

Top 12 Financial Advisors in Denver, Colorado Springs, and Boulder (Colorado)

2016 RANKING OF THE TOP FINANCIAL ADVISORS IN COLORADO

Finding the Top Rated Financial Advisors in Denver, Colorado Springs, and Other Areas in Colorado

There is a wide range of financial advisory firms, wealth managers, registered investment advisors (RIAs), and financial planners in Denver, Colorado Springs, and Boulder, Colorado.

If you are looking to find the best financial advisors in Denver and other areas in Colorado, you may wonder "where do I even begin"? And "what criteria should a financial advisor in Denver meet in order to be considered a top ranking Colorado financial planner in Denver, or a highest rated wealth manager in Colorado"?

And when you do locate one of the best financial advisors in Denver, Colorado Springs, or Boulder, your questions may turn into "what kinds of fees do advisors in Colorado charge?", and "do they offer comprehensive services to everyone, or are their services limited to only high-net-worth individuals and families?"

These questions are just the tip of the iceberg. There are innumerable things to consider when searching for a top rated wealth management firm or financial advisor in Colorado.



Answering Your Questions – The Top Denver, Colorado Springs, and Boulder, Colorado, Financial Advisors

To answer the many questions that Colorado residents may have regarding the best financial advisors in Denver and other areas in Colorado, the AdvisoryHQ research and review team has conducted a detailed analysis of advisors and wealth management firms across Colorado.

We have published our findings in the sections below, starting with the list of top financial planners and registered investment advisors in Denver, Colorado Springs, and Boulder.

List of Top Financial Advisors in Denver, Colorado Springs, and Boulder

- **Brown & Tedstrom**
- **Carnick & Kubik**
- **Dodds Wealth Management Group**
- **GHP Investment Advisors**
- **Gold Medal Waters**
- **Innovest Portfolio Solutions, LLC**
- **Janiczek® Wealth Management**
- **Legacy Wealth Designers**
- **Northstar Investment Advisors, LLC**
- **Sharkey, Howes, & Javer**
- **Wagner Wealth Management, LLC**
- **Wealth Legacy Institute**

List is sorted alphabetically (click any of the names above to go directly to the detailed review section for that advisor)

Top 12 Best Financial Advisors in Colorado | Ranking

(List is sorted alphabetically)

Financial Advisor	Location
Brown & Tedstrom	Denver
Carnick & Kubik	Denver
Dodds Wealth Management Group	Colorado Springs
GHP Investment Advisors	Denver
Gold Medal Waters	Boulder
Innovest Portfolio Solutions	Denver
Janiczek Wealth Management	Denver
Legacy Wealth Designers	Denver
Northstar Investment Advisors	Denver

Sharkey, Howes & Javer	Denver
Wagner Wealth Management	Denver
Wealth Legacy Institute	Denver

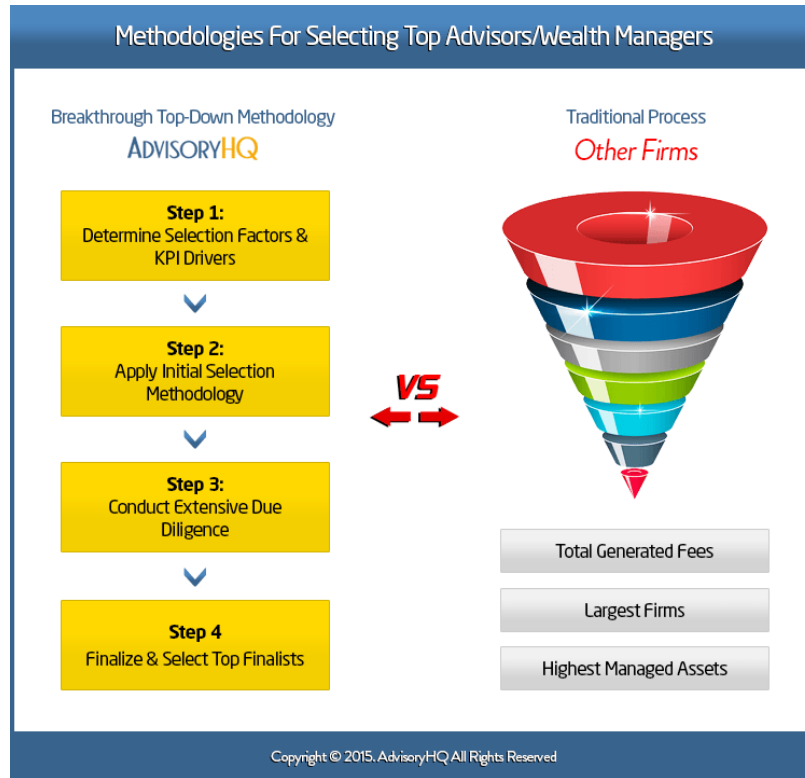
Top Financial Advisors in Denver, Colorado Springs, and Boulder Colorado

Methodology for Selecting 2016's Top Financial Advisors in Denver, Colorado Springs, and Boulder

What methodology did we use in selecting this list of best Colorado financial advisors and top wealth managers?

Using publicly available sources, we identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in Denver and surrounding Colorado areas.

We then applied AdvisoryHQ's [Breakthrough Selection Methodology](#) to identify the final list of top advisors that provide services to communities in and around Denver and Colorado Springs.



Detailed Review – 2016's Top Colorado Financial Advisors and Wealth Managers

In the following sections, the AdvisoryHQ team has presented a detailed review of each top financial advisor in Denver, Colorado Springs, and Boulder, Colorado that made it onto our list.

We have highlighted a lot of key information, including the many factors that allowed these registered investment advisory, wealth management, and financial planning firms into our list of the “top ranking Colorado wealth managers.”

Brown & Tedstrom Wealth Management Review

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Brown & Tedstrom Inc. Wealth Management is a Denver-based firm which provides independent financial planning and wealth management

services to business owners, executives, and professionals (as well as their families) with at least \$2 million in assets under direct management. The legacy of Brown & Tedstrom reaches back several decades to 1988, when the firm was founded based on the vision of building trusting and long-term relationships with each client.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled Brown & Tedstrom to rank as one of this year's top wealth management firms in Colorado.

A Strong Team:

Beginning with founding partners Mark R. Brown and Peter F. Tedstrom, all the way down to bookkeeper Sharon Prevas, the team at Brown & Tedstrom has been carefully selected to maintain their high core values of service excellence and personable client interactions.

The team of 16 is highly experienced and rooted in credentials—12 members of the Brown & Tedstrom team have reached the stringent designation of being Certified Financial Planners, putting a host of expertise by your side.

Proprietary Tools:

As you delve into the task of creating the perfect financial portfolio, you will relish in the host of trademarked proprietary tools offered by Brown & Tedstrom that make up a tried-and-true system to study all facets of your wealth management process.

Here is an overview of the five tools they've created:

- **The Retirement Balancing Act:** As you phase into retirement, Brown & Tedstrom knows there are many ever-changing variables to consider. Understanding and establishing the right mix of objectives, timelines, external factors, and risk tolerances allows the firm to help you shape your retirement in a way that suits your needs.



- The Retirement Shock Absorber: Through the retirement planning process, it's increasingly important to have a safety net that allows for natural market fluctuations and reduces their impact on your overall financial picture.
- In times of market volatility, Brown & Tedstrom's "Retirement Shock Absorber" process serves as a protective measure, and wise investors know to avoid the emotional decisions that can negatively impact a portfolio in the long term.
- The Withdrawal Stress Test: During the assessment of the distribution phase of your financial plan, the Withdrawal Stress Test helps you look at the sustainability of your portfolio over the course of retirement or whichever timeframe you have in place. Brown & Tedstrom utilizes a unique and specialized system to calculate your rates.
- The Retirement Tax Filter: Each source of income naturally comes attached with tax liability and, if not handled properly, can really eat into your assets. Brown & Tedstrom use the Retirement Tax Filter to best determine your unique tax situation and how to minimize your tax burden.
- The Wealth Empowerment Process: With a goal of providing their clients with the most satisfying wealth management experience possible, The Wealth Empowerment Process was developed through decades of expertise, acting to foster an understanding of your finances and your goals.

For comprehensive information about each of these five tools, view Brown & Tedstrom's [proprietary tools page](#).

Complete Financial Management:

As you get to know the functions of Brown & Tedstrom, you will begin to see that they offer a wide variety of services for all situations. They offer comprehensive wealth management strategies, a personalized planning process, and investment management. Here is just some of what you can expect:

Comprehensive Wealth Management Strategies:

- Retirement planning
- Investment planning
- Estate planning
- Risk management
- Tax planning
- Philanthropic planning

Personalized Planning Process:

- Introduction meeting
- Clarification and fact finding
- Internal analysis
- Plan implementation
- Monitor plan

Investment Management:

- Clarify goals and objectives
- Assess risk tolerance
- Develop investment strategy
- Construct portfolio
- Monitor, rebalance, modify

Partnership:

As many financial advisors in Colorado often do, Brown & Tedstrom deals with an outside brokerage firm to aid them in providing excellent financial services to their clients.

LPL Financial was chosen in part due to its vision of simplifying the complexities of running a financial services practice, allowing your financial advisor to focus on you, not tedious housekeeping tasks.

LPL Financial is also an independent financial provider and has no proprietary products to sell.

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Carnick & Kubik Personal Wealth Advisors Review

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Having been recognized as a nationally leading financial advisor in Colorado, [Carnick & Kubik Personal Wealth Advisors](#) has been serving clients for over 35 years. They offer a comprehensive range of fee-only services and stand firmly behind their commitment as an independent financial advisor.

They operate through two convenient Colorado locations, one in the heart of Denver and the other in Colorado Springs.

This is the second year in a row that Carnick & Kubik Personal Wealth Advisors has been ranked by AdvisoryHQ as a top-rated wealth management firm in Denver and Colorado Springs.

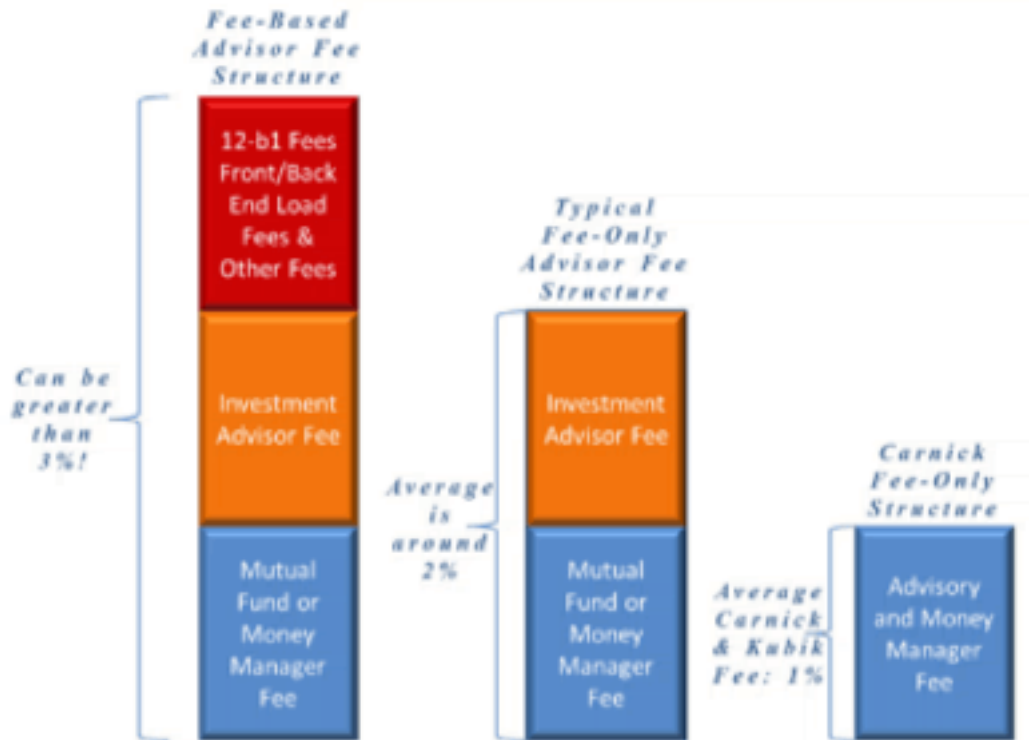
Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are factors that enabled this advisor to rank as one of this year's top financial advisors in Colorado.

The Fee-Only Difference:

With a commitment to each client, Carnick & Kubik stands behind a fee-only philosophy, meaning they do not charge you additional fees, commission-based fees, or any additional percentage of assets under management.

Rather than driven by sales and commission, they remain driven by the best interest of the client.



A Team to Count On:

Carnick & Kubik boasts a team with an incredible level of depth and resources to guide you through every part of your financial life. Their dedicated team of financial planners, advisors, and administrators each brings with them a unique background coupled with extraordinary accreditations.

You'll find among them several Certified Financial Planners, Certified Financial Advisors, and Certified Investment Management Analysts. To learn more about the individuals ready to serve you, visit [Carnick and Kubik's team page](#).

No-Questions-Asked Guarantee:

Should you, for ANY reason, feel that your completed financial plan is not what you expected it to be, you will be offered a 100%, no-questions-asked refund.

Simple as that. For anyone who is utilizing the services of a financial advisor in Colorado for the first time, this can certainly alleviate a lot of the pressure associated with such a venture.

Junxture ClientView:

If you seek instant, convenient, and 24/7 access to your financial information, you have the option to log in to your “Junxture ClientView” account dashboard through their client access portal anytime you want.

Range of Services:

As a client of Carnick and Kubik, you will have access to a variety of financial planning services. Let’s take stock of what they can do for you.

Comprehensive Financial Planning:

“True financial planning is about strategy resulting in a roadmap to success.” With this philosophy as the backbone to every financial plan they create, Carnick & Kubik stands ready to take on the job.

Starting with a thorough review of your lifestyle and personal goals, Carnick & Kubik guides you with unbiased financial advice and the power to create an outstanding portfolio.

The firm’s financial planning services include, but are not limited to:

- Personal cash flow and budgeting
- Investment diversification
- Coordination of personal investments with employers
- Trust opportunities
- Risk management
- Retirement planning
- Charitable giving opportunities
- Asset protection

Asset Management:

Asset management services revolve around Carnick & Kubik's Four Pillars of an Optimally Structured Portfolio. Take a look at what they've structured under each pillar:

- Long-term investment strategies that are regularly reviewed and adjusted periodically according to market shifts and economic cycles.

- Diversification through asset allocation in order to optimize the balance between risk and return.
- Return on investment after taxes is extremely important, and tax efficiency is critical to a successful asset management plan.
- Minimizing fees through the use of appropriate investment safety nets and other investment vehicles.

Tax and Estate Planning:

The Carnick & Kubik team understands the vital importance of maintaining and transferring finances and assets between generations. Their tax and estate services will help you do just that. Although the intricacies of both tax and estate planning can be quite difficult, their team has a wealth of experience to put to work for you.

Business Consulting:

Whether you are starting a new business or reevaluating a current one, Carnick & Kubik has over 35 years of business experience to share with you.

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Dodds Wealth Management Group Review

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Dodds Wealth Management Group strongly believes in “the art of wealth management” based on its elaborate structure for providing exceptional service to a select few.

The firm is a relatively small, boutique-style wealth advisory firm in Englewood, Colorado, that offers large-scale types of services with a personal, small-scale feel. The company’s client base is predominantly made up of high net-worth families and individuals, and those who seek an impeccable level of service.

With over three decades of service, Dodds Wealth Management Group uses a team-based approach and operates from two convenient locations: Englewood and Colorado Springs, Colorado.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled this advisor to rank as one of 2016's top wealth advisory firms in Colorado.

A Caring, Team-Based Approach:

Your financial advising team at Dodds Wealth is comprised of several individuals matched in skill and knowledge to your personal financial needs. This team-centered approach allows for the wisdom of the team as a whole to handle the complexities of each portfolio.

Dodds Wealth 360 Degree Process:

Presenting you with a holistic approach to financial planning, one that considers all of your financial components, the Dodds Wealth 360 Degree Process can help you make better financial decisions and utilize a full-range of services, including ones you previously may not have had access to. A sampling of these services includes:

- Retirement planning
- Estate planning
- Cash management of reserve assets
- Account aggregation
- Cash flow analysis
- Debt analysis
- Insurance analysis
- Account reviews
- Education planning

Interested in learning more about what each financial planning service entails? You can get detailed information [right here](#).

The Five Steps to Financial Clarity and Confidence:

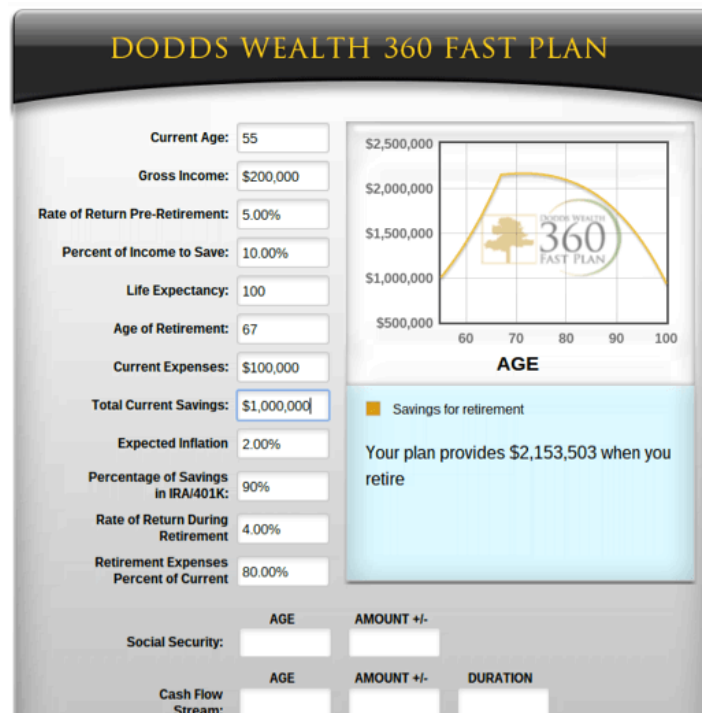
At Dodds Wealth Management Group, the road to financial success is well-paved for you with a concise, 5-step system that allows you to explore all of your financial options and maintain your choices with the support of your financial advising team.

Here is an overview of the five steps:

1. The Vision Step
2. Dodds Wealth 360 Plan
3. Plan Implementation
4. Risk Control Matrix
5. Dodds Wealth 360 Maintenance Program

For a detailed look at what to expect in each stage, [click here](#).

Dodds Wealth 360 Fast Plan:



“In less than an hour we can provide you with more meaningful results than in 10 hours of traditional financial planning,” says the opener for the 360 Fast Plan.

This concisely calibrated tool offers speedy and easy to adjust projections and customized feedback that empowers you to take control of your financial future. You can test out the [Fast Plan Calculator](#) (shown above) without signing up for anything.

LPL Financial Rated:

Dodds Wealth Management has been rated in the top 1% tier (out of 14,000 advisors) by its affiliate, LPL Financial (the nation's largest broker/dealer).

This recognition, and other awards, including AdvisoryHQ's highest-rated ranking exemplifies Dodds Wealth Management's commitment to serving the best interest of the client.

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GHP Investment Advisors Reviews

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At [GHP Investment Advisors](#), the focus lies on your “life wealth” as much as it does your financial wealth.

How so?

GHP Advisors believes that in order to provide comprehensive and integrated wealth management services, they need to look at the whole picture, not just a piece of it. They offer complete financial planning, portfolio management, financial concierge services, and business advisory services.

As a member of the GHP Financial Group, which operates GHP Horwath, P.C., one of the largest accounting firms in Colorado, GHP Investment Advisors has at its fingertips a plethora of resources and information to better serve you.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Fee-Only Structure:

GHP Investment Advisors is a fee-only investment advisor, with an independent and objective structure—they do not provide commission-based advice. By charging on a fee-only basis, they work to gain your trust and build a long-term relationship with each client.

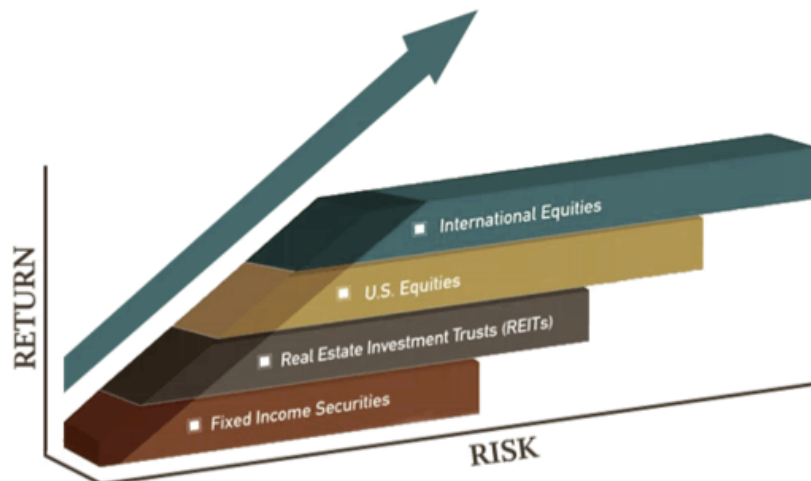
Something else to note is that GHP Investment Advisors offers a reimbursement allowance for many of its services, including financial planning and other professional services—which is an amazing policy that is rarely seen across the investment advisory industry. However, there are guidelines that must be met in order to receive any reimbursement. You can get detailed information [here](#).

Total Wealth Strategies:

At GHP Investment Advisors, their motto is, “When it comes to managing your money, the first thing you should do is ask questions.” Quite a poignant slogan, and it makes sense.

Yes, you can hand over control of your finances blindly and hope for a good result, but optimal financial success comes when you and your team of financial advisors are on the same page, working toward the same goal. Here are the wealth strategies implemented by GHP Advisors and what they offer:

- **Financial Planning:** Encompassing a range of services through financial planning, GHP Advisors begin the process with a plan for your financial security. This process involves information gathering, asset allocation, implementation, portfolio management, and more. Take a look at the individual strategies for integrated wealth management:
- **Portfolio Management:** After the financial planning stage is complete, GHP Investment Advisors begins the process of managing your portfolio. This often involves thorough risk management and the assessment between your risk and return. Here is an overview of the facets of your investment portfolio that will be taken into consideration:



- Financial Concierge Services: GHP Investment Advisors’ “Financial Concierge Services” is a service that compliments your financial planning process. Think of them as your personal financial assistant!

The firm takes care of the following for you:

- Coordination with brokerage firms
- Complete asset transfer paperwork
- Coordination and advice on charitable contributions
- Analysis of financial documents
- Tracking down lost stock certificates
- Management and automation of recurring transactions
- Proxy voting on your behalf

GHPIA Newsletter:

Published quarterly, the GHPIA Newsletter titled “Investment Insights” brings a wide variety of news, information, market data, and more to you straight from a trusted source—your own personal financial wealth management firm in Denver.

Presented in an engaging and informative tone, you can read the current issue, as well as back issues on GHP Advisor’s [resources page](#).

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Gold Medal Waters Review

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Established in 2003 and serving clients across Colorado through locations in Denver, Boulder, and more recently Fort Collins, the name [Gold Medal Waters](#) is a tribute to the philosophy that drives this firm to be one of the best. (Read the full story [here](#).)

Gold Medal Waters’ services are geared toward medical professionals and their families, as well as other high net-worth individuals. They focus on all aspects of wealth planning, investment management, and retirement plans.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled this firm to rank as one of this year's top wealth and financial advisory firms in Denver, Boulder, and Fort Collins.

Trusted Advisors:

In selecting members for their all-star financial advising team, Gold Medal Waters claims that they choose professionals based on whom they would trust to take care of their own families' investments.

This approach results in a team of highly-accredited individuals with designations such as Certified Financial Planner, Accredited Asset Management Specialist, Chartered Retirement Plan Specialist, and more!

20 to 1 Rule:

While the industry standard for a single advisor ratio is 100 to 1, Gold Medal Waters takes a team-based approach that creates a 20 to 1 advisor ratio. This offers superior quality, service continuity, improved collaboration, and increased client contact.

Independent, Fee-Only Structure:

Staying true to their philosophy, Gold Medal Waters is an independent financial advisor and operates on a fee-only basis. Their transparency further serves to build a trusting relationship with their clients across Colorado.

Service Specialty:

Gold Medal Waters serves a special selection of high net-worth clients across Colorado, whom they've precisely tailored services for, to meet their highest expectations. Here is just a sampling of the clientele they serve:

- Entrepreneurs
- Business/Practice Owners
- Practicing Physicians
- Practicing Dentists
- Residents & Fellows
- CEOs

- Retirees
- Surviving Spouses

Tailored Wealth Management Process:

The team at Gold Medal Waters believes that one of the most important components of the financial planning process is understanding who you are. For this reason, they've established a unique Wealth Discovery process that allows the team to discover what is most important to you through a careful analysis of all aspects of your personal and financial life.



For a comprehensive overview of each category of the Wealth Discovery Process, [click here](#).

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Innovest Portfolio Solutions Review

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Innovest Portfolio Solutions was founded in 1996 based on a fiduciary principle and a fee-only structure that carries on today. Innovest Portfolio Solutions is an independent provider of investment-related consulting service and operates out of Denver, Colorado, at the north end of the Denver Tech Center in the Regency Plaza Building.

Within this office they specialize in a wide range of investment consulting services including retirement planning, families and family offices, as well as foundations and endowments.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled Innovest Portfolio Solutions to rank as one of this year's top investment advisory and financial planning firms in Denver, Colorado.

The Innovest Difference:

These are the four highlighted areas of strategy devised by the Innovest team to bring comprehensive, top quality financial services to their clients:

- **Experienced Professional Team:** The founders of Innovest proudly work with a carefully composed team of professionals with a unique combination of talent and integrity. Get to know them [here](#).
- **Fee-Only:** When 100% of your revenue comes from the client, there is no room for commission-based sales. Innovest is committed to complete financial loyalty to you.
- **Forward-Looking:** Innovest Solutions is completely focused on what's ahead, staying several steps ahead of the game to be prepared for whatever scenario may come. They are motivated by developing reliable strategies to sustain your goals.
- **Independent and Objective:** True independence means no limitations by proprietary platforms or investment products. At Innovest, they want to sit on the same side of the table as you.

THE INNOVEST DIFFERENCE

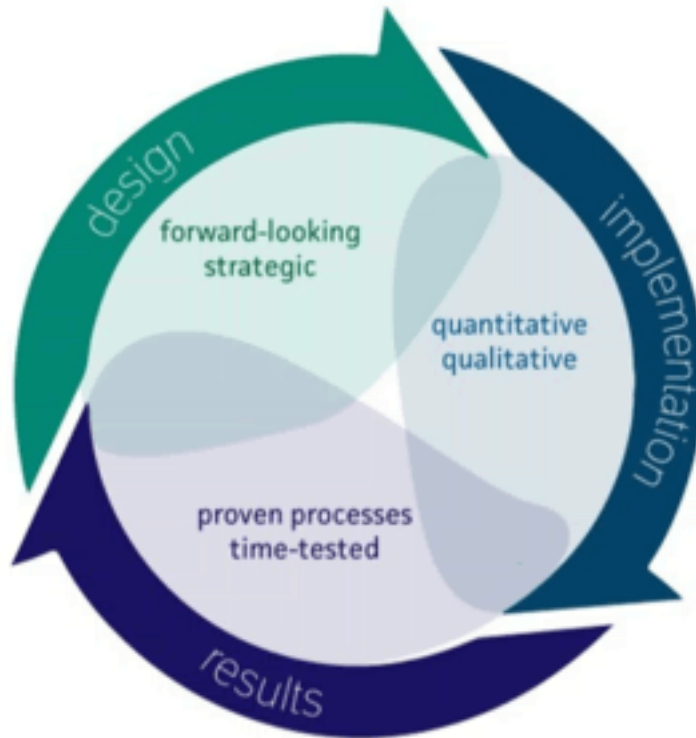


Charitable Donations Committee:

With a strong belief in community and the importance of giving back, Innovest Solutions has created a Charitable Donations Committee which supports the efforts of Innovest employees to give back both financially and through opportunity. Past charities include the Food Bank of the Rockies, Holidays for Kids 2014, Denver Rescue Mission, and Dominican Home Health. Interested in reading more? Visit Innovest Solution's [community page](#).

Research Expertise:

With a dedicated, in-house research team, Innovest Portfolio Solutions believes in the power of knowledge. After all, how can they help you make good financial decisions if they don't have all the facts? Their annual capital market research and projections allow them to support a forward-thinking model based on the following principles:



Published Industry Leader:

Through expertise, continued growth, and unwavering client dedication, Innovest Solutions has put themselves in the forefront of the industry.

They publish timely articles in a multitude of publications such as Financial Advisor Magazine, Denver Business Journal, and The CPA Journal.

Additionally, they have regularly published market commentaries, blogs, bulletins, and a quarterly newsletter that show an ever-evolving span of knowledge available to their clients.

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Janiczek® Wealth Management Review

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Janiczek® is a Denver-based wealth management firm that has been advising high-net-worth and ultra-high-net-worth clients for over 25 years. The firm traces its roots to Chicago, Illinois, where its founder,

Joseph Janiczek, saw first-hand how, without the right financial advice and stewardship, wealth created through years of blood, sweat, and toil could melt away quickly.

Deeply moved by how poor money management had wiped out one of his relative's massive wealth in an extremely short amount of time and observing how inadequate wealth management was impacting other individuals and families, Joseph set out to make a difference by launching Janiczek®.



Joseph Janiczek

The firm's goal back then, as it continues to be to this day, was to help clients preserve, protect, and grow their wealth through a partnership with an impartial financial advisor in Colorado.

Being independent offers the firm and its team of highly experienced advisors a unique opportunity to provide clients with a broad array of wealth and investment management solutions.

Key Factors That Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Highly Specialized Services:

Janiczek® Wealth Management specializes in serving a niche client group: high-net-worth (portfolios of \$2- to \$20-million) and ultra-high-net-worth (portfolios \$20-million+) individuals and families. As such, the firm's team of advisors has developed expert insight to the needs of clients in this particular niche. This includes a specialty in life-changing liquidity events and multi-generational wealth issues/solutions.

Independent Services:

Janiczek® Wealth Management serves its clients as an independent wealth management firm by offering “whole market” financial and wealth management solutions. Tremendous academic research, [some authored by Nobel Prize winning experts](#), is solidly behind the Evidence Based Investing process.

From index investing to seeking out premiums above index returns where reliable evidence illustrates sizeable opportunities to enhanced performance, the firm's approach can be characterized best as “[fishing with a net for a school of desirable fish](#)” instead of the prevalent and expensive single-line fishing attempted by so many, but with poor statistical results behind the approach.

Fee-Only Advisory Solutions:

As one of the premier Colorado wealth managers and as a fee-only advisory firm, the firm does not sell any products or services. All of its revenue comes from delivering independent, personalized, and unbiased advice and solutions to its clients.

Our Services

Janiczek® offers investment and wealth management services based on our Founder's passion and our team's experience and expertise. We don't sell products; therefore, our revenue comes from providing fee-only services to our clients. It is our responsibility to serve every client on a fiduciary basis. We take pride in continually putting our clients' best interest first – not only because it's our legal duty, but also because it supports our goal – to make you feel like you are the only client we serve.

Fiduciaries to Its Clients:

Janiczek® serves its clients on a fiduciary basis. This means that the firm's advisory team is legally and professionally bound to put its clients' best interests above all other interests. The result: clients receive unbiased, conflict-of-interest-free advice.

Proprietary Approach:

Through many years of serving clients as a top-ranking financial advisor in Colorado, the Janiczek® team has developed and perfected its approach to serving high-net-worth and ultra-high-net-worth clients in protecting and growing their wealth.



Evidence Based Investing



Strength Based Wealth
Management

The company's proprietary methodology is based on one patent-pending discipline – Evidence Based Investing (EBI) and Strength Based Wealth

Management (SBWM) – which no other Colorado financial advisor follows.

Using these tried and tested approaches helps the firms' advisors make informed investment decisions that remove the emotions and hype around the entire investment process.

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Legacy Wealth Designers Review

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Serving the Denver/Boulder metro area since 1995, [Legacy Wealth Designers](#) is an independent, fee-only financial firm committed to helping its clients achieve financial longevity and peace of mind.

The firm's highly customized approach and focus on retirement planning makes it the ideal choice for *pre- and current retirees* whose main financial objective is to prepare or preserve their wealth for their later years.

There are many advisors who take the "Jack-of-all-trades" approach, but we have chosen to specialize, working primarily with pre- and current retirees. This requires a very specific focus on capital preservation as well as income, insurance, and estate planning techniques that differ from those still in their accumulation years.

Legacy Wealth Designers

Legacy Wealth Designers understands the unique insurance, income and estate planning needs of its pre- and current retiree clients and seeks to work closely with clients to evaluate and understand their current situations and customize plans that best align with each client's lifestyle, goals, and desires.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Experience and Expertise in Retirement Planning:

All of the firm's services are centered around preparing its clients to live the best retirement lives they can.

"We are not all things to all people, we specialize in helping those within ten years of retirement and those already retired." - Brian Ditton

The firm's team of specialists has a strong level of expertise in customizing financial plans that best meets the needs of each client. Not only that, they also spend time walking clients through every step of the implementation process.

Legacy Wealth Designers has a well-structured process that is explained during the introductory meeting, this way clients are fully aware of what to expect at any given point during their financial planning process.

Brian Ditton, the founder and President of Legacy Wealth Designers, has 20 years of experience in the insurance and financial services industries. Throughout his career, Brian has concentrated on fulfilling the goals and desires of the retiree community through his hard work and dedication.

Transparency and a Flawless Track Record:

Legacy Wealth Designers has served the pre and current retirement market for over two decades and has maintained a flawless record.

The firm prides itself in its transparency and strong ethical standards. Legacy is a registered member of the National Ethic Association (NEA).

The NEA performs an annual background check on Legacy Wealth Designers, and has done this for over a decade.

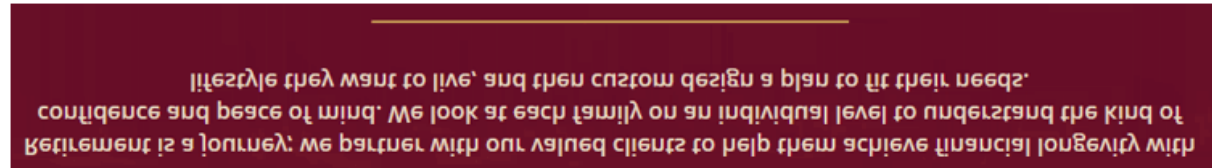
Legacy Wealth Designers has also been a member of the Better Business Bureau for the past 19 years, and has maintained an A+ Gold Star rating throughout.

Partnership:

Legacy Wealth Designers uses a client-centered approach that is based on a long term partnership strategy.

As stated by Brian Ditton, “we have served our clients, many for the duration of our companies existence faithfully and skillfully as their fiduciary advisor.”

The statements below from the firm’s website best summarizes Legacy Wealth Designers’ partnership policy:



AssetLock Technology:

Working with Legacy Wealth Designers provides clients with [AssetLock™](#), a unique program that allows clients to monitor their portfolio on a daily basis.

This is great for those who would like to work closely with their advisors and understand what is happening with their finances at the deepest level.



Extensive Suite of Services:

In addition to the many impressive elements presented above, Legacy Wealth Designers also provides a full suite of services to its clients including:

- 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

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Northstar Investment Advisors, LLC Review

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At [Northstar Investment Advisors](#), they value careful, prudent, and balanced solutions to wealth management and your financial success. Through their Denver-based office, they serve individuals, families, and investors seeking to grow their income.

While they have a new client relationship minimum of \$1.5 million, they approve clients on a discretionary basis and this may be negotiated. When deciding if Northstar Advisors is the right Denver financial advisor for you, take a look at their [Sample Client Profiles](#).

Northstar is led by a team that understands the risk and return parameters of the financial markets and can offer prudent and careful guidance.

The firm's partners – Fred Taylor, Bob Van Wetter and Charlie Farrell – have decades of experience managing wealth for individuals and families and bring to the table expertise in a range of disciplines – from bond trading to tax management. Farrell, who serves as CEO, is also the

author of a personal finance guide that was named one of the best financial books of the year by the Wall Street Journal in 2009. To view the staff's profiles click [here](#).

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Fee-Only Advisors:

Instead of scrambling for profits based on commission, Northstar supports a fee-only model which allows clients to rely on clearly outlined fees (usually a percentage of total assets under management).



Investment Strategy:

Northstar Advisors operates on an “Income First Total Return Strategy.” This means that current and future values of any investment are directly related to the cash flow it produces over a lifetime.

Great! But, what does this mean for you?

- Higher probability of building both wealth and income (as you should be aware, wealth is not the same as income. You might be wealthy but not earning enough income. On the flip side, you could be earning millions of dollars and still be living in debt.)
- Less volatile composition of returns
- Cash flow that can serve as additional savings or a source of distributions
- More control over your investment results

Operating with TWO Portfolios:

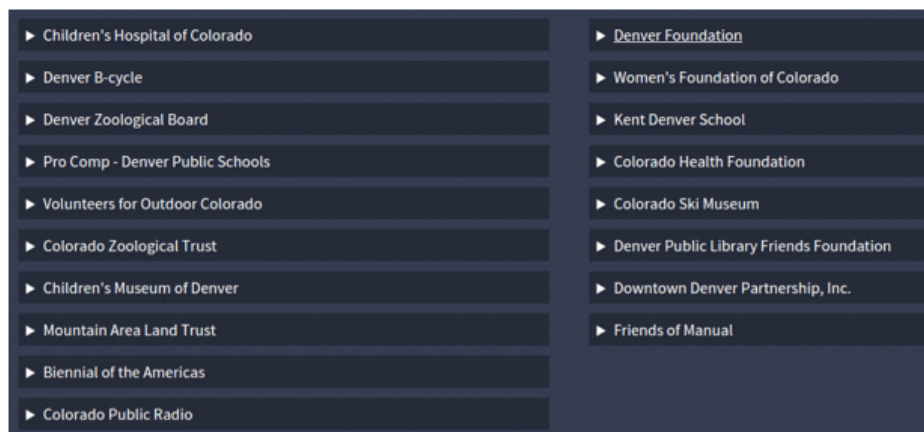
Taking a unique stand in their approach to investment portfolios, Northstar Advisors works with 2 different kinds of portfolios: an accumulation portfolio and a distribution portfolio. The separation of a traditional investment portfolio into two helps to paint a clearer picture of what your money is doing coming in, and what it's doing going out.

Media Star:

As a regularly published, accredited source of information, Northstar Advisors continues to appear as a star in the media, being featured in leading national and local publications. They have created quite an impressive media resume, which you can see [here](#).

Community Involvement:

Giving back to the community is a core value at Northstar Investment Advisors. Over the years, they have partnered with dozens of charitable organizations, providing either financial support, volunteer time, or serving as board members (often a combination of all three). Here is an overview of some of the charities Northstar has worked with:



To see more specific information, visit their [community page](#).

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Sharkey, Howes, and Javer Review

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Sharkey, Howes, and Javer is a Denver-based financial advisor that serves clients all over the world. They've been in business for over 20 years and boast nine seasoned Certified Financial Planners on their staff.

They offer total financial planning, investment management, and retirement planning services to businesses in order to help them achieve optimal longevity and financial success.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled Sharkey, Howes, and Javer to rank among 2016's top wealth advisory firms in Denver.

Sharkey, Howes, and Javer was also ranked last year by AdvisoryHQ as one of 2015's top ranking wealth managers in Denver.

A Skillful Team:

A single look at the team of Sharkey, Howes, and Javer shows that with each member comes a fresh perspective and a completely new level of skill. This is certainly not by accident, but rather by design.

In addition to the nine Certified Financial Planners mentioned above, their team of 15 includes a Chartered Life Underwriter and an Accredited Investment Fiduciary. That's just the beginning, and you can have a full look [here](#).

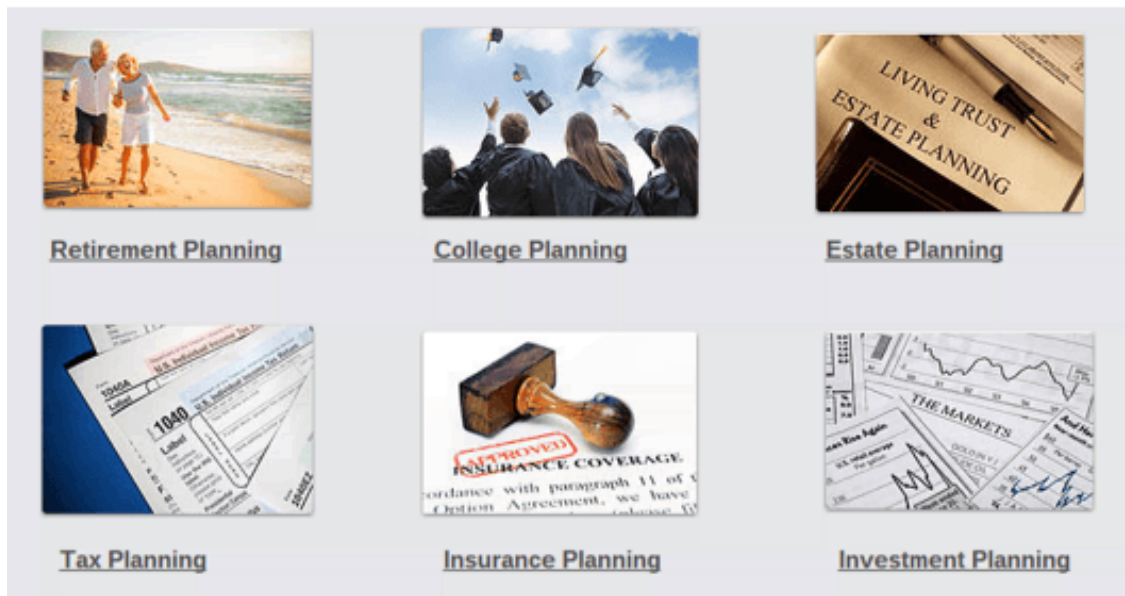
Non-Commission Based Approach:

As is usually preferred, Starkey, Howes, and Javer chooses to work solely on a fee-only schedule and does not offer services or make recommendations driven by potential commissions. This allows them to keep a clear focus on YOU and your financial needs.

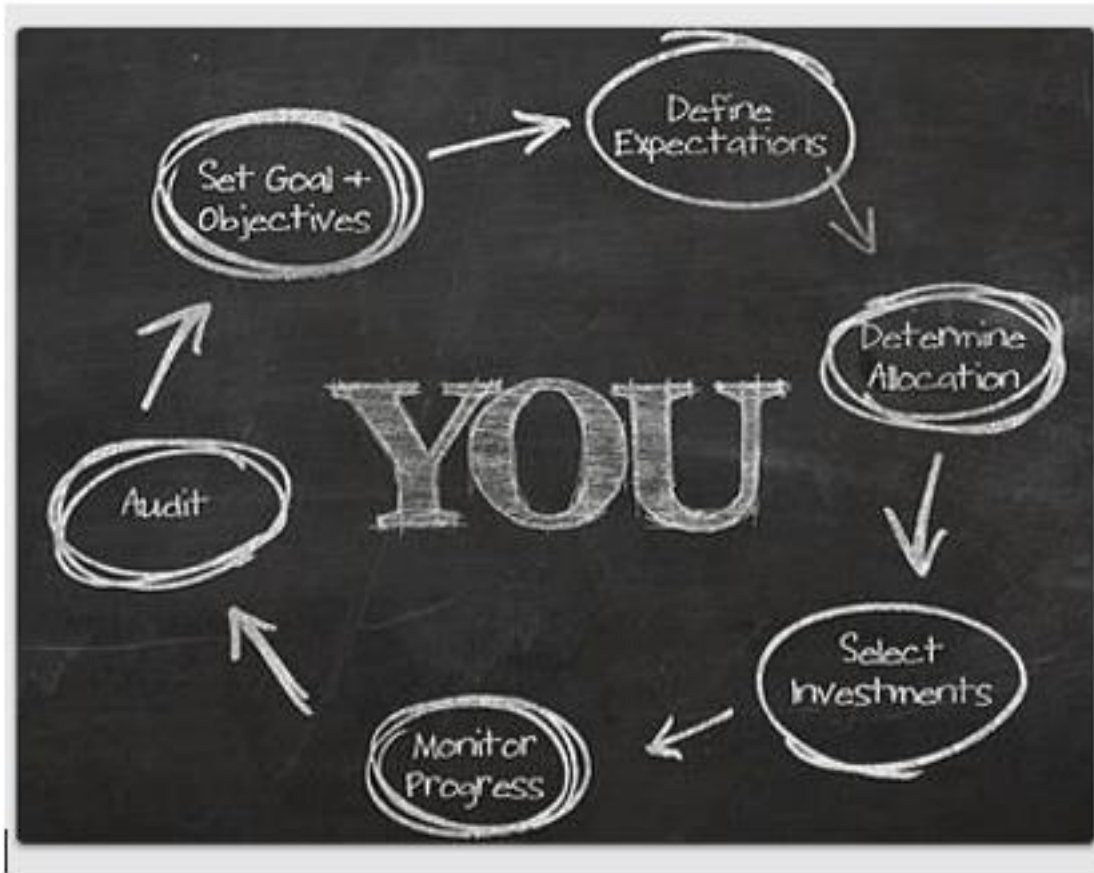
Financial Services:

Let's take a look at a breakdown of financial services offered through Sharkey, Howes, and Javer. Each area of expertise is custom tailored to fit your business model and that of your employees.

- Financial Planning: The financial planning process starts with a complete evaluation of your financial circumstances and a discussion of your desired lifestyle. With this information, your financial advisor will create the most customized financial plan possible and present it to you for review. The following elements will be looked at during the planning process:



- Investment Management: Through a non-commissioned, fee-only investment approach, Starkey, Howes, and Javer seeks a total return on your investments—one that is in line with your financial goals. They offer straightforward fees, total asset allocation, and quarterly statements to offer a clear view of what your money is doing.



- Retirement Planning: Every business that hopes to apply the value of longevity to its repertoire needs to have a solid retirement plan in place, and Sharkey, Howes, and Javer is not any different. Whether you are starting from scratch or want to reevaluate your current plan, you can take advantage of the following Sharkey, Howes, and Javer services:
 - Advisory services
 - 401k and individual 401k
 - Profit sharing plans

Complimentary Consultation:

If you believe Sharkey, Howes, and Javer might be the right Colorado advisor for you, but you still have some questions, take advantage of their complimentary consultation service.

They'll take a look at your assets and your financial goals and offer a plan of action to get you where you want to be. You will pay nothing and you will be under no obligation to sign up for services.

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Wagner Wealth Management, LLC Review

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Here is what the Wagner Wealth Management team has to say about their financial planning approach:

“We wake up every day with the goal of helping our clients navigate through the chaos of their financial lives.”

From a client perspective, you’ve got to love such an approach. Wagner Wealth Management is headquartered in Denver, Colorado, and provides a variety of financial planning and investment management services.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled Wagner Wealth Management to rank as one of 2016’s top wealth management firms in Denver, CO.

A Client-Centered Approach:

The Wagner Wealth Management team is dedicated to enhancing the quality of their clients’ lives by offering sound financial planning and investment advice. They take the time to truly listen to their clients, taking a holistic approach in managing their clients’ affairs. This allows you the freedom to worry less about your money and more about enjoying your life.

A True Fiduciary:

As an independent, fee-only fiduciary advisor, Wagner Wealth provides the personal, client-based services you expect and deserve. Wagner Wealth does not sell products or insurance and receives no commission for doing so. You are indeed the top priority.

Coordinating Your Financial Life:

Through an integrated financial planning process, Wagner Wealth covers a wide-range of needs. Each is custom tailored to fit your current situation and adjusted to fit your future financial goals. Let's take a closer look:



Financial Planning:

“Financial planning is not a document; it is an integration of discipline to help you navigate through your financial life.” During the financial planning stage, you can expect to take a close look at all of your assets, as well as relate them to your retirement, education, insurance, and estate planning.

Investment Management:

The core values of Wagner Wealth Management’s investment services are based on a series of tested principles. The following is an overview of these principles:

- Your investments should meet the goals of your financial plan, not the stock market.
- Each client should have a customized portfolio based on their financial goals and objectives.
- Excessive bonds or cash in a portfolio may reduce essential return to overcome inflation. Investors must take on enough risk to meet their financial plan.

- Reducing volatility in your portfolio is the secret to growing your wealth.
- We employ an institutional approach to investing, similar to that used by many major endowments and pension funds.
- In order to keep your investments on track with your financial plan, diversification is essential. A concentrated portfolio creates a high risk of loss.

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Wealth Legacy Institute Review

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As a nationally recognized independent wealth management firm, [Wealth Legacy Institute](#) was founded on the philosophy that long-term, collaborative and fiduciary relationships with clients are the key to ultimate financial success.

Wealth Legacy Institute is not a “big box brokerage, nor a typical financial planning firm.” As a fee-only fiduciary, the firm’s advisors bring a uniquely integrated, principle-centered, values-based approach to wealth management.

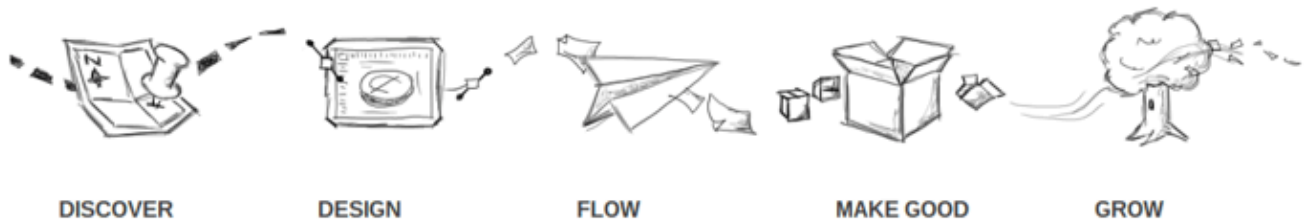
Wealth Legacy Institute was founded by [Kimberly Curtis](#). Kim’s pioneering work in developing a personalized client-centric planning model was the cornerstone of Wealth Legacy Institute’s holistic and highly successful approach to financial planning and wealth advisory. Her groundbreaking model was recognized in the *Journal of Practical Estate Planning*, winning the Editor’s Choice award.



Kim is such a strong advocate of the “fiduciary” classification that she published a book ([Money Secrets: Keys to Smart Investing](#)) to educate consumers on how a fiduciary vs. a non-fiduciary advisory service could affect the return on their investments and retirement.

The book has since become a bestseller on Amazon and has won both the International Readers’ Favorite Award and the USA Book Awards.

With an office in Denver, Wealth Legacy Institute serves families and individuals with an integrated approach to financial planning and wealth management with financial planning and investment management services—provided by a team of dedicated and highly experienced professionals who rely upon a comprehensive yet simple process as follows:



If you are interested in reading a detailed account of each step, you can read [more here](#).

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled Wealth Legacy Institute to rank among this year’s best wealth advisory firms in CO.

Rock Solid Approach:

No matter what your financial goals are, you can take advantage of the following trademarked services from Wealth Legacy Institute. Each has been precisely crafted to meet the ever-changing needs of their clients.

Features include Planning for LIFE Experience™, Patient Investing™, and Collaborative Capital. Here is a synopsis of what each has to offer:

Planning for LIFE Experience™

Our proprietary Planning for LIFE Experience™ focuses on understanding your Financial DNA, unique values and ambitions —not just your bank account. This highly customized system is revisited on a quarterly basis and is foundational to the realization of your financial goals.

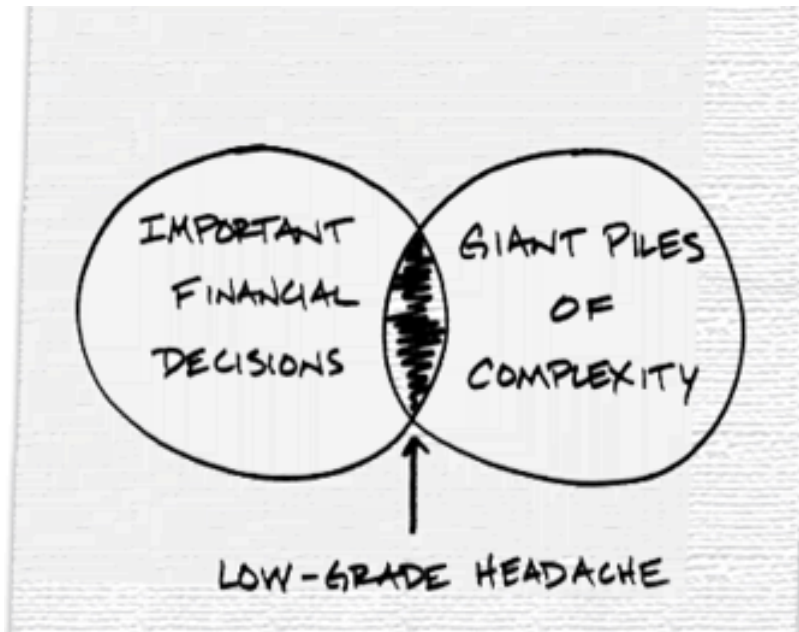
Patient Investing

Research by Nobel Laureates has proven active management is too inconsistent and unpredictable to achieve long-term outperformance. Patient Investing™ focuses on low-cost, globally diversified portfolios built upon fundamental factors of return. This empirical-based method delivers consistent and systematic exposures to return premiums.

Collaborative Capital

As a fee-only wealth management firm, we do not make commission on any advice or referrals given. As your fiduciary, we are able to work with you and your team of advisors with zero conflicts of interest. We use Collaborative Capital to create the most effective and meaningful plan for your life’s aspirations.

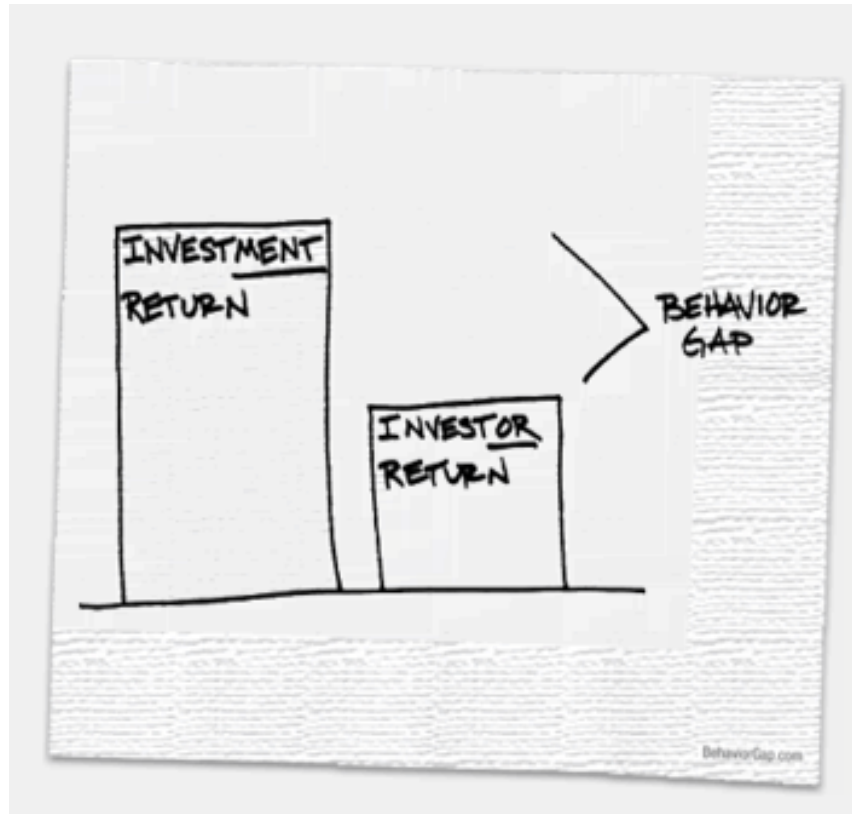
Financial Planning and Advice:



Financial planning can be an overwhelming and uncertain experience. Done professionally however, financial planning can inspire confidence, peace of mind, and numerous monetary benefits both in the short and long term. Get the most out of your money with Wealth Legacy's 6 Key Elements to Financial Planning:

- Know your financial starting line
- Protect what's important
- Enhance your wealth
- Manage taxes
- Plan for retirement
- Preserve wealth & create a family legacy

Managing Your Investments:



Through the use of an investment policy statement, you and your team of financial advisors will establish a set of expectations, guidelines, and objectives. A formal investing approach is essential to managing your assets properly. This is achieved through the following ways:

- Strategy: A research-driven strategy guides all financial decisions, looking at not only market history, but projecting market trends before they happen. Wealth Legacy Institute builds portfolios around a disciplined investing approach.
- Management: Your investment policy is a dynamic document and should be reviewed regularly. As your life changes, so will your investments, and your team stands ready at the helm.
- Dimensional Fund Advisors: Wealth Legacy Institute is a proud partner of Dimensional Fund Advisors, an independent, fee-only company. Their outstanding leadership and proven investment philosophy opens a multitude of doors for Wealth Legacy's clients.

Insightful Blog:

Whether you seek specific financial information, or simply want to stay up-to-date and educated about the latest personal finance trends, Kim

Curtis is a strong voice in the financial community and publishes insightful content on Wealth Legacy Institute's blog page.

Her updates and financial strategies are worth taking a look at, and you can do so [right here](#).

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Conclusion – Finding a Top Rated Financial Advisor in Colorado

With the comprehensive information gathered here, we are sure to have answered many of your questions. However, you may now be left with a few new ones regarding the best financial advisors in Colorado!

So, with a host of options, what do you do next?

First, take a close look at what each financial advisor in Denver, Colorado Springs, and Boulder, Colorado, has to offer, and match those services up with your own personal financial goals.

Are you planning for retirement? Have you recently changed jobs? Do you have a recent inheritance or divorce that will affect your financial future? As you've seen through this report, different financial advisors in Colorado specialize in different areas of financial planning and wealth management.

If your needs are of a broader nature and you wish to have peace of mind through simple yet comprehensive financial planning, you may be well suited with an advisor that offers a broader range of services.

There is no singular financial advisor in Denver, Colorado Springs, or Boulder that is right for everyone, but with a look at our top performers and the details contained within each review, you will most likely find at least one wealth advisor that fits your needs.

Once you've narrowed down your choices to a select few of these top ranking Colorado wealth managers, see if any of your selected advisors offers an intro consultation session.

Whether it's a free or paid intro consultation, this can be a good way to "feel out" your prospective financial advisor and guarantee they'll be a good fit for you.

There is no one perfect advisor for everyone, but through this detailed review, we hope that you will be one step closer to finding the right financial advisor in Colorado for you.

If you have questions, comments, or tips about this "Top 12 Financial Advisors in Denver, Colorado Springs, and Boulder (Colorado)" article, send us an **email**. Follow us on social media to be the first to hear about major economic news stories.

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Cheers,
AdvisoryHQ Team