

# **Top 12 Financial Advisors in Denver, Colorado Springs, & Boulder, CO | 2017 Ranking | Denver, Colorado Springs, & Boulder Wealth Managers**

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## **2017 RANKING & REVIEWS TOP RANKING FINANCIAL ADVISORS IN COLORADO**

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### **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 Colorado, you are probably wondering where to begin, what criteria you should use to find a top-rated financial advisor in Colorado, and how to identify the best wealth management firms in Colorado.

And when you do locate one of the best financial advisors in Denver, Colorado Springs, or Boulder, you're faced with additional questions.

What kinds of fees do financial advisors in Colorado charge? 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 a multitude of things to consider when searching for a top-rated wealth management firm or financial advisor in Colorado.



*Award Emblem: Best 12 Financial Advisors in Colorado*

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## **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 in 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.

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## AdvisoryHQ's List of Top 12 Financial Advisors in Denver, Colorado Springs, and Boulder

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

- [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](#)

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## Top 12 Best Financial Advisors in Colorado | Brief Comparison

Financial Advisors in Colorado	Highlighted Features
Brown & Tedstrom	The Retirement Shock Absorber
Carnick & Kubik	100% money back guarantee
Dodds Wealth Management Group	Dodds Wealth 360 Fast Plan Calculator
GHP Investment Advisors	Financial concierge services
Gold Medal Waters	Speciality Firm for medical professionals
Innovest Portfolio Solutions	In-house research team
Janiczek® Wealth Management	Evidence-based investing
Legacy Wealth Designers	Retirement planning
Northstar Investment Advisors	Dual portfolios
Sharkey, Howes, and Javer	Complimentary consultation
Wagner Wealth Management	Institutional investment approach

*Table: Top Best Financial Advisors in Colorado | Above list is sorted alphabetically*

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## **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.

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## **Detailed Review—Top Ranking Financial Advisors in Colorado**

Below, please find the detailed review of each card on our list of the 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.

***[See Also: Best Financial Advisors in Iowa \(Des Moines, Ames, Dubuque, and Davenport\)](#)***

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## **Brown & Tedstrom Wealth Management Review**

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[Brown & Tedstrom Inc. Wealth Management](#) is a financial advisory firm in Denver that 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.

Brown & Tedstrom is a [fee-based](#) financial advisor. Readers can find confirmation of this in the website's footer fine print. While AdvisoryHQ typically focuses on fee-only financial advisors, we decided to include this wealth management firm in Colorado for the following reasons.

## **Key Factors that Enabled This Firm to Rank as a Top Wealth Management Firm in Colorado**

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

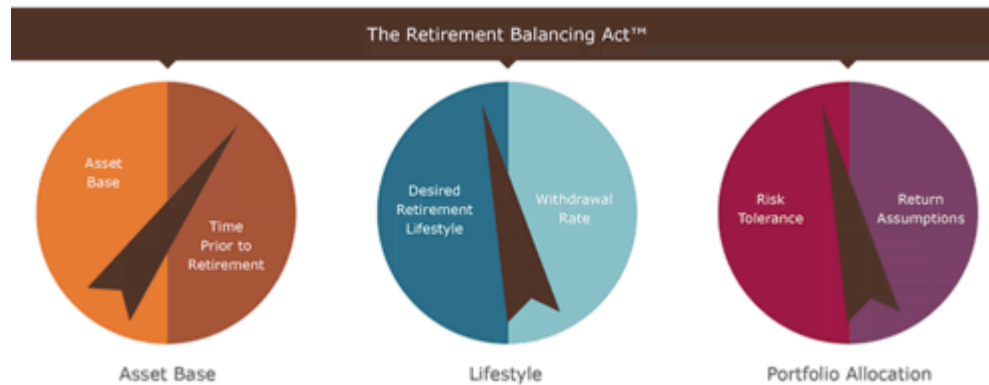
Brown & Tedstrom offers a number of proprietary tools that sets them apart from other wealth management firms in Colorado.

These tools allow this team of Colorado financial advisors to better understand all the facets of your financial situation to determine which management strategy works best for you.

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

**[The Retirement Balancing Act](#):** As you phase into retirement, Brown & Tedstrom's Colorado financial advisors know that there are many fluctuating variables to consider.

Their Retirement Balancing Act tool allows them to shape your retirement planning based on all of these factors including timelines, objectives, and risk tolerances.



**The Retirement Shock Absorber:** Your retirement strategy is one of the most important financial plans you will create. Investing is an effective way to grow your wealth for retirement, but you also do not want your future livelihood to be decimated by market fluctuations.

The Retirement Shock Absorber offered by this Colorado wealth management firm helps your team create a retirement plan that can absorb market fluctuations and reduce your overall exposure.

It also helps prevent investors from making emotionally driven decisions during times of market volatility, which can wreak havoc on their long-term finances.

**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 using historical performance averages.

**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 uses its 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 and designed to foster an understanding of your finances and your goals.

**The Buyout Barometer:** This tool was designed to help business owners determine whether selling their business will allow them to live comfortably in retirement.

It helps answer questions related to taxes and capital gains when selling a business and what price to sell at among other concerns.

### 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 and not time-consuming, yet essential housekeeping tasks.

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

***[Don't Miss: Financial Advisors and Wealth Managers in Los Angeles, California](#)***

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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 more than 35 years.

They offer a comprehensive range of [fee-only](#) services and stand firmly behind their commitment to being an independent financial advisor.

This wealth management firm in Colorado operates through two convenient locations. One location is in the heart of Denver and the other in Colorado Springs.

This is the third 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 Company to Rank as a Top Wealth Management Firm in Colorado**

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.

Their motivation is the best interests of the client, rather than sales and commission.

### A Team to Count On

Carnick & Kubik boasts [a team of Colorado financial advisors](#) with an incredible amount of experience 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 ready to meet your unique financial needs.

### No-Questions-Asked Guarantee

Carnick and Kubik is so confident about the plan that their Colorado financial planners will put together for you that they offer a [100% money back guarantee](#).

The team at this Colorado wealth management firm guides clients through the process of designing a financial plan that is tailored to their life, goals, business interests, and more.

If after going through this process and reviewing their financial plan, a customer is not happy with the final result, they get their money back.

### 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 this Colorado wealth management firm's client access portal whenever you wish.

### Range of Services

As a client of Carnick and Kubik, you will have access to a variety of financial planning services. Here are a few of the things these financial planner in Colorado can help you with.

### **Comprehensive Financial Planning**

According to Carnick and Kubik, “True financial planning is about strategy resulting in a roadmap to success.” This is music to an investor's ears. With this philosophy as the backbone of 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](#). These pillars are:

- 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 of financial advisors in Colorado understands the 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 get the job done for you.

## **Business Consulting**

Whether you are starting a new business or reevaluating a current one, Carnick & Kubik has more than 35 years of business experience to offer expert [business consulting](#). These Colorado financial advisors can help you with:

- How to structure your company to maximize profits
- Human resources including employment negotiations, benefits, and severance

- Designing exit strategies
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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.

This Colorado wealth management firm's client base is predominantly made up of high net-worth families and individuals, and those who seek an impeccable level of service.

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

Dodds Wealth is a [fee-based](#) firm, but it has been included on this list for the reasons listed below.

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

Below are key factors that enabled this advisor to rank as one of this year’s top wealth management 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

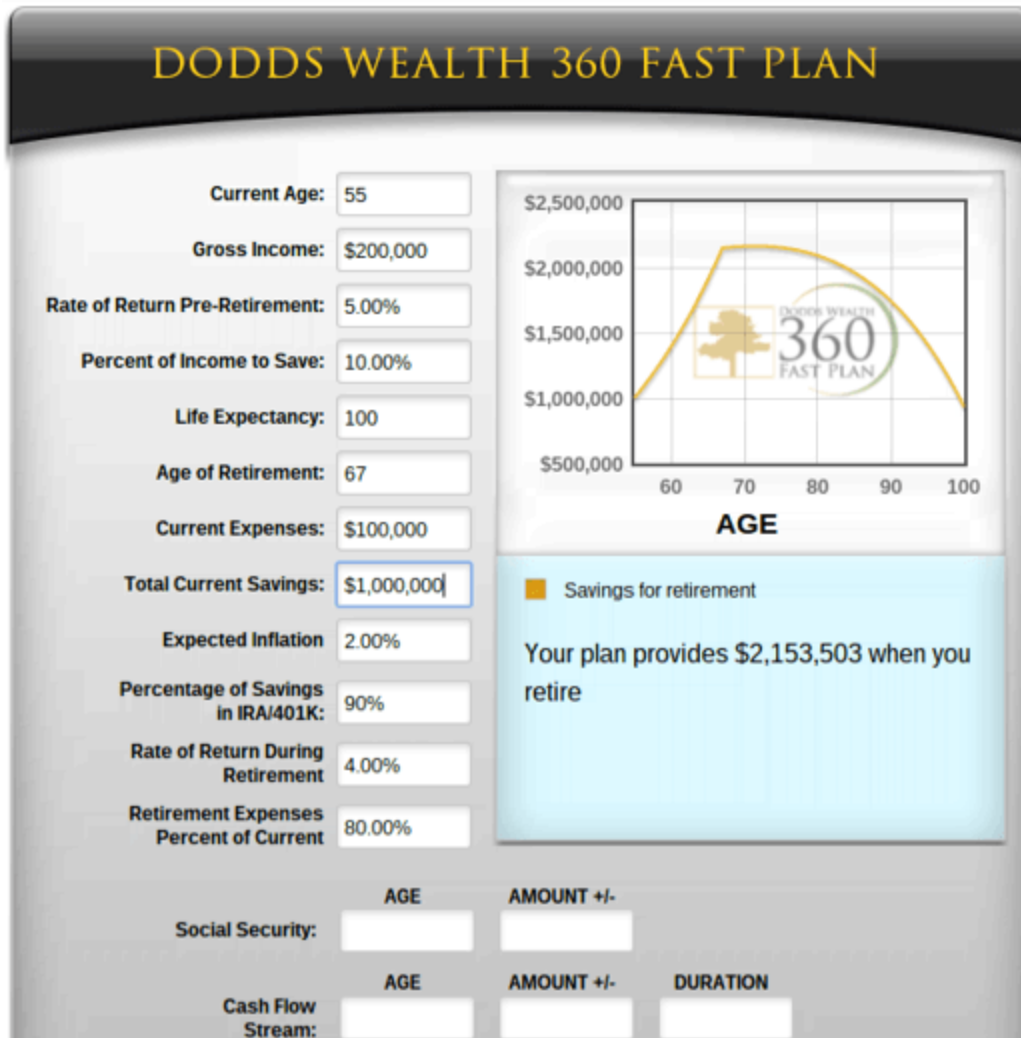
#### The Five Steps to Financial Clarity and Confidence:

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

#### 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 to work with any of the financial advisors at this wealth management firm in Colorado.

[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 inclusion on its list of the best financial advisors in Colorado, exemplifies Dodds Wealth Management's commitment to serving the best interest of the client.

***Related: [Best Financial Advisors in Chicago, IL | Ranking | Chicago Wealth Management Firms](#)***

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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?

The team of Colorado financial planners at 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 a plethora of resources and information at its disposal to better serve you.

### **Key Factors that Enabled This Firm to Rank as a Top Colorado Financial Advisory Firm**

#### Fee-Only Structure

GHP Investment Advisors is a [fee-only](#) investment advisor in Colorado, with an independent and objective structure. This wealth management firm in Colorado does 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.

A client who wishes to benefit from this reimbursement, however, must meet [specific guidelines](#) put in place by this wealth management firm in Colorado.

### Total Wealth Strategies

The team of Colorado financial advisors at GHP Investment Advisors [believes](#) that, “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 to a Colorado financial planner blindly and hope for a good result, but optimal financial success comes when you and your team of advisors are on the same page and working towards the same goal.

Here are the [wealth strategies](#) implemented by GHP Advisors and some of the services they offer:

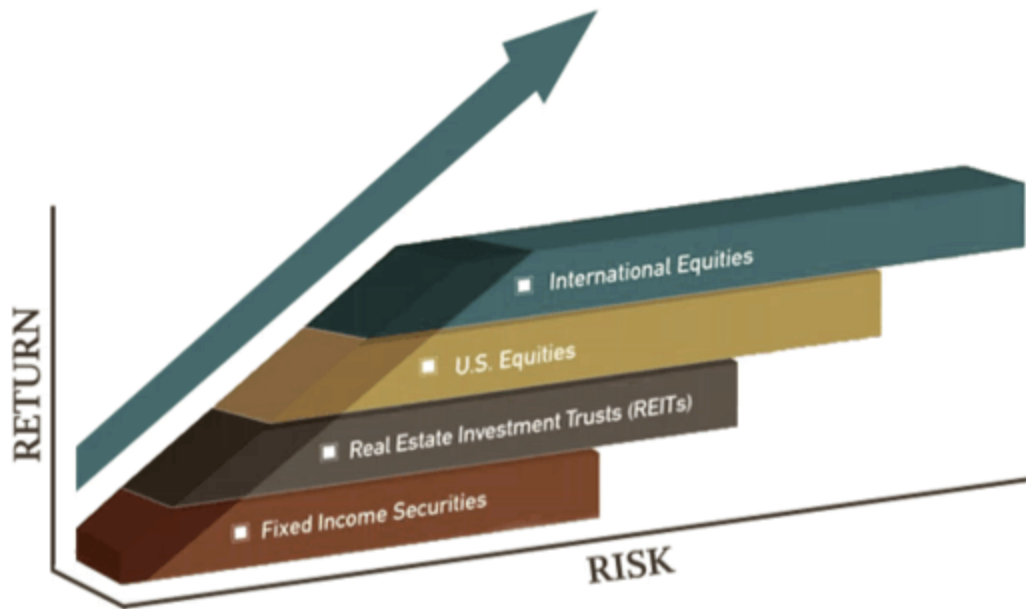
**Financial Planning:** Encompassing a range of services through financial planning, GHP Advisors begin the process with a plan for your financial security.

This process involves information gathering, asset allocation, implementation, portfolio management, and more.

**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.





**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!

This wealth management firm in Colorado's concierge service helps take care of the [following tasks](#):

- 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 Colorado.

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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[Gold Medal Waters](#) was established in 2003 and serves clients across Colorado through locations in Denver, Boulder, and more recently, Fort Collins.

This wealth management firm in Colorado is 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.

This team of Colorado financial planners operate on a [fee-only](#) basis. You can confirm this by scrolling to the bottom of their website and reading the fine print in the footer.

## **Key Factors that Enabled This Firm to Rank as a Top Colorado Financial Advisory Firm**

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 team of Colorado financial planners, 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!

### 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 niche group of high-net-worth clients across Colorado. This specific clientele served by this wealth management firm in Colorado includes:

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

### Tailored Financial Planning Process

The Colorado financial advisors at Gold Medal Waters believe that one of the most important components of the financial planning process is understanding who you are.

For this reason, they've designed a process that enables their Colorado financial providers to assemble a comprehensive and client-specific financial plan. This process allows the team to discover what is most important to you through a careful analysis of all aspects of your personal and financial life.

## Design Your Financial Plan

We'll help you craft a personalized roadmap to gain clarity on your life goals.



### Identify Priorities

Your dedicated team will help you identify your top priorities and goals.



### Discuss Values

Proper planning integrates your future plans with your values and views.



### Review Concerns

Your final plan will address your fears and concerns to reduce financial stress.

**Popular Article: [Best Financial Advisors in Houston, Texas](#)**

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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 Wealth Management Firm in Colorado**

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

### The Innovest Difference

These are the [four highlighted areas](#) that this wealth management firm in Colorado believes sets them apart from the rest:

- **Experienced Professional Team:** The founders of Innovest proudly work with 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 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

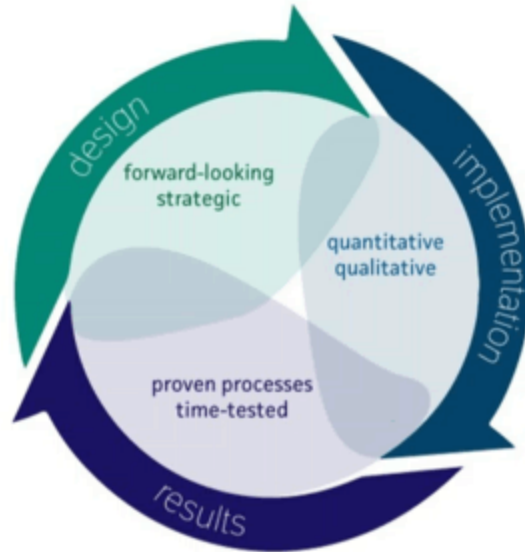
With a strong belief in community and the importance of giving back, Innovest Solutions has created a [Charitable Donations Committee](#) that supports the efforts of Innovest employees to give back both financially and through opportunity.

Past charities include the Food Bank of the Rockies, Holidays for Kids 2014, Denver Rescue Mission, and Dominican Home Health.

### 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 that emphasizes design, implementation, and results.



### 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 in Colorado that has been advising high net-worth and ultra high net-worth clients for more than 25 years.

The firm traces its roots to Chicago, Illinois, where its founder, Joseph Janiczek, saw firsthand how hard-earned wealth could disappear quickly without the right financial advice and stewardship.

Janiczek observed how poor money management had wiped out the massive wealth of a relative in an extremely short amount of time and how inadequate wealth management was impacting other individuals and families.

He set out to make a difference by launching his own Colorado wealth management firm, 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.

Janiczek® offers [fee-only](#) services to its clients. Being independent offers the firm and its team of financial planners in Colorado 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 Wealth Management Firm in Colorado**

### 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 financial advisors in Colorado has developed expert insight into the needs of clients in this particular niche. This includes a specialty in life-changing liquidity events and multi-generational wealth issues and solutions.

### Independent Services

Janiczek® Wealth Management serves its clients as an independent wealth management firm in Colorado 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.

This top Colorado wealth management 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.

## Fee-Only Advisory Solutions

As one of the premier Colorado financial advisory firms and as a fee-only company, 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.

## Fiduciaries to Its Clients

Janiczek® serves its clients on a fiduciary basis. This means that this Colorado wealth management 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 who wish to protect and grow their wealth.

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 financial firm committed to helping its clients achieve financial longevity and peace of mind.



This Colorado financial advisory firm describes itself as a [fee-based](#) firm. We have included them on the list because their description of their claim that they do not charge commissions or sales charges on investments clients make or on the products that they recommend to clients.

This Colorado wealth management 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.

Legacy Wealth Designers understands the unique insurance, income, and estate planning needs of its pre- and current retiree clients.

These Colorado financial planners seek 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 Wealth Management Firm**

### Experience and Expertise in Retirement Planning

All of this Colorado wealth management firm's services are centered around preparing its clients to live the best retired lives they can.

The firm's team of Colorado financial planners 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 running this wealth management firm in Colorado.

### Great Reviews & Track Record

Legacy Wealth Designers has served the pre- and current retirement market for more than 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 more than 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.

### Client Centric & Process Driven

Legacy Wealth Designers uses a client-centered strategy that is based on a process-driven approach.

Their policy and approach is explained in detail during the introductory meeting so that clients understand exactly how these Colorado financial advisors will be handling their money before they actually hand any money over.

### 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 wealth management firm in Colorado, they serve individuals, families, and investors seeking to grow their income.

These financial planners in Colorado have a new client relationship [minimum of \\$1.5 million](#). When deciding if Northstar Advisors is the right financial advisor in Colorado for you, take a look at their [Sample Client Profiles](#).

Northstar is led by a team of Colorado financial advisors that understand 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.

These financial planners in Colorado bring a range of disciplines and specialties—from bond trading to tax management—to the table.

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

### **Key Factors that Enabled This Firm to Rank as a Top Wealth Management Firm in Colorado**

#### Fee-Only Advisors

Instead of hustling for profits based on commission, Northstar supports a [fee-only](#) model which allows clients to rely on clearly outlined fees for these Colorado financial advisors. This compensation is usually a percentage of the total assets under management.

#### Investment Strategy

The top Colorado financial advisors at 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, these financial planners in Colorado work with two 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 how it is going to help you on its way out.



Media Star

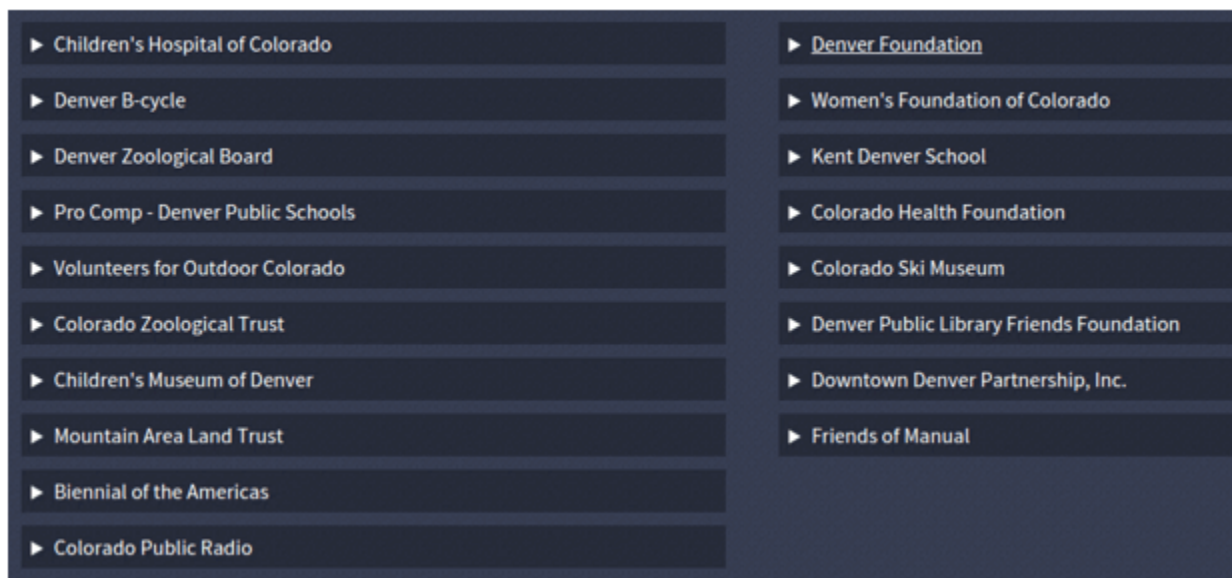
As a regularly published, accredited source of information, Northstar Advisors continues to appear as a star in the media, being featured in leading national and local publications.

This wealth management firm in Colorado has built up quite an impressive [archive](#) of media mentions.

### Community Involvement

Giving back to the community is a core value for this Colorado wealth management firm.

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:



***Read More: [Best Financial Advisors in San Francisco, Oakland, Corte Madera, CA](#)***

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## **Sharkey, Howes & Javer Review**

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[Sharkey, Howes & Javer](#) is a Denver-based wealth management firm in Colorado that serves clients all over the world. They've been in business for more than 20 years and boast [eight seasoned Certified Financial Planners](#) on their staff.

These Colorado financial advisors provide total financial planning, investment management, and retirement planning services to businesses in order to help them achieve optimal longevity and financial success.

Sharkey, Howes & Javer is a [fee-only](#) firm, meaning their sole compensation comes from the client and not from any commissions or sales.

## **Key Factors that Enabled This Firm to Rank as a Top Wealth Management Firm in Colorado**

Below are key factors that enabled Sharkey, Howes, and Javer to rank as one of this years top Colorado financial advisory firms.

### A Skillful Team

A single look at the team of Sharkey, Howes & 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 eight Certified Financial Planners mentioned above, their team of 15 includes a Chartered Life Underwriter and an Accredited Investment Fiduciary. And that is only the tip of the expertise iceberg boasted by this team of Colorado financial planners.

### Non-Commission Based Approach:

As is usually preferred, the Colorado financial advisors at Starkey, Howes & Javer chooses to work solely on a [fee-only](#) basis and does not offer services or make recommendations driven by potential commissions. This allows them to keep a clear focus on their clients and their financial needs.

### Financial Services

Let's take a look at a breakdown of financial services offered through this top wealth management firm in Colorado. 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 Colorado financial advisor will create the most customized financial plan possible and present it to you for review. In doing so, they will take the following factors into consideration:

- Retirement Planning
- College Planning
- Estate Planning
- Tax Planning
- Insurance Planning
- Investment Planning

## **Investment Management**

Through a non-commissioned, fee-only investment approach, Starkey, Howes & Javer seeks a total return on your investments that is in line with your financial goals.

These Colorado financial advisors offer straightforward fees, total asset allocation, and quarterly statements to provide a clear view of what your money is doing.



## Retirement Planning

Sharkey, Howes & Javer offers both advisory services and retirement plan options. Whether you are starting from scratch or want to reevaluate your current plan, you can benefit from the [following services](#):

- Review of your vendor's structure and associated costs
- Analyzing Investment Fund costs
- 401k and individual 401k
- Profit sharing plans

### Complimentary Consultation

If you believe Sharkey, Howes & Javer might be the right Colorado financial advisor for you, but you still have some questions, take advantage of their [complimentary consultation service](#).

The advisors at this Colorado wealth management firm will take a look at your assets and your financial goals and offer a plan of action to get you where you want to be. During this consultation, you will pay nothing, and you will be under no obligation to sign up for their services.

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## **Wagner Wealth Management, LLC Review**

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Understanding [Wagner Wealth Management](#)'s motivation is clear, because they tell you exactly what it is: *“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 Wealth Management Firm**

Below are key factors that enabled Wagner Wealth Management to rank as one of the top wealth management firms in Colorado.

#### 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 from their Colorado financial planners.

These top-rated Colorado financial advisors take the time to truly listen to their clients and take a holistic approach in managing their clients' affairs. This allows clients the freedom to worry less about their money and more about enjoying their lives.

### A True Fiduciary

As an independent, [fee-only](#) fiduciary advisor, Wagner Wealth provides the personal, client-based services you expect and deserve.

The team at this Colorado wealth management firm does not sell products or insurance and receives no commission for doing so. The client is their top priority.

### Coordinating Your Financial Life

Through an integrated financial planning process, Wagner Wealth covers a wide-range of needs. Each plan designed by these Colorado financial advisors is custom tailored to fit your current situation and adjusted to fit your future financial goals.

### Financial Planning:

This wealth management firm in Colorado understands that the goal of [financial planning for their clients](#) is the hope that one day, they won't have to work if they can't or don't want to.

Your Colorado financial advisors at Wagner Wealth will put together and savings and investment plan that aims for a comfortable financial future while also taking your present financial reality and obligations into consideration.

### 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 in Colorado, [Wealth Legacy Institute](#) was founded on the philosophy that long-term, collaborative, and fiduciary relationships with clients is 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, this top Colorado wealth management 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.

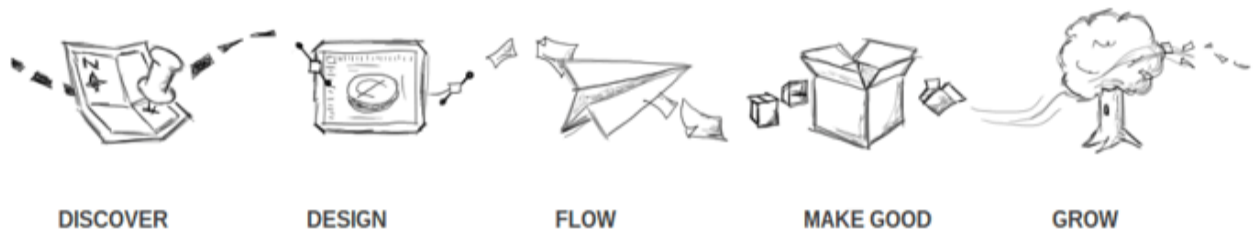


Kim is such a strong advocate of the “[fiduciary](#)” classification that she published a book ([Money Secrets: Keys to Smart Investing](#)) to educate consumers on how a fiduciary vs. a non-fiduciary advisory service could affect the return on their investments and retirement.

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.

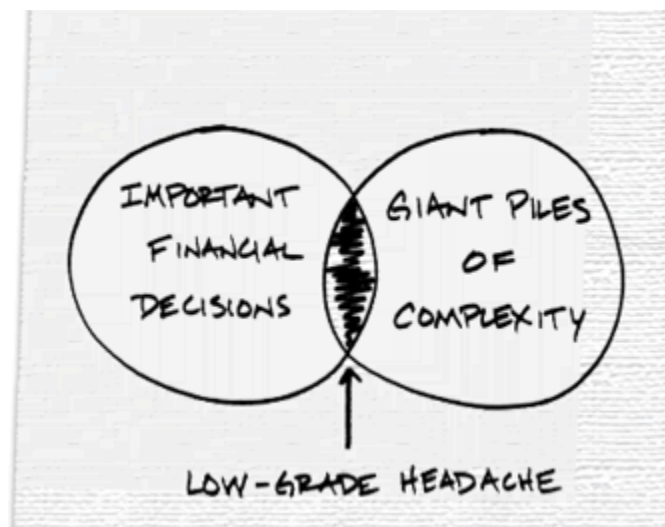
These services are provided by a team of dedicated and highly experienced Colorado financial planners who rely upon a comprehensive yet simple process.



## Key Factors that Enabled This Firm to Rank as a Top Wealth Management Firm

Below are key factors that enabled Wealth Legacy Institute to rank among this year's best Colorado financial advisory firms.

### Financial Planning and Advice:



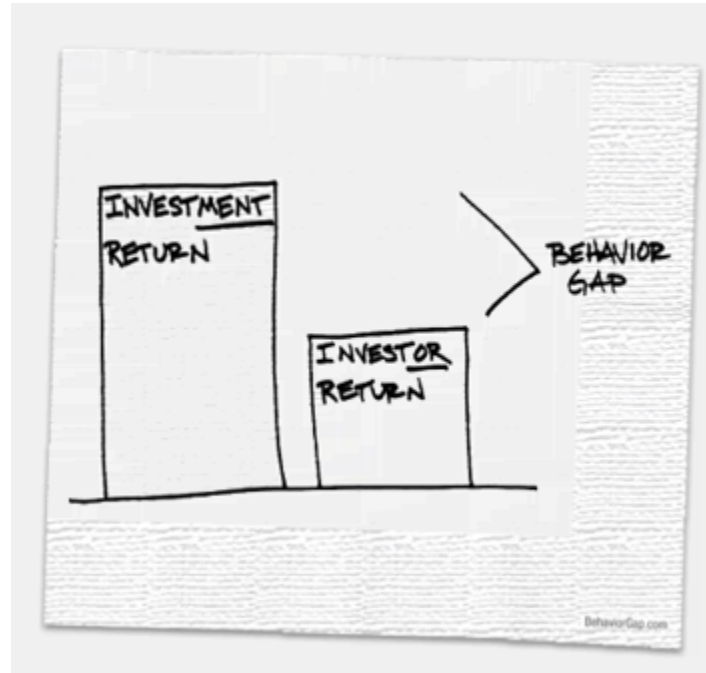
Financial planning can be an overwhelming and uncertain experience. Done professionally by one of your Colorado financial advisors, however, financial planning can inspire confidence, peace of mind, and numerous monetary benefits both in the short and long term.

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 in Colorado 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. This wealth management firm in Colorado 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 of Colorado financial planners 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, Kimberly 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, as well as content produced by the Wealth Legacy Institute team, are worth browsing for those interested in obtaining the services of a wealth management firm in Colorado.

***[Related: Top Financial Advisors and Best Wealth Managers in the US & UK | Top Ranking Lists](#)***

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## **Conclusion—Finding a Top-Rated Financial Advisor in Colorado**

Finding a financial planner in Colorado takes time and effort, but by empowering yourself with the right information, you can get your search off to an effective start.

But even after reading this article on the top wealth management firms in Colorado, you may have a whole host of other questions.

So, with so many options to consider, 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 an impending 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 a Colorado financial 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 management firm in Colorado 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 introductory 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.

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#### Image sources:

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