

# **Top 6 Best Online Financial Advisors | Ranking | Top Online Investment Companies & Planners**

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**2017 RANKING & REVIEWS  
TOP ONLINE FINANCIAL ADVISORS**

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## **Finding the Best Online Financial Advisor**

Gone are the days where a face-to-face meeting was required in order to evaluate your investment strategy. Most individuals are now opting for a far more convenient method when it comes to handling their wealth management: online investment companies.

Because this method of investing still tends to be out of the range of what is considered normal for some people, how do you choose an online financial advisor? Also, which are the best online or robo financial advisors to go with?

There are so many considerations to be made when it comes to selecting an online financial advisor. Just as with traditional services, you have to weigh the customer service alongside the expected pricing and performance to determine if you will have a good return on your investment.

Many of these online investment companies promote easy online wealth management that allows you to sit back and watch your money grow with any good fortune.



*Award Emblem: Top 6 Best Online Financial Advisors*

AdvisoryHQ has noticed the interest swirling around uncovering the top online financial advisors.

Finding an online financial planner that can meet your expectations for customer service, fees, and performance can be a challenge with so many online investment companies flooding the market.

You want to be certain that your money is invested somewhere worthwhile to make the most of your initial investment. Find out which companies made our list of the top ranking best online financial advisors below.

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## **AdvisoryHQ's List of the Top 6 Best Online Financial Advisors**

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

- [Personal Capital](#)
- [Betterment](#)
- [FutureAdvisor](#)
- [TradeKing Advisors](#)
- [Vanguard Personal Advisor](#)
- [Wealthfront](#)

## Top Online Financial Advisors

Top Online Financial Advisors:	Contact/Websites Info:
Betterment	<a href="https://www.betterment.com/">https://www.betterment.com/</a>
FutureAdvisor	<a href="https://www.futureadvisor.com/">https://www.futureadvisor.com/</a>
Personal Capital	<a href="http://www.personalcapital.go2cloud.org/aff_c?offer_id=4&amp;aff_id=2047">www.personalcapital.go2cloud.org/aff_c?offer_id=4&amp;aff_id=2047</a>
TradeKing Advisors	<a href="https://www.tradekingadvisors.com/">https://www.tradekingadvisors.com/</a>
Vanguard Personal Advisor	<a href="https://investor.vanguard.com/advice/personal-advisor">https://investor.vanguard.com/advice/personal-advisor</a>
Wealthfront	<a href="https://www.wealthfront.com/">https://www.wealthfront.com/</a>

*Table: Top 6 Best Online Financial Advisors | Ranking | Above list is sorted alphabetically*

## Why Choose an Online Financial Advisor?

Before diving too deep into which of the online investment companies are ranked as the top online financial advisors, it's imperative to understand why you might consider making the switch to an online financial advisor in the first place.

These online investment companies certainly have a number of advantages that consumers are taking notice of in their respective fields.



Of particular importance are the fees that are charged by online investment companies. When compared with traditional brokerages and wealth management services, online financial planning can save you a bundle.

Traditional wealth management and investment services can run around one percent of the assets under management each year. With an online financial planner, you could be look at rates as low as 0.25 percent each year (if you pay anything at all).

In addition to saving money, the art of trading using specific algorithms based on Nobel Prize–winning formulas can boost your return on investment.

The best online financial advisors take the emotional and behavioral impulses away from consumers, as these items tend to inhibit growth when you invest online. Instead, they focus strictly on the numbers and long-term projections of each fund and asset they invest in.

Online investment companies also give your portfolio more attention with near-constant monitoring and rebalancing of your assets. Top online financial advisors rebalance your accounts often, especially in comparison to the more traditional services that may only be able to look at your specific portfolio once in a while. Rebalancing and automatically reinvesting your dividends can increase the value of your investments, as well as minimize taxes on capital gains.

Consider taking advantage of the numerous benefits of an online financial planner with one of these online investment companies for your online financial planning.

***See Also: [Are Robo Advisors Worth It? Want Help Managing Risk? \(Investment News & Strategies\)](#)***

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## **AdvisoryHQ's Selection Methodology**

What methodology does AdvisoryHQ use in selecting and finalizing the 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 op rated firms, products, and services.

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## **Detailed Review—Top Ranking Best Online Financial Advisors**

Making a wise decision when it comes to selecting an online financial advisor is imperative. They will be managing your investments and making suggestions for years to come to make the most of long-term growth.

For a more detailed review of the top-ranking best online financial advisors, see the sections below. Find out more detailed information regarding the services, pricing, and performance of these top online financial advisors.

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## **Betterment Review**

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With a lofty goal of “[pioneering a new investment management movement](#),” Betterment combines technology with an online financial advisor to create portfolios that are designed to outperform the usual do-it-yourself investor. Their fees for their online financial advisor come in lower than those of

traditional brokerages and wealth management firms, making them one of the top online financial advisors in the industry.

## **Key Factors that Enabled this Company to Rank as One of the Best Online Financial Advisors**

Find out more details on what allowed AdvisoryHQ to list Betterment as one of our choice online investment companies in the sections below.

### **Services**

As with many of the new online investment companies, Betterment finds a way to increase the return on your investment with a strategy that focuses on taking impulsive or emotional behavior out of the mix. You initially record your personal information while creating your profile, including your savings goals and plans, age, the length of time you plan on utilizing online investment companies, and more. They will then customize a portfolio specifically for you.

While many of the top online financial advisors do not allow clients to make adjustments to the portfolios they create, Betterment gives you access to alter your portfolio allocation. Their framework calculates an appropriate mixture for you to begin with, but you are able to make adjustments as you see fit. They can even offer suggestions on accounts that you maintain with a different online financial advisor off of their platform when you sync accounts.

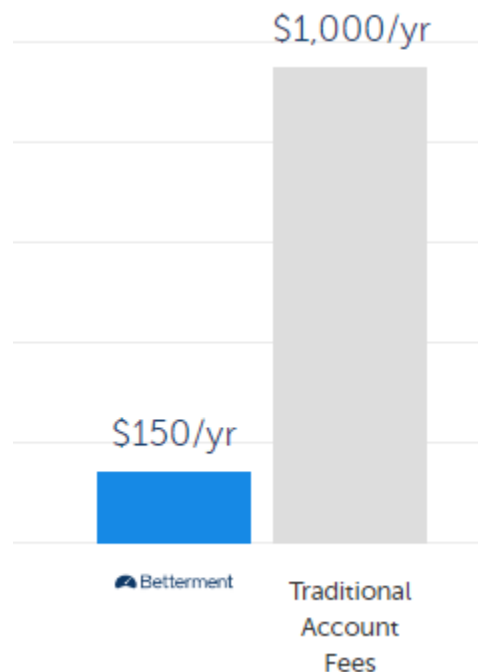
Once they establish the portfolio they believe would work best for you, and you officially invest online, you can expect Betterment to take care of a number of services on your behalf:

- **Rebalancing:** As Betterment plays the role of your online financial advisor, they routinely review your investments to determine whether you need to have a shift in the content of your portfolio. By rebalancing your portfolio and automatically reinvesting your dividends, it keeps your [capital gains low](#).
- **Tax Loss Harvesting:** When a security within your portfolio is considered a loss, Betterment sells it to help [offset taxes](#) on the rest of your gains and incomes. Your online financial advisor will then purchase a new but similar security to replace it and keep your portfolio more diverse.

With the combination of rebalancing, diversification of your portfolio, low fees, and better behavior with your online investment, they claim that customers can expect returns that come in [4.3 percent higher](#) than those you would expect from a do-it-yourself approach.

## Pricing

Of course, one of the biggest draws of using online financial planning is the reduced cost. An online investment advisor has significantly lower fees than a traditional financial advisor. To give an example, Betterment estimates that a \$100,000 account will pay [\\$850 more](#) with a traditional account than through an online investment planner.



The fees for their online wealth management are relatively minimal. For those with lower account balances (up to \$9,999), you can expect to pay [0.35 percent](#) in annual fees with a required monthly deposit of \$100. If you choose not to add a monthly contribution, you will be charged a flat rate of [\\$3 per month](#) in this tier.

In the next tier (from \$10,000 to \$99,999), you can expect [0.25 percent](#) in fees with monthly deposits waived. Accounts in excess of \$100,000 will require only a [0.15 percent](#) annual fee.

***Don't Miss: [Betterment Tax Loss Harvesting Review | What You Should Know about the Betterment Tax Program](#)***

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## **FutureAdvisor Review**

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FutureAdvisor is unique among the top online financial advisors because they offer to manage your online investment through a third-party service. Created in [2010](#), they have been working to develop their financial advisors online to provide a much-needed service to their clients. With a wide team of financial analysts, data scientists, and prized technology, FutureAdvisor has much to offer in the realm of online investment companies.

### **Key Factors that Enabled this Company to Rank as One of the Best Online Financial Advisors**

Want to know more information about what qualified FutureAdvisor to rank as one of the best online financial advisors? Find out more in the sections below.

#### **Services**

FutureAdvisor is unique among other online investment companies because it invests your funds and manages them as a fiduciary. While Betterment and Personal Capital create your plan and invest your portfolio through their own online investment platforms, FutureAdvisor requests that you link your accounts from TD Ameritrade and Fidelity so they can manage them and maintain them.

Though your investments are not funneled directly through FutureAdvisor, they do monitor them [24/7 using algorithmic trading](#). Most of the best online financial advisors will use the same strategy, allowing formulas and algorithms to determine the best times to buy and sell within your portfolio. This takes emotional impulses out of the mixture to focus more on tax-saving strategies and, ultimately, better returns.



We manage your investments to help you retire comfortably

Our portfolio backtest shows the value of our Managed service. If you started with \$100,000 here's how we would have done:



One of the features that makes FutureAdvisor one of the top online financial advisors is the access they give you to a live [financial advisor online](#). If they create a portfolio for you, and you have questions about your account or more specific inquiries regarding investment strategy, their financial experts online can help you to gain a better understanding of your portfolio.

## Pricing

Another consideration that makes FutureAdvisor one of the top online financial advisors is their fee structure. Receiving advice through their online investment advisor is [free](#) after you make an account and fill in your personal information to help them create a guide and strategy for you.

Beyond this, you can expect FutureAdvisor Premium to run [approximately 0.65 percent](#) each year for assets they directly manage. This estimate typically covers their management fee ([0.5 percent annually](#)), expense ratios of the funds, as well as any trading commissions that are necessary. While more than [90 percent](#) of the funds are commission free, you may still find your account being charged with trades executed on Fidelity or TD Ameritrade.

If you decide to discontinue your online wealth management through FutureAdvisor, it simply removes their name from your Fidelity or TD Ameritrade accounts. The investments remaining within your portfolio return

to your control, and you can decide how to proceed with your online financial planning and other online investment companies as you see fit.

**Related:** [\*Is Betterment Worth It?| Is Betterment Safe? A Scam? Reviews of Betterment\*](#)

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## Personal Capital Review

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[Personal Capital](#) was created with the intention of building a “[better money management experience for consumers](#).” More than [one million users](#) have already committed to Personal Capital with a combined total of [\\$270 billion](#) in tracked accounts and [\\$3 billion](#) in assets under management.

With their combination of advanced technology and the top online financial advisors, they are attempting to shift the way people have traditionally invested and instead redirect them toward online investment companies.

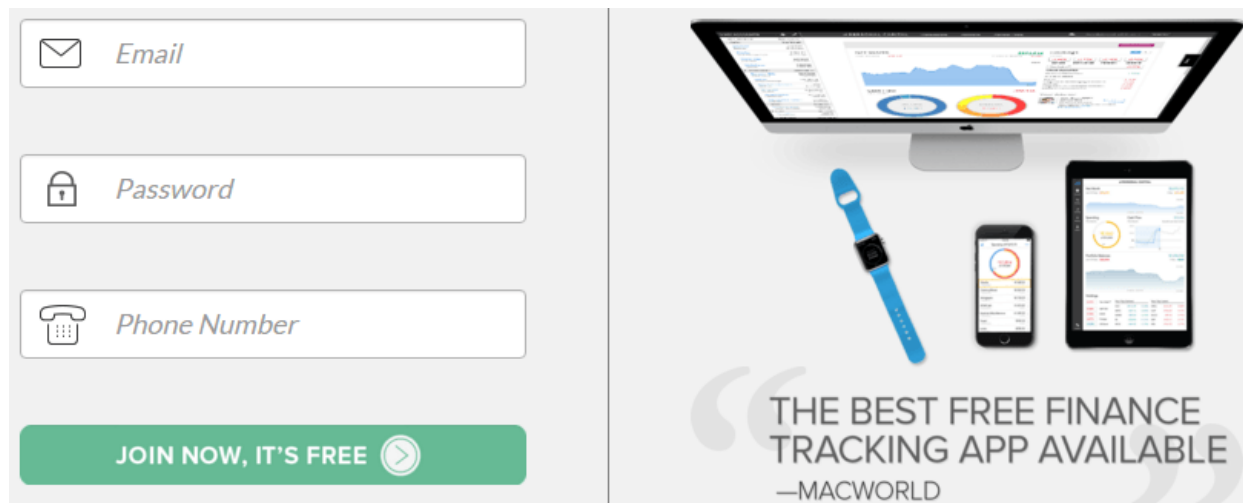
### **Key Factors that Enabled this Company to Rank as One of the Best Online Financial Advisors**

See a few of the primary reasons that Personal Capital made our list as a top online financial advisor below.

#### **Services**

While many of the options for an online financial advisor are more heavily focused on online wealth management, Personal Capital takes a slightly different approach. They can assist you in collecting more realistic insight into your spending habits by monitoring your cash flow. Your transactions at merchants and vendors are compiled into handy graphs that can show you how to better manage your money on a regular basis, leaving extra room for their online financial advisor to help grow your wealth.

**Click Below to Open Your Free Account with Personal Capital**



Once the online financial advisor creates a portfolio for you, and you sync all of your outside accounts through other online investment companies to your Personal Capital portfolio, you can utilize their [fee analyzer](#) to see where your money may be going. Their financial experts online have also created an [investment checkup](#) to help find quick improvements to your recommended portfolio and diversification.

Another feature unique to Personal Capital's online financial advisor service is the [net worth calculator](#). If you've ever wondered how much you're really worth, you can link up all of your accounts (including your mortgage, home equity loans, and credit cards) to get the fullest picture of your net worth at any time. This allows their online financial advisor to determine if you are the picture of financial health or if you have a little more work to do.

►► [Click Here and Get Your Free Software from Personal Capital](#) ◀◀

Their top online financial advisors are available when you need them in whatever way that is most convenient for you—[phone, web conference, chat, or email](#). If you need to ask questions regarding investments or how the platform works, their financial advisor online can assist you with making wise decisions when you invest online.

## Pricing

One of the features that allows us to rank Personal Capital as one of the top online financial advisors is their clear-cut and transparent fee system. Opening an account is free, and you can expect not to be charged with any service, maintenance, or trading fees apart from those set out in the [table](#) below:

<b>Account Balance</b>	<b>Fee</b>
First \$1 million	0.89%
First \$3 million	0.79%
Next \$2 million	0.69%
Next \$5 million	0.59%
More than \$10 million	0.49%

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## **TradeKing Advisors Review**

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As an online financial advisor, TradeKing Advisors finds it helpful to combine their technology with a personalized online financial advisor to give clients the best of both worlds. They found that an automated portfolio system makes everyone's lives easier, and it allows them to charge lower fees for online wealth management. Providing access to a financial advisor online for a lower fee allows more people access to the opportunity for online financial planning.

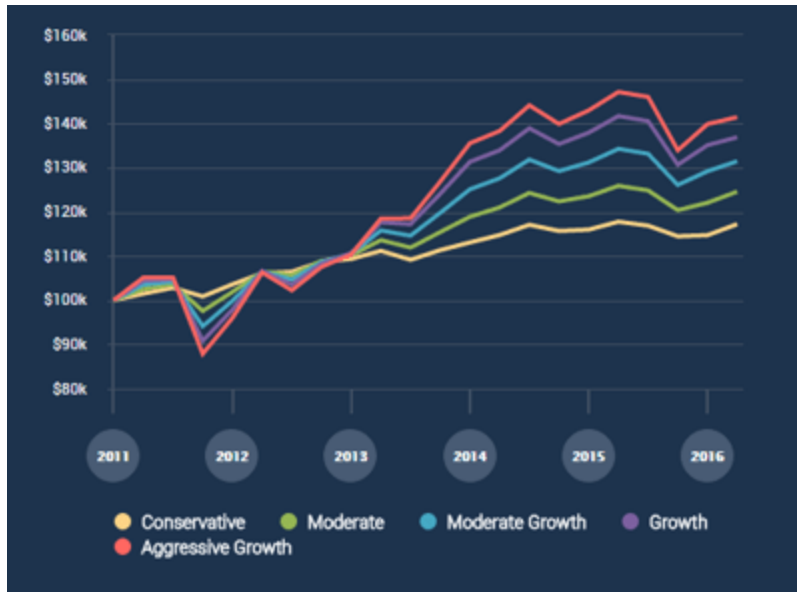
### **Key Factors that Enabled this Company to Rank as One of the Best Online Financial Advisors**

Take note of the top reasons that we labeled TradeKing Advisors as a super online financial advisor in the sections below.

#### **Services**

TradeKing Advisors utilizes many of the same techniques for online financial planning as Betterment and Personal Capital. They process a unique portfolio specifically tailored to the information that you provide regarding your goals, risk tolerance, and investments. Their [Nobel Prize-winning algorithmic trading](#) allows you to invest online with an efficient portfolio spread out among as many as [twenty different asset classes](#).

Most of the assets selected for your portfolio will be ETFs, combining cost and performance as well as high liquidity for a balanced and risk-adjusted portfolio combination. Their top online financial advisors routinely review the portfolios in their care to ensure that your online investment is doing well. If they see areas where it is falling short, expect to see them automatically rebalance and reinvest your dividends as they see fit.



Over time, their online financial advisor service can claim good return on investment even on their conservative portfolios. A conservative portfolio from 2011 to March 2016 had an annualized return of [2.79 percent](#) and a cumulative return of [17.22 percent](#). On the more aggressive growth portfolios over the same time period, clients saw an annualized return of [6.94 percent](#) and a cumulative return of [41.43 percent](#).

## Pricing

In comparison to the fees for a traditional advisory service, TradeKing Advisors online financial planner has fees that come in at a steep discount. On an account with a \$100,000 balance, TradeKing claims it would cost just \$250 each year for their online financial advisor. If you opted for a traditional service instead of choosing to invest online, you would be looking at an estimated \$1,020 each year. Over the course of twenty years, that could be \$42,000 in savings.

With a minimum balance of [\\$500](#) in order to open an account, you can expect low fees of just [0.25 percent](#) annually to utilize their financial experts online. If your account balance is relatively low, expect slightly higher fees. The online financial advisor through TradeKing Advisors prefers accounts upward of \$5,000. Those who fall short of this amount will be charged a flat rate of [\\$1 each month](#).

There are no additional commissions or transaction fees tacked onto the pricing for their online investment advisor. This includes access to their team

of financial experts online through chat or email. You can also reach an online financial advisor via phone if that is more convenient for you.

**Popular Article:** [\*Schwab Intelligent Portfolios vs. FutureAdvisor—Rankings & Review\*](#)

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## Vanguard Personal Advisor Review

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Long recognized as a leader in the online wealth management division, Vanguard Personal Advisor now makes it even easier to invest online. Catering more toward individuals who have been investing for some time or have a great deal of wealth available for an initial investment, Vanguard Personal Advisor offers personalized service along with low fees for a meaningful online investment experience.

### **Key Factors that Enabled this Company to Rank as One of the Best Online Financial Advisors**

Curious to know what features Vanguard Personal Advisor has that warrants labeling it one of the top online financial advisors? Discover the reasons for yourself below.

#### **Services**

Like many of the best choices for an online financial advisor, Vanguard Personal Advisor takes your personal financial situation and goals into account to craft an investment strategy specifically for your needs. As they begin to plan your online investment, the Vanguard Personal Advisor will allow you to be as active in managing your portfolio as you desire to be.

At any time, you can access their financial advisor online to discuss your goals and receive additional advice regarding your investment strategy. If something unexpected comes up that makes you consider altering your plans for investing, contact one of their financial experts online to seek out their suggestions for where to go from there. The personalized service available through Vanguard Personal Advisor is a key feature that sets it apart from other online investment companies in the industry.

Your portfolio is constructed of low-cost funds that cover a variety of assets for the most diversification. Rebalancing your portfolio and managing it on a regular basis to help minimize your taxes is a given with this online financial advisor. Their primary draw is that their online financial planning, coaching, and portfolio management adds a layer of “[meaningful value](#)” when compared to the average investment.

## **Pricing**

Again, Vanguard Personal Advisor emphasizes the advantage that online investment companies pose over traditional advisory services. The industry average, according to Vanguard, for a traditional financial advisor who manages your assets comes to [1.02 percent annually](#). Their own fee for assets under management comes to one-third of that at [0.30 percent annually](#).

Over the course of a 30-year online investment with Vanguard, you could have an estimated [\\$244,504](#) more in your portfolio at work than in an average portfolio as a result of the lower fees that are put back to work for you.

Unfortunately, the downside to the pricing of their online investment advisor is that you have to plan on investing a significant amount of money in order to begin. While many of the online investment companies listed in our review of the best online financial advisors require small minimum investments of less than \$1,000, Vanguard Personal Advisor requires an up-front investment of at least [\\$50,000](#).

**Read More:** [\*\*Top Robo-Advisors \(Reviews\) | A Changing Trend in the Robo-Investment Field\*\*](#)

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## **Wealthfront Review**

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Wealthfront is an online financial planning service that centers on creating an automated service for individuals who prefer to be hands-off in their approach to investments. Appealing to a “[new generation of investors](#),” Wealthfront is perfect for millennials and younger investors who are looking for a great starting place among top financial advisors. Not to mention, their nonexistent

fees on certain accounts makes them an incredibly appealing choice for online investment companies.

## **Key Factors that Enabled this Company to Rank as One of the Best Online Financial Advisors**

See a handful of the compelling facts regarding Wealthfront that enabled AdvisoryHQ to rank it as one of the top online financial advisors.

### **Services**

Wealthfront's goal to save time, money, and frustration over traditional wealth management services is well thought out. Among online investment companies, the convenience factor of being able to set up an investment strategy and forget about it is a huge advantage over face-to-face meetings and phone calls.

After determining what the appropriate risk tolerance and category is for your financial goals, their online financial planner can assist with finding ETFs that match up with well-performing asset classes and allocate your investments accordingly. Like many of the other top online financial advisors included in our ranking, Wealthfront offers an attractive service for individuals who want to save for the future but prefer to take a more hands-off approach to doing so.

Their software allows an online financial advisor to monitor your accounts and investments [24/7](#), making the nominal fee they charge seem that much smaller. Wealthfront's online financial advisor can rebalance your accounts in an instant to optimize your taxes and increase the returns on your investment, whereas a traditional service could only apply a small portion of their time to your individual account. Beyond just rebalancing your account, Wealthfront can also reinvest your dividends automatically and keep an eye on tax-loss harvesting.

### **Pricing**

While Vanguard Personal Advisor may have catered to the wealthier individuals looking to invest, Wealthfront offers a great service at an unbelievable price. It requires only [a \\$500 minimum deposit](#) to get started, and the [first \\$10,000](#) you invest with Wealthfront is managed for free with no trading fees or hidden fees. This makes it a great service for individuals who don't plan to invest much or who are concerned about the long-term effect of fees of an online financial advisor on their initial investments.



Fees do jump up to [0.25 percent](#) annually after this amount, but it's possible to make those fees even lower. With their [Invite program](#), you can invite your friends to invest online with Wealthfront's online financial advisor to waive fees on an additional \$5,000 once they fund their own account. Even better, your friend receives an additional \$5,000 managed free of charge on their own account as well.

This unique take on lowering fees to promote more customer loyalty is one of the best reasons that Wealthfront was chosen as one of the top online financial advisors in our ranking. Their fee structure is already fairly low, but the Invite Program makes it that more attractive.

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## **Conclusion: Top Ranking Best Online Financial Advisors**

If you've been searching for an online financial planner, this list of the top ranking six best online financial advisors should be a great starting point to evaluate your online investment needs. You can find an abundance of options for a financial advisor online, but that doesn't mean that every one of them will be right for you or your family.

Before you make the commitment to one of these online investment companies, you should consider a few aspects of your current financial status. Your initial investment should be one of the first concerns to address. Having an up-front investment that is too low for online investment companies such as Vanguard Personal Advisor can make decision a little easier. You may prefer depositing a smaller payment initially and building up your online investment portfolio through monthly contributions, as with Betterment.

Also consider how much you are willing to spend in fees, according to your account balance. An online financial advisor who overcharges can take serious cuts out of the performance of your portfolio in the long run.

Find a platform and investing style that matches up with your personality and expectations. This list of the top online financial advisors should give you an excellent set of online investment companies to investigate as you prepare to hire your own online financial advisor.

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**[Related: Vanguard Robo Advisor—Ranking | Vanguard Personal Advisor Services Review](#)**

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