning process is completely customized.

With over 100 years of combined experience and a strong fiduciary commitment to transparency and trust, Dodds Wealth Management solidifies their 5-star rating as one of the best financial advisors in Colorado Springs and Denver to consider working with in 2019.

Dunston Financial Group Review

[Dunston Financial Group](#) believes in taking an integrated approach to wealth management because each aspect of a person's financial life is interwoven with the others. It provides financial advisory services from nine offices in Colorado, including in Denver and Boulder.

This [fee-only](#) wealth management and financial planning firm in Colorado works with a wide variety of clients, including entrepreneurs, physicians, tech company shareholders, professional athletes, accountants, executives, artists, and homemakers.

Key Factors That Enabled Dunston Financial Group to Rank Among the Top Financial Advisors in Denver, Boulder, and throughout Colorado

Straight-Forward Process

Dunston takes a comprehensive approach to financial planning to help their clients tackle a variety of financial needs. This multi-step process includes:

- Establish and Define the Client-Planner Relationship
- Gather Client Data, Including Goals
- Analyze and Evaluate Your Financial Status
- Develop and Present Financial Planning Recommendations and/or Alternatives

- Implement the Financial Planning Recommendations
- Monitor the Financial Planning Recommendations

Clients working with this top Denver financial planning firm can expect an experience that is both collaborative and comprehensive, driving results through partnerships with clients, their attorneys, and even their accountants on an annual basis.

Independent, Fiduciary & Fee-Only

Dunston Financial group represents the “gold standard” among financial advisors in Colorado, being independent, fee-only, and also upholding a fiduciary standard.

This commitment means that financial advisors at Dunston never earn commissions, kick-backs, referral fees or sales bonuses. This helps to ensure all advice given is completely objective and in the best interests of their client.

Rating Summary

Individuals from all walks of life can find a responsive and collaborative financial partner in Dunston Financial Group. Their expert guidance is also collaborative and completely client-focused.

With an experienced and well-credentialed team and a comprehensive financial planning process, Dunston Financial Group has earned a 5-star rating and is one of the top financial advisors to consider working with this year in Denver, Boulder, and other Colorado cities.

GHP Investment Advisors Reviews

Bringing integrity, objectivity, and expertise to every relationship, [GHP Investment Advisors](#) is a top-rated Denver, Colorado wealth management firm that has an additional office in Israel.

The firm is a [fee-only](#) investment advisor in Colorado that upholds a fiduciary standard, so clients can feel secure that all recommendations are completely conflict-free.

Key Factors That Enabled GHP Investment Advisors to Rank Among the Top Financial Advisors in Denver, Colorado

Integrated Approach

When it comes to your financial picture, there are a lot of moving parts. For example, in addition to working with a top Denver wealth manager, you may also have an accountant or tax attorney.

GHP coordinates their efforts with other professionals on your team and acts as a personal financial assistant, taking care of tasks like:

- Coordination with brokerage firms
- Asset transfer paperwork
- Advice on tax-efficient charitable contributions
- Analysis of financial documents
- Tracking down lost stock certificates
- Management of recurring transactions
- Proxy voting on your behalf



Best Financial Planning Firms in Boulder & Denver, CO

Client Assessment Quiz

If you're wondering whether or not GHP would be a good match for your needs, they make it easy to find out with a Self-Assessment Quiz.

This top-rated Denver financial advisor acknowledges that they may not be the perfect fit for everyone, so taking their online quiz can help you assess the match. It asks questions such as:

- Your occupation
- How much you're considering investing
- Your most concerning financial issues

Rating Summary

Those that like a little extra help with multiple financial details will enjoy working with GHP, who offers services that go above and beyond the standard Denver financial planning and wealth management services.

With a collaborative approach and a fiduciary commitment to trust and transparency GHP Investment Advisors, Inc. solidifies their 5-star rating as one of the best Denver, CO financial advisors to partner with this year.

Gold Medal Waters Review

With a mission of helping clients feel relaxed and secure about their finances, [Gold Medal Waters](#) is a top Boulder, Colorado financial advisory firm that also serves clients in Denver and Denver suburbs.

The firm is a [fee-only](#) Boulder wealth management firm that works with physicians and many other high net-worth clients to give them financial security and independence so they can live the lifestyle they dream of.

Key Factors That Enabled Gold Medal Waters to Rank Among the Top Financial Advisors in Boulder, Colorado

Specialty Clients Served

This Boulder-based financial planner works mainly with high-net-worth individuals and their families to reduce the stress surrounding financial management and free them up to live and enjoy their lives.

Some examples of specific clientele served by this financial advisor in Colorado include:

- Entrepreneurs
- Business/practice owners
- Practicing physicians
- Practicing dentists
- Residents & fellows
- CEOs
- Retirees
- Surviving spouses

Efficient Checklist Process

The expert financial advisors at Gold Medal Waters have studied how checklists improve outcomes in the medical industry, so they've applied that same concept to their wealth management process, so nothing is missed.

Their step-by-step financial planning process includes:

- Assessing whether they're a good fit for you
- Learning all about you and your financial needs
- Preparing an expert financial plan
- Keeping your strategies on track
- Ongoing management of your investments

Rating Summary

Those who are looking for a less anxious and more relaxed financial planning experience will appreciate the approach taken by Gold Medal Waters. Their goal is to create a calming and relaxing experience that's as comfortable as possible for their clients.

With an expertly credentialed advisory team and a philosophy that's based on the core values of positivity, caring, respect, and commitment, Gold Medal Waters scores 5-stars as one of the best wealth management firms in Colorado to consider partnering with in 2019.

Innovest Portfolio Solutions Review

Committed to being stewards to their clients with innovative strategies, [Innovest Portfolio Solutions](#) has been serving a wide variety of clients since 1996 that include families and family offices, nonprofits, and benefit plans.

This Denver, Colorado financial management firm is [fee-only](#) and has received many accolades over the years, such as being named to Forbes Top 100 Wealth Managers list.

Key Factors That Enabled Innovest Portfolio Solutions to Rank Among the Top Financial Advisors in Colorado

Four Unique Advantages

Clients working with this top Denver, CO wealth management firm will appreciate their commitment to helping clients achieve their financial goals.

There are four unique advantages to partnering with this fee-only financial planner in Denver:

- **Experienced Professional Team:** The founders took their time to choose a carefully composed team of professionals with a unique combination of talent and integrity.
- **Fee-Only:** When 100% of your revenue comes from the client, there is no room for commission-based sales. Innovest is committed to only working in the best interests of their clients, without conflict.
- **Forward-Looking:** These top Denver financial advisors are focused on what's ahead, staying several steps ahead of the game to ensure your financial plan is prepared for whatever scenario may come.

- Independent and Objective: True independence means no limitations by proprietary platforms or investment products. At Innovest, sit on the same side of the table as you.

Bedrock Principals

Innovest adheres to a strong set of bedrock principals which guide everything they do and act as a foundation to the client-advisor relationship.

Clients working with this top-rated financial advisor in Colorado can expect the following principals:

- Unwavering Client Support
- Added Value
- Integrity
- Building Community
- Hiring Great People
- Teamwork
- Constant Improvement
- Treating People Well
- A Proven Process
- Hard Work
- Staying Focused
- Balance

Rating Summary

This Denver, CO wealth management firm believes in research-driven financial services, creates custom solutions, and offers sophisticated reporting based upon each client's unique goals.

With a strong foundation of core values, a fee-only structure, and innovative spirit, Innovest earns a 5-star rating as one of the top financial management firms in Denver, Colorado to consider partnering with this year.

Janiczek® Wealth Management Review

Using the art and science of investment and wealth mastery, [Janiczek® Wealth Management](#) is a top Denver wealth management firm in Colorado that tailors their services exclusively to high-net-worth and ultra-high net-worth clients.

The firm is a [fee-only](#) wealth management firm in Denver, CO that creates customized financial solutions to address each client's distinct needs and objectives.

Key Factors That Enabled Janiczek® Wealth Management to Rank Among the Top Financial Advisors in Colorado

Specialty with Affluent Clients

[Janiczek® Wealth Management](#) specializes in serving a niche client group of high-net-worth (portfolios of \$2 to \$20 million) and ultra-high-net-worth (portfolios \$20 million+) individuals and families.

As such, this team of financial advisors in Colorado has a unique insight into the distinct needs of more affluent clients, including life-changing liquidity events and multi-generational wealth issues and solutions.

This makes them an excellent option for wealthy families and individuals that may have more complex financial service needs.



Colorado's Top Wealth Management Firms 2019

Two Key Disciplines

These Colorado financial advisors use two key disciplines they created to transform their clientele to a whole new level of financial excellence. Each client receives a personalized array of services based upon this duo of disciplines:

- Evidenced Based Investing (EBI): A highly disciplined investment approach that filters through the noise and hype.
- Strength Based Wealth Management® (SBWM): A comprehensive approach that builds financial agility, flexibility, endurance, and strength.

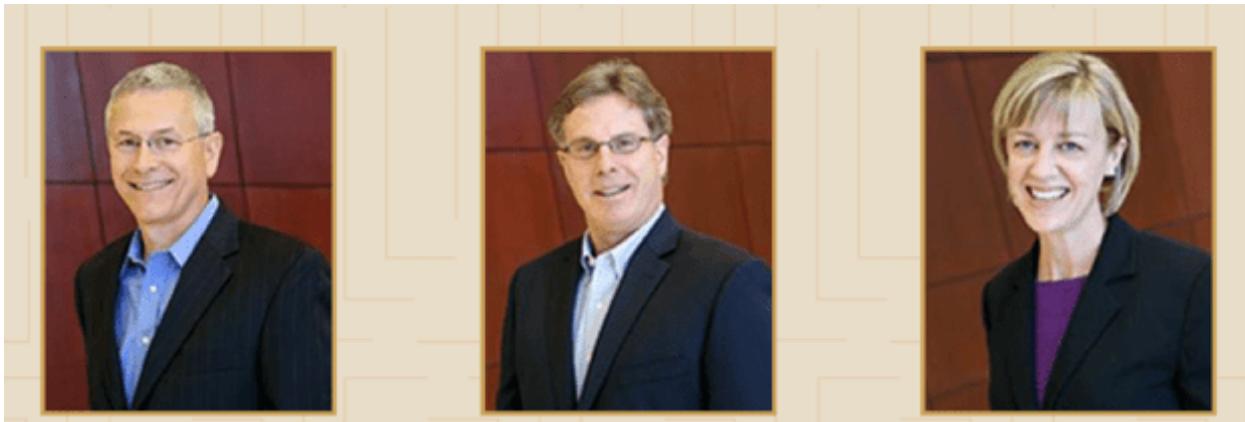
Rating Summary

With an exclusive reputation and dedication to high and ultra-high-net-worth clients, Janiczek® stands out among other top Colorado wealth management firms as an excellent option if you're investing \$2 million or more in your portfolio.

With a disciplined and innovative approach to investing and a long-term view to guide their clients through a lifetime of financial success, Janiczek® wealth management earns a 5-star rating as a top Colorado financial advisor to consider partnering with this year.

Legacy Wealth Designers Review

[Legacy Wealth Designers](#) is an independent Colorado financial advisory firm that specializes in serving pre- and current retirees to ensure a comfortable retirement. They have 11 offices throughout the Denver and Boulder metro area.



Legacy Wealth Designers Team

The firm is a [fee-based](#) Denver financial planner. We have included them on the list because they do not charge commissions or sales charges on the products they recommend to clients, and due to their strong fiduciary commitment.

Key Factors That Enabled Legacy Wealth Designers to Rank Among the Top Financial Advisors in Colorado

Expert Retirement Planning

Those interested in securing their lifestyle in their retirement years will enjoy the firm's highly customized approach and focus on retirement planning.

Legacy's dedication to providing enhanced client service and a collaborative financial management relationship is particularly admirable and helps put new clients at ease.

Services this Denver wealth management firm address for retirement planning clients include:

- Retirement Planning
- Social Security Maximization
- Wealth Accumulation
- Medicare Planning
- Estate Planning
- Asset Protection Tax Planning
- Long-Term Care
- Insurance Planning
- Annuities & Retirement Income
- IRA & 401k Rollovers
- Income Planning

WealthGuard™

[Legacy Wealth Designers](#) offers WealthGuard™, which is a simple yet powerful early-warning system that monitors all your investment accounts daily. The tool is designed to allow you to enjoy the upsides of the market while limiting your risk.

Through WealthGuard™, the expert Boulder and Denver financial advisors at Legacy provide clients peace of mind. Clients know their accounts are being securely tracked for any needed changes to ensure your financial plan performing according to expectations.

Rating Summary

Many individuals count retirement planning as their key financial planning concern. Working with a Colorado financial planning firm, such as Legacy, that specializes in retirement planning, means you'll benefit from the expertise and knowledge of the unique challenges facing pre- and current retirees.

With a customized and welcoming philosophy, an experienced team with over two decades of experience, and a comprehensive approach, Legacy Wealth Designers solidify their 5-star rating as a top financial planning firm to consider partnering with this year.

Northstar Investment Advisors, LLC Review

With a focus on careful, prudent, and balanced solutions, [Northstar Investment Advisors](#) is top Denver-based wealth management firm that works with individuals, couples, and families that have a minimum of \$1.5 million in investable assets.

The firm is a [fee-only](#) financial advisor in Colorado that was founded in 1995 and provides prompt and personal service and individualized attention to its clients.

Key Factors That Enabled Northstar Investment Advisors to Rank Among the Top Financial Advisors in Colorado

Experienced Team

Northstar is led by an experienced team of Colorado financial advisors that understand the risk and return parameters of the financial markets and can offer prudent and careful guidance to help clients protect and grow their wealth.

One of the firm leaders, Charlie Farrell, who serves as CEO, is the author of a personal finance guide, *Your Money Ratios: 8 Simple Tool for Financial Security*, that was named one of the best financial books of the year by the *Wall Street Journal* in 2009.

Two Portfolio Strategies

Taking an innovative approach to investment portfolios, these financial planners in Colorado work with two different types of portfolios to allow clients to benefit from the strategy that best fits their objectives.

These two strategies are:

- Accumulation Strategy Portfolio: Designed for those still accumulating wealth, offers greater income, focused on compounding cash flow
- Distribution Strategy Portfolio: Designed for those distributing or living off their wealth, offers consistent income, focused on using cash flow to meet distribution goals



Top-Rated Colorado Financial Advisors

Rating Summary

Northstar believes in building portfolios to last a lifetime. Their long-game approach is a benefit to many wealthy investors looking to grow their wealth while also preserving it for future generations.

With a personalized and hands-on approach, their own in-house stock research and portfolio construction, and a dedication to seeing their clients flourish, Northstar Investment Advisors earns a 5-star rating as a top Denver financial advisor to consider working with in 2019.

Private Capital Management Review

Wagner Wealth Management, who was on our list last year, is now part of [Private Capital Management](#), an Independent Bank Group company. They're a top Denver financial advisory firm that collaborates with hundreds of individuals and families to help them achieve their financial dreams.

The firm is an independent [fee-only](#) wealth manager that upholds a fiduciary commitment to always act in their client's best interests. They have a minimum account size of \$500,000, which allows their advisors to give more personalized attention.

Key Factors That Enabled Private Capital Management to Rank Among the Top Financial Advisors in Denver, Colorado

Variety of Financial Planning Services

As a top Denver wealth management firm, Private Capital Management provides a variety of financial planning and investment management services to clients throughout the Denver area.

They offer the benefit of an integrated and holistic approach with all facets of a client's financial life working together to help them reach their objectives with tax-efficient strategies.

The financial planning services that clients can take benefit from include the following:

- Retirement Planning
- Estate Planning
- Tax Planning
- Insurance and Risk Management

Client-Centered Approach

Private Capital Management brings a unique perspective to financial planning and wealth management in Colorado that infuses passion and fun into the financial advisory process.

Four key things that set this Denver financial planning firm apart are:

- Client Centric: They're committed to exceptional and personalized service

- Passion & Innovation: The Denver financial advisors at Private Capital Management use the best technology, people, and processes
- Honesty & Integrity: The firm's advisors engage with each client from a foundation of respect, humility, and fairness
- Fun & Philanthropy: These financial managers in Colorado are committed to giving back and having fun in what they do

Rating Summary

Clients that enjoy the attention and a personalized process will appreciate the experience of working with Private Capital Management. They also bring a collaborative and passionate spirit to their financial planning and wealth management services.

With a commitment to giving back to the community and to serving their clients with integrity and innovation, Private Capital Management earns a 5-star rating as one of the best financial management firms to consider partnering with this year.

Sharkey, Howes & Javer Review

Serving generations of families throughout the U.S. from their Denver-based office, [Sharkey, Howes & Javer](#) is a top financial advisor in Colorado creating personalized financial plans to help its clients achieve their financial dreams.

The firm is a [fee-only](#), fiduciary Denver financial advisor that strives to simplify their clients' financial lives and provide expert advice with a team of eight Certified Financial Planner™ professionals on staff.

Key Factors That Enabled Sharkey, Howes & Javer to Rank Among the Top Financial Advisors in Colorado

Broad Range of Services

A Colorado financial advisor that offers multiple services makes it easier for their clients to fully integrate all areas of their financial life with many offerings under one roof.

Sharkey, Howes & Javer give clients additional value by being able to handle multiple areas of their finances. The firm offers some of the following financial planning services:

- Portfolio Design & Implementation
- Retirement Planning
- College Planning
- Estate Planning
- Tax Planning
- Retirement Distribution Planning
- Assistance with Employer-Sponsored Retirement Plans



Denver, Colorado Top-Rated Financial Advisors

Experienced Team

The Denver financial advisors at Sharkey, Howes & Javer have a wide range of industry knowledge and depth of experience in asset management. Their clients also benefit from a number of industry-recognized certifications held by their team.

Some of the financial credentials held by the team members at Sharkey, Howes & Javer include:

- Certified Financial Planner™ (CFP®)
- Master of Business Administration (MBA)
- Chartered Life Underwriter (CLU)
- Accredited Investment Fiduciary (AIF®)

Rating Summary

Sharkey, Howes & Javer has been serving clients since 1990 with straightforward financial planning and investment management guidance. This firm is a good match for anyone looking for goal-based investing and customized planning.

With a wide range of robust financial services, a talented and experienced team, and a fee-only approach, Sharkey, Howes & Javer solidify their 5-star rating as one of the best Denver, Colorado financial advisors to consider working with this year.

Wealth Legacy Institute Review

[Wealth Legacy Institute](#) helps clients master their money and plan for a comfortable retirement lifestyle. This top-rated Denver-based wealth management firm has a minimum annual fee for client relationships of \$10,000.

The firm is a fiduciary and works with a [fee-only](#) structure. They take a tailored approach to help their clients achieve wealth and well-being.

Key Factors That Enabled Wealth Legacy Institute to Rank Among the Top Financial Advisors in Denver, Colorado

Comprehensive Wealth Management

As a top Denver financial advisor, Wealth Legacy Institute believes that working together on a customized, long-term investment plan is at the heart of good wealth management.



WEALTH LEGACY INSTITUTE

Currency fluctuates. Value does not.

Wealth Legacy Institute

[Wealth Legacy Institute](#) excels at taking a long-term view and its advisors approach their wealth management relationships with the following in mind:

- **Strategy:** They use a research-driven strategy that guides all financial decisions, looking at not only market history, but projecting market trends before they happen.
- **Management:** Your investment policy is a dynamic document and should be reviewed regularly. As your life changes, so will your investments, and your team of Colorado financial planners provide proactive management to keep you on course.

- Dimensional Fund Advisors: Wealth Legacy Institute is a proud partner of Dimensional Fund Advisors, a select group of independent, fee-only advisors.

Rating Summary

Those who enjoy learning about the financial process as much as possible will enjoy the educational focus of Wealth Legacy Institute. They place a premium on learning and enjoy sharing their hard-won wisdom with clients to help them make more enriched financial decisions.

With a focus on forming long-term relationships, a custom-tailored approach, and fee-only structure, Wealth Legacy Institute earns a 5-star rating as one of the best Denver financial advisory firms to consider partnering with this year.

Brown and Company, Inc. Wealth Management Review

Providing 24/7 attention to their clients, [Brown and Company, Inc.](#) is a top Colorado wealth management firm that puts a premium on forming long-term customer relationships. This nationally recognized financial advisor is based in Denver, CO and is a fiduciary.

While this Denver wealth management firm does not explicitly state whether they are fee-based or fee-only, their [ADV](#) mentions that advisors “may recommend securities, or other products and services, and receive fees or fees and commissions.”

This would point to the firm being fee-based, but we always recommend that you confirm fee structure with a firm before contracting their services.

Key Factors That Enabled Brown and Company, Inc. to Rank Among the Top Financial Advisors in Colorado

High Client Retention Rate

You can always tell top quality financial planning firm in Colorado, or anywhere else, by a high customer retention rate. Brown and Company enjoys low client turnover and high client retention.

Many of their client relationships are long-term and over 10 years old. Their 24/7 attention to detail and their long-term track record of success make them the chosen financial advisory firm for many.



Brown and Company

Proprietary Financial Tools

Brown and Company brings a unique set of proprietary tools to each client relationship. It's designed to make retirement planning more comprehensive and to guide clients to a successful financial future.

These tools include:

- The Retirement Balancing Act™: Helps individuals see how portfolio structure impacts spending requirements and helps balance the risk/return with monetary needs

- The Retirement Shock Absorber®: Assists in planning for unavoidable events experienced in life and the market to help a portfolio be resilient
- The Withdrawal Stress Test™: Helps determine your portfolio's sustainability during the course of your retirement and lifespan
- The Retirement Tax Filter®: A comprehensive tool that includes evaluating your composite income sources with your tax liability landscape

Rating Summary

Brown and Company is an award-winning Colorado Financial advisory firm that offers custom tools and comprehensive advice. Since 1988, their expert financial advisors have made the financial management process more reliable, predictable, and successful.

While Brown and Company has a lot to offer potential investors, we found them lacking when it comes to fee transparency, so we've given them a 3-star rating. It's difficult to find information regarding pricing and fees, and they don't specifically state whether they're fee-based or fee-only, making it harder for potential clients to evaluate them.

With more clarity about their fee structure and pricing, Brown and Company could easily improve their rating and their value to clients in the future as a top-rated Colorado financial advisory firm.

Conclusion—2019 Top-Rated Financial Advisors in Denver, Colorado Springs, & Boulder, CO

Whether you're planning for retirement, have complex needs related to generational wealth, or are looking for help with an employer-sponsored retirement plan, a top-rated financial advisor in Colorado can help take the stress out of financial management.

Once you've narrowed down the potential financial management firms from the 13 above to 3 to 5 that you consider potential partners, you'll want to have an initial consultation to get a better feel for the firm.

For the most successful initial consultation with a top Denver, Colorado Springs, or Boulder, CO financial planning firm, it's a good idea to have the following with you:

- List of your sources of income
- List of debts and expenses
- List of future financial goals
- Any additional financial services you might need (insurance, etc.)

The time you spend evaluating the firms will pay off in the long run as you're forming a long-term relationship with your financial advisor and enjoying the benefits that expert financial advice can bring to your life.

Rate Table Disclaimer

Click here to read AdvisoryHQ's [disclaimer on the rate table\(s\) displayed](#) on this page.

Image sources:

- <https://pixabay.com/photos/lake-irene-colorado-water-1679708/>
- <https://transformwealth.com/>
- <https://www.doddswealth.com>
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