

# **Top 10 Best Financial Advisors in Charlotte, North Carolina**

---

## **2016 RANKING OF TOP WEALTH ADVISORS**

---

### **Finding the Top Financial Advisors in Charlotte, North Carolina**

Do you live in the beautiful, historically-rich state of North Carolina? Are you trying to find a qualified, honest, and business-savvy financial advisor or wealth manager in the Charlotte area?

You want a Charlotte-based financial advisor who can help you make financially smart decisions that have the potential to impact you and generations of your family to come. However, knowing where to start can, at times, seem insurmountable. As you try to find the best financial advisor in Charlotte for you, what do you do?

In the technology-driven world we live in, it's easy to be fooled by false claims and misleading "advisors" who don't really care what happens to your money, as long as they can sell you something that will make THEM more money. But, how to know the difference?

That's where our team of dedicated writers and researchers at AdvisoryHQ comes in.

The financial advisors in and around Charlotte on our list never work for commissions, which is a very important criterion for us. As you read on, you'll learn more about our revolutionary, top-down selection methods and how we work tirelessly to simplify your search and narrow down hundreds of firms to a select list of the best financial advisors and wealth managers in and around Charlotte, North Carolina.



## **AdvisoryHQ's List of the Best Financial Advisors in Charlotte, North Carolina**

- **Altavista Wealth Management, Inc.**
- **Boys, Arnold & Company**
- **Clearview Wealth Management**
- **Financial Symmetry, Inc.**
- **Matrix Wealth Advisors, Inc.**
- **Millenium Investment & Retirement Advisors**
- **Parsec Financial, Inc.**
- **Queens Oak Advisors**
- **Ronald Blue & Company**
- **Woodward Financial Advisors, Inc.**

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

---

**Related (Advisors, Please Review):**

- *Permission to Use Award Emblems*
  - *SEC Award Criteria Disclosure*
  - *Promoting Your “Top Ranking” Award Emblem and Recognition*
  - *Can Anyone Request a Review of an Advisory Firm?*
  - *Do Advisors Have a Say in Their Review & Ranking?*
  - *Barron’s vs. AdvisoryHQ’s Selection Methodology*
  - *Can Advisors Request Corrections & Additions to Their Reviews?*
- 

## **Top 10 Best Financial Advisors in Charlotte, North Carolina**

<b>Firm</b>	<b>Location</b>
Altavista Wealth Management, Inc.	Asheville and Charlotte
Boys, Arnold & Company	Asheville
Clearview Wealth Management	Charlotte
Financial Symmetry, Inc.	Raleigh
Matrix Wealth Advisors, Inc.	Charlotte
Millennium Investment & Retirement Advisors	Charlotte
Parsec Financial, Inc.	Asheville and Charlotte
Queens Oak Advisors	Charlotte
Ronald Blue & Co.	Charlotte
Woodward Financial Advisors, Inc.	Chapel Hill

---

# Methodology | Finding the Top Financial Advisors – North Carolina

What methodology did we use in selecting this list of the best financial advisors in Charlotte and top wealth managers in North Carolina?

Using publicly available sources, AdvisoryHQ identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in and around Charlotte.

We then applied AdvisoryHQ’s **Breakthrough Selection Methodology** to identify the final list of top advisors that provide services to communities throughout Charlotte, North Carolina.



---

## **Detailed Review – Top Ranking Financial Advisors in Charlotte**

Read on for a comprehensive look at each financial advisor in Charlotte that made it to the top 10 on our list of top advisors and financial planners in and around Charlotte, North Carolina.

---

### **Altavista Wealth Management Review**

---

[Altavista Wealth Management](#) believes that there is no substitute for time spent with clients. They also believe that a financial advisor can be personal and approachable without being limited by the investments he or she is able to offer clients.

Through their offices in both Asheville and Charlotte, North Carolina, they work as an investment advisor and trust company, offering services to individuals, families, and institutions.

#### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Altavista Wealth Management to rank as a top 2016 wealth management firm in Charlotte, North Carolina.

#### Comprehensive Financial Services:

Altavista Wealth offers a wide-range of investment management and fiduciary services. Through careful planning, they can assist you in managing all aspects of your financial life. Services include:

- Financial planning
- Portfolio management
- Asset deployment and allocation
- Trust administration and fiduciary services
- Family office services
- Third-party services for legal and accounting practices

### A Registered Advisor:

Altavista Wealth is a Registered Investment Advisor (RIA) who stands behind their fiduciary commitment to you. They work independently and do not deal with any third-party, commission-driven entities. You are their sole focus at all times.

### Women in Conversation:

By exploring the challenges faced by women of today while creating a common space for conversation and building a strong community, Women in Conversation is a focused series with a range of topics. The group discusses anything from health and long-term care to investments and estate planning among other topics.

### Managing Your Portfolio:

Highly customized services, coupled with a solid management foundation, allow the team at Altavista Wealth to create an appropriate portfolio for each and every client. The following is a sampling of what is taken into account:

- Tax status
- Income needs
- Investment objectives
- Estate planning considerations
- Investments held outside the portfolio
- Other unique circumstances

Altavista Wealth utilizes a risk-controlled approach that they believe enhances return value. They include both U.S. and foreign stocks (large and small capital), as well as foreign shares, real estate, government bonds, and more.

### Trust and Fiduciary Services:

Altavista Wealth offers a full-range of fiduciary and administrative services to ease your burden. They've partnered with First Hope Bank N.A., a 100-year-old family owned national bank. With extensive expertise in trust and estate administration, services include but are not limited to:

- Annual accounting of trust activities
- Court accountings (as needed)

- Detailed monthly statements
  - Custody of assets
  - Distribution of principal income
  - Investment performance measurement
- 

## Boys, Arnold & Company Review

---

Boys, Arnold & Company is comprised of a team of highly-committed individuals who cater financial planning and wealth management services to affluent individuals, families, and institutions.

Their branches are located in Asheville, North Carolina, as well as Hilton Head Island, South Carolina. The firm also operates Boys, Arnold Trust Company (BATC), a North Carolina state-chartered trust institution.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Boys, Arnold & Company to be rated as one of 2016's top 10 financial advisory firms in Charlotte, North Carolina.

#### Operating Principles:

In order to provide clients with exceptional service and unsurpassed performance, Boys, Arnold, & Company abide by the following principles:

- Unbiased advice
- Unique solutions
- Superior resources
- Relationships
- Strategic approach
- Collaboration
- Ethical standards

#### A Fee-Only Provider:

Staying true to their commitment to their clients, Boys, Arnold & Company is a Registered Investment Advisor (RIA) and is 100% employee owned. They do not believe in selling unnecessary proprietary products to garner a

commission from their clients. Instead, they operate on a fee-based schedule, and all fees are clearly outlined. This is where the firm receives all of their revenue.

### A Team Approach:

Boys, Arnold & Company believe that a holistic, team-centered approach is the most effective way to do business. The following is an overview of how your team of advisors is comprised:

- Investment counselor
- Investment committee
- Planning committee
- Account administrator

### Services for Families and Individuals:

Wealth management services for individuals and families alike are backed by the unbiased, highly-credentialed expertise of Boys, Arnold & Company's wealth counselors. A broad-range of capabilities is explored in order to create a unique and fully-customized strategy that will meet your needs today and beyond. Services include:

- **Comprehensive Financial Planning:** Create a roadmap to the future for long-term success.
- **Investment Counsel:** Reap the benefits of an objective, third-party perspective.
- **Portfolio Management:** Explore all investment options and create a strategy that suits your needs.
- **Trust Services:** All of your wealth management needs can be entrusted to your team.

### Services for Institutions:

Boys, Arnold & Company serves foundations, endowments, retirement plans, and businesses with a holistic, hands-on approach. Their goal is to ensure investments remain well-diversified, are properly managed, and meet outlined objectives. Here's what to expect:

- **Retirement Plan Services:** Plans to benefit your firm and your employees.
- **Not-for-Profit Institutions:** A wealth of experience in the management and longevity of the organization.



- Businesses: Learn to effectively manage risk and return.
- 

## Clearview Wealth Management Review

---

Located right in the heart of Charlotte, North Carolina, [Clearview Wealth Management](#) offers financial planning and investment management services to busy professionals, women, small businesses, and individuals all across the United States.

They are a privately owned, fee-only financial advisor with over [60 years](#) of cumulative experience in the financial services industry. They believe in total transparency, which allows them to offer unbiased advice with no hidden agenda.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

The following is a listing of key factors that allowed Clearview Wealth Management to rank as one of 2016's top 10 financial advisory firms in Charlotte, North Carolina.

#### No-Obligation Consultation:

Clearview Wealth wants you to feel comfortable with your team of advisors. For this reason, they offer a no-obligation consultation for prospective clients. This is a great way to find out how your potential advisors can guide you to your goals.

#### Investment Management:

With a belief in actively managing each portfolio, Clearview Wealth wants to stand as a voice of reason through market upswings and downturns. They follow disciplined investment strategies built on key fundamentals, such as:

- Risk Management: Clearview Wealth utilizes a unique risk profile questionnaire that helps them to see your unique risk perspective. Combined with a detailed understanding of your long-term goals, this allows your portfolio to be structured around your needs.

- **Portfolio Diversification:** Emotional decisions caused by volatile market conditions can sometimes negatively influence your investments. A diversified portfolio helps to mitigate that effect. For this reason, portfolios are diversified through five core asset classes, each with its own attributes and risk-reward metrics. The classes are cash, fixed income, hybrids, U.S. equity, and international equity.
- **Tax Efficient and Cost Conscious Selection:** Coupled with strategically managed allocation of assets, careful thought is given to maximize overall tax efficiency when placing assets in taxable versus tax-deferred accounts.
- **Disciplined Review and Rebalancing Process:** Clearview Wealth utilizes multiple levels of review within the firm. Global and economic trends are monitored, and individual portfolios are reviewed several times throughout the year.

### Financial Planning:

A good financial plan creates a roadmap to get you from where you are to where you want to be. Clearview Wealth has this to offer clients through their financial planning services:

- **A Comprehensive Plan:** Each client's situation is completely unique, and this is why Clearview Wealth treats each plan with a customized approach. Depending on your needs, your plan may include cash flow management, retirement planning, estate planning, employee benefits, generational transfers, and more.
- **No Additional Planning Fees:** A relationship with your financial advisor is an ongoing one which requires expert navigation. Therefore, Clearview Wealth has chosen to incorporate financial planning as an integral part of each wealth management plan. This means you have fee-free access to the information you need, whenever you need it.
- **Un-Conflicted Advice:** Besides remaining independent and transparent so clients can rest assured they are receiving unbiased advice, all advisors at Clearview Wealth are Certified Financial Planners (CFPs), a designation which further attests to their desire to be a trusted resource for their clients.

## Trust Management:

Clearview Wealth has a unique relationship with National Advisors Trust Company, a nationally chartered trust company created exclusively for independent investors. Through this collaboration, clients can receive the highest level of personal and professional attention that will allow them to properly plan for and execute a trust.

## Community Involvement:

Giving back to the community is something the team at Clearview Wealth believes in strongly. Each member volunteers their time and efforts to make a difference in the world around them. The following are just some of the organizations Clearview Wealth has worked with in the past:

- Charlotte's Urban Ministry Program
- The Matthews Help Center
- Second Harvest Food Bank
- Charlotte Men's Shelter
- Odyssey of the Mind Program

---

## **Financial Symmetry, Inc. Review**

---

**Financial Symmetry, Inc.** is an independent firm located in Raleigh, North Carolina. They offer wealth and investment management, retirement planning, and more to a variety of clients in the Triangle area.

While they have not set a definite asset minimum, services are usually best suited for clients with at least **\$100,000 in investable assets**.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Financial Symmetry, Inc. to rank as one of 2016's top 10 financial advisory firms in and around Charlotte, North Carolina.

## A Fee-Only Advisor:

As an independent, employee-owned advisor, Financial Symmetry serves clients on a fee-only basis. This means they choose to avoid outside relationships that would influence them to sell products and services for a commission. Here, your success is the most important and the only thing that brings them revenue.

## Financial Planning Concepts:

A comprehensive financial plan is the starting point of a great financial future. This allows you to set goals, prioritize, and reach new heights. The following is an overview of Financial Symmetry's six planning steps:

1. **Agree on How You Will Work Together:** With an initial meeting, you will have the opportunity to discuss your current financial situation and your overall goals. Investment management or wealth management services are then recommended on an as-needed basis.
2. **Gather Information About Your Finances and Set Goals:** Having the right information when creating a plan is vital. In addition to financial statements, your advisor will work with you in completing a "Get Started" and "Expense" worksheet to allow a complete assessment of your financial information.
3. **Analyze and Evaluate Your Financial Status:** Once all necessary information has been obtained, a careful analysis will allow your advisor to formulate a comprehensive plan that will work for you. Through this analysis, careful consideration is given to areas such as use of tax advantaged accounts, better management of your debt, and risk management techniques.
4. **Develop and Present Recommendations:** Financial Symmetry considers this the most powerful step in the financial planning process. Presentation of concepts, followed by adjustments based on your feedback, allows a solid plan to become finalized. This stage will include action items, monitored schedules, and financial targets.
5. **Put Your Financial Plan Into Motion:** With no stone left unturned, your financial advisor will set your plan into motion, helping you work toward your goals. Areas of your plan that require action may include

investments, taxes, debt repayment, insurance, estate documents, and more. You can either choose to complete these action items on your own or allow your advisor to act on your behalf.

6. **Monitor Progress and Stay on Track:** Careful and continuous monitoring is vital. A personal plan monitoring schedule will outline the “what” and “how often” of your plan in areas such as savings, investments, income, expenses, and debt.

### Investment Management:

Financial Symmetry’s investment management services are built on a foundation of discipline, research, and diligence. Investment management is an ongoing system that requires an active, opportunistic approach. This is done the following three ways:

1. **Determining Your Investment Profile:** Based on information gathered during earlier planning stages, your investment strategy is fully customized. The use of proprietary research models allows Financial Symmetry to determine your risk tolerance and capacity, as well as the proper route for allocating your assets.
2. **A Unique Research Process:** Financial Symmetry believes they can achieve a better result by utilizing an active investment approach. Through comprehensive market research and precise security selection, Financial Symmetry compounds these dynamic strategies while staying attuned to constant, inevitable life-changes that affect your investments.
3. **The Investment Review Process:** Investing with a 3 to 5-year focus allows you to invest without the emotions attached to current market conditions. Regular portfolio reviews are beneficial and are conducted regularly, even if your portfolio remains steady.

### Wealth Management:

When you get an advisor from Financial Symmetry, you don’t just get a person; you get a whole team. Just as life changes, so will your financial plan. Whereas investment management focuses on your investment portfolio, wealth management services takes into account your entire financial situation.

These are the seven cornerstones of a healthy wealth management plan:

- Investment management services
- Financial plan updates
- Estate review
- Cash flow summary
- Tax planning opportunities
- Tax return review
- Tax returns

---

## Matrix Wealth Advisors, Inc. Review

---

At [Matrix Wealth Advisors, Inc.](#), they believe that “Planning is for Life.” They understand that planning is more than just the numbers: it’s about dreams, values, and family goals. It’s ever-changing.

For these reasons, Matrix Wealth stands as a trusted, independent, fee-only wealth management firm which offers financial planning and investment management services to a wide variety of clients.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below you will find some of the key factors that enabled Matrix Wealth Advisors, Inc. to rank as one of 2016’s top 10 financial advisory firms in Charlotte, North Carolina.

#### The Matrix Wealth Approach:

Leading their client to complete financial success is the ultimate goal at Matrix Wealth. They've created a comprehensive system which allows them to approach each client with individual attention. Here is an overview:

- **Matrix Services:** Based on years of feedback, services are uniquely tailored to be a unique experience for each client. Documenting goals, creating a written summary, and working with other professionals on your behalf lay the foundation for successful financial planning services.

- **Your Accumulation Phase:** Strategic asset allocation is key, whereby careful screening for non-correlated assets is used in order to match your risk profile. Investment portfolios extend beyond basic stocks and bonds and extend to private equity, real estate, managed futures, energy, and more.
- **Asset Protection:** Safeguarding what you have is critical. Matrix Wealth looks beyond the market in order to analyze your situation. They help protect you from potential liabilities and make sure to minimize estate and other taxes.
- **Income Protection:** In order to assure that you have peace of mind when it comes to your finances, Matrix Wealth offers life insurance reviews, long-term care analysis, cash flow statements, income tax projections, and more.
- **Debt Management:** Faulty debt management can derail even a rock solid plan. Determining how much debt is appropriate for you includes net-worth statements and projections, ratio analysis, and debt analysis.
- **The Distribution of Your Wealth:** Developing and maintaining an estate plan is an important part of any financial plan. A successful estate plan will include estate and tax documents, beneficiary designations, letters of instruction, family gift planning, and more.

### The Wealth Management Index:

Many clients who work with Matrix Wealth have at least some financial history. They may have some insurance, a few mutual funds, perhaps a 401(k), but most pieces are still missing from their puzzle. Through the following index, Matrix Wealth helps to assure that a client's finances are comprehensively working toward a definite goal:

- Investment planning (Accumulation)
- Asset protection (Preservation)
- Disability and income protection (Protection)
- Debt management (Leverage)
- Wealth management (Distribution)
- Miscellaneous (Record Retention)

## Alternative Investments:

Beyond traditional investments, today's market requires effective diversification. Matrix Wealth prudently incorporates alternative investments from asset classes that historically perform differently than stocks and bonds. Alternative investments include various commodities, timber, private equity, merger arbitrage, and more.

---

# **MilleniumM Investment & Retirement Advisors, LLC Review**

---

MilleniumM Investment & Retirement Advisors, LLC (MIRA) is an investment advisory firm committed to helping clients find long-term success.

Through their Charlotte-based office, they serve investors, advisors, brokers, auditors, and plan sponsors through a myriad of investment and retirement planning services.

## **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enable MilleniumM Investment & Retirement Advisors, LLC to rank as a top 2016 wealth management firm in Charlotte, North Carolina.

### The Fiduciary Standard:

MIRA is an employee-owned, independent firm which provides unbiased consulting services on a fee-only basis. They are committed to adhering to a fiduciary standard that places the client in the spotlight.

### For Brokers and Advisors:

As a fiduciary consulting firm focused on the broker/dealer space, MIRA works with all affiliated organizations (such as FINRA, SEC, DOL, and IRS) to offer a comprehensive approach and ensure that your reps are being properly supervised as they work on retirement plans.



ERISA (the Employee Retirement Income Security Act) is a complex space, and the team at MIRA has learned to stay atop the regulatory changes that seem to occur frequently. Developing an ERISA identity can be an excellent complement to your existing business.

#### For Auditors:

As an auditor, you may wonder how you can help your clients with an independent assessment.

Are you obligated to do so? MIRA is led by their IRS Enrolled Agents and CPAs who have developed a P3 Program (Pay, Performance, Parity) to ensure your client's plans are fully ERISA compliant. MIRA specializes in the following areas:

- Retirement plan committee organization
- Investment policy statement design and implementation
- Fiduciary risk management
- Fee reviews and benchmarking
- Fiduciary studies
- Customized participant education programs
- Investment selection and monitoring
- Fiduciary best practices updates
- Vendor search and selection

#### For Plan Sponsors:

MIRA says they are out to change the way America saves for retirement...one 401(k) plan at a time. Serving clients as an independent fiduciary, they are able to alleviate plan sponsors of much of the work and liability under ERISA. They specialize in many of the same areas as noted above for auditors, brokers, and dealers.

---

## **Parsec Financial, Inc. Review**

---

With offices in Charlotte, Asheville, and Southern Pines, North Carolina, [Parsec Financial, Inc.](#) is an investment and wealth management firm

founded in 1980. Today, Parsec Financial manages \$1.7 billion in investable assets with a team of 16 financial advisors.

## **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Parsec Financial, Inc. to be rated as one of 2016's top 10 financial advisory firms in the Charlotte, North Carolina, area.

### A Registered Investment Advisor (RIA):

Not only does Parsec Financial operate independently and on a fee-only basis, they are also registered with the SEC as an RIA. This is further testament to their dedication to their clients and their desire to be a trusted fiduciary that does not operate on a commission-based level.

### The Investment Planning Process:

So just how does Parsec Financial approach investments? Through the following outline, you'll be able to better understand their approach:

- **Long-Term Investing:** Parsec Financial believes that investments should be made for the long term, preferably more than 10 years. This critical piece of the investment puzzle allows the long-term characteristics of assets to surface.
- **Diversification:** A diverse portfolio is a healthy portfolio. The design as a whole is more important than the selection of a particular security. Parsec Financial will create a balance between growth and value companies, large and small companies, as well as international securities.
- **No Market Timing:** Contrary to popular opinion, Parsec Financial strongly believes investors should veer away from market timing. Simply put, timing the purchase or sale of a security based on an attempt to guess which direction the market will go is highly unlikely to increase overall return.

In addition to a full-fledged investment plan that correlates to other wealth management services, Parsec Financial offers an opportunity called **Parsec Portfolios** that allows clients to utilize investment-only services.

## Managing All Facets of Your Wealth:

Wealth management services are best suited for clients with more than \$400,000 in assets. Each plan includes an in-depth analysis, risk assessment, and continuous monitoring. Here's what else to expect:

- A monitored investment policy statement
- A mix of individual stocks, mutual funds, EFTs, bonds, and more
- Intra-quarterly rebalancing and reviewing
- Credentialed advisors to answer all of your questions
- Consideration of tax ramifications in trading, charitable donations, low-basis holdings, and more

## Retirement Planning for Businesses:

A functional retirement plan is the cornerstone of a successful employee benefits package. Parsec Financial understands the challenges a business owner faces when dealing with sensitive planning issues. Their expertise is backed by the following values:

- Quality
- Service
- Trust

---

# Queens Oak Advisors Review

---

Queens Oak Advisors is a Charlotte-based firm originally founded in 2009. They are a boutique asset management firm and dedicate themselves to serving clients through superior service and comprehensive wealth management. Services are geared to individuals and institutional investors.

## **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

The following is a list of key factors that enabled Queens Oak Advisors to rank as one of 2016's top 10 financial advisory firms in Charlotte, North Carolina.

### True Independence:

Queens Oak is an independent, fee-only Registered Investment Advisor (RIA). Transparency and commitment to their clients are essential parts of what they do every day.

### The Queens Oak Approach:

The team at Queens Oak Advisors believes in taking an independent, collaborative, and disciplined approach to investment management. Proper planning allows them to be innovative and comprehensive while producing superior results for each and every client.

### An Expert Team:

The team at Queens Oak is comprised of **11 individuals**, each one bringing a unique mix of knowledge and experience to the table. From previous experience as CEOs and Vice Presidents of various regional investment firms to teaching estate planning courses at the University of Charlotte, each member has something to offer the firm.

Additionally, six members are Certified Financial Planners, further exemplifying the dedication of the team.

---

## **Ronald Blue & Company Review**

---

Ronald Blue & Company serves clients through four distinct divisions in **13 offices** around the country, including one in Charlotte, North Carolina. They have clients in almost all **50 states**. Ronald Blue offers financial planning, investment management, and estate planning services to clients across the wealth spectrum with no asset minimum.

For over **35 years**, Ronald Blue & Company has taken a less common approach to wealth management through the integration of biblical wisdom in all they do.

**Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Ronald Blue & Company to be rated one of this year's top 10 financial advisory firms in Charlotte, North Carolina.

### The Ronald Blue Distinct Advantage:

Knowing that everyone is different is only part of the solution. Ronald Blue has taken it a step further and created four distinct divisions that offer access to specialized advisors who are experts in their niche. Below, we will discuss each division so that you may choose the one that best fits you:

- **Private Wealth:** This group offers comprehensive planning services to clients with an investable net-worth starting around **\$1 million**. This is the largest division in the firm.
- **The Family Office:** Focusing on the complex needs of multiple generations, the Family Office division encompasses your family's mission and governs sophisticated trust and estate plans. Net-worth minimums usually start around **\$25 million**.
- **Professional Athlete:** This division understands the unique set of challenges and requirements of professional athletes. Building and retaining wealth in a short career span is the main focus of this division. It includes cash flow management, estate planning, investment management, tax planning, risk management, and more.
- **Everyday Steward:** The Everyday Steward division focuses on clients who are just starting on their financial journey, and services include everything from cash flow management to retirement. Clients in this category will have a **net-worth of up to \$1 million**.

### Your Financial Plan:

The choices you make reflect your values and priorities, and they affect all areas of your life, including your finances. Ronald Blue's approach to your financial plan clarifies your decision-making process and focuses on leaving a legacy of financial, social, and spiritual capital. Here's what you can expect:

- Short-term cash flow planning based on Ronald Blue's "five uses of money"
- Long-term retirement planning

- Philanthropic counsel
- Estate and trust planning
- Proactively minimizing debt
- Tax planning
- Education planning
- Insurance considerations
- Access to “BluePrint,” a proprietary and multidisciplinary financial planning tool

### Managing Your Investments:

The primary objective in your plan is not just meeting financial goals, but rather increasing the probability that your goals will be reached. Ronald Blue and his team do not compete against random benchmarks. They utilize a Principled Reasoning approach in all of their time-based portfolios. This approach stands on a foundation of:

- Environment: The principle of Uncertainty and Instability shows that economic environments are numerous, and it’s important to manage risk and reinforce the value of saving.
- Growth: The principle of Human Productivity, Leadership, and Governance allows insight into how and where growth will most likely appear.
- Valuation: The principle of Inherent Value allows Ronald Blue to analyze various asset types to build a disciplined portfolio.

Although they exclusively recommend external investment solutions, Ronald Blue never accepts commissions from any investment companies.

### Institutional Services:

If you have a privately-held family business, a non-profit ministry, or a public company with regulation-driven responsibilities, you most likely face challenges that include growth, governance, people, and more. Ronald Blue offers a variety of institutional services and will guide you through every step with the utmost fiduciary care. They offer:

- Business consulting services
- Institutional investment consulting

- Retirement plan consulting
  - Employee financial planning advisory services
- 

## Woodward Financial Advisors, Inc. Review

---

Woodward Financial Advisors, Inc. is a Chapel Hill-based wealth management firm whose goal is to help their clients make smart financial decisions. They offer financial planning and wealth management services to a variety of clients.

### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Woodward Financial Advisors, Inc. to be rated one of this year's top 10 financial advisory firms in and around Charlotte, North Carolina.

#### Core Values:

- **Fee-Only:** As an independent firm, Woodward Financial holds no ties with brokerage firms or other entities, meaning there is never pressure to sell you a product in hopes of garnering a commission. Their fee-only approach is the only form of compensation they receive, and all their energy is solely focused on you.
- **Personal Service:** Getting to know you on a personal level is of utmost importance to the team at Woodward Financial. They know that it's the personal aspects of your life that shape your values, your desires, and your family picture. These factors become the ultimate guide to how you are advised.
- **Teamwork:** Whether it's working internally as a team or with outside accounts such as your attorney, your CPA, or your accountant, Woodward Financial believes in a team approach that allows for a collaboration of the best ideas.

- **Credentials:** Continuously building upon their educational and professional backgrounds, the team at Woodward Financial brings together a wide-range of expertise.
- **Independent:** As an independent firm, Woodward Financial has the freedom to practice as they see fit, meaning they are not limited by third-party entities who dictate “best practices.” With the client as their highest commitment, this is a win-win situation.

### Comprehensive Financial Planning:

Woodward Financial takes the time to thoroughly understand your needs and your overall financial goals. Financial planning is an ongoing process, and as time goes on, your circumstances and needs may change. Your advisor will stand prepared. Here’s just a sampling of what they have to offer:

- Retirement planning
- Estate planning
- Planning for continuing care
- Financial analysis for divorce

### The Wealth Management Process:

Wealth management services through Woodward Financial include ongoing planning, investment management, and guidance in both the short- and long-term. Through an initial Investment Policy Statement, you’ll be able to cover the following:

- Cash flow needs
  - Risk tolerance assessment
  - Clear articulation of goals and dreams
  - Investment time horizons
  - Asset allocation targets
  - Estate planning
  - Tax efficiency
  - Diversification among asset classes
-



## **Conclusion – Top 10 Financial Advisory Firms in and Around Charlotte, North Carolina**

As you learn about each of the top financial advisors in and around Charlotte, North Carolina, we hope that you have developed a good idea of what services you want and what services each financial advisor in the Charlotte area has to offer.

Whether you are interested in creating an investment portfolio, planning for your retirement, or simply want to get a handle on your wealth before it dwindles away, there is a Charlotte-based financial advisor for you.

We always recommend that you make a list of your wants and needs, making it easier to match those needs up with the services of a financial advisor in Charlotte. Once you narrow down your options to a select one or two advisors, check to see if they offer any complimentary services such as an initial interview or consultation.

If so, take your list, any pertinent financial documents, and see where the conversation takes you. Trust your gut. Most likely the meeting will be comfortable, but steer clear of advisors who seem too hurried to answer your questions and are just ready for you to sign on with them.

Even if your advisor of choice hasn't set themselves up for a consultation, a phone call or email can give you the insight you need. Think carefully and be confident in your choices. You've worked hard to get to where you are; you deserve to have a trusted professional who will stand by your side and provide excellent financial management.

---

If you have questions, comments, or tips about this "Top 10 Financial Advisors in Charlotte, North Carolina" article, send us an **email**. Follow us on social media to be the first to hear about major economic news stories.

- **Follow AdvisoryHQ on Twitter**
- **Like/Follow AdvisoryHQ on Facebook**
- **Follow Us on LinkedIn**

Cheers,  
AdvisoryHQ Team