

Top 10 Best Financial Advisors in San Diego, CA | 2017 Ranking | San Diego Area Wealth Managers

2017 RANKING & REVIEWS TOP RANKING FINANCIAL ADVISORS IN SAN DIEGO

Finding the Best Financial Advisors in San Diego, California

Greetings, San Diegans! Are you venturing into the world of finding the best financial advisors and wealth managers in San Diego, California? Perhaps you are looking for help in managing your assets or you want to make the leap into investing.

No matter what your specific needs are, you've come to just the right place. It's difficult to pick out the best performers from a long list of financial advisors in San Diego, Solana Beach, and other areas, but we at AdvisoryHQ are always up for the job!

We take our time to find those financial advisors and wealth managers in San Diego that stand independently, offer trusted services, and continue to perform year after year.

As you get ready to weigh the benefits of the following top financial advisors in San Diego, you will most likely have the following questions:

- How does a financial advisor in San Diego assess their fees?
- What does it mean to work with someone who is independent?
- Do I have to have a minimum amount of investible assets to hire a financial advisor in San Diego, California?

Without someone to guide you in this process, it's easy to get lost in all the different variables.

Finding the Answers to Your Questions About Financial Advisors in San Diego, California

We are here to give you the best and most transparent look at each firm that made the cut on our list of the top financial advisors in San Diego. Each wealth management and financial advisory firm was selected using our own unique set of criteria.

The information we share with you is completely unbiased. We do not receive any compensation or incentives to list a financial advisor in San Diego, California, in any of our reviews.



Award Emblem: Top 10 Best Financial Advisors in San Diego

AdvisoryHQ's List of the Top 10 Best Financial Advisors and Wealth Managers in San Diego

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

- [AWM Global Advisors](#)
- [Blankinship & Foster Family Wealth Advisors](#)
- [CCMI - Creative Capital Management Incorporated](#)
- [Dowling & Yahnke, LLC](#)
- [HoyleCohen](#)
- [Pure Financial Advisors](#)
- [Rowling & Associates](#)
- [Sensible Financial Planning](#)
- [Weatherly Asset Management](#)
- [WorthPointe](#)

Top 10 Financial Advisors in San Diego, CA | Brief Comparison

Financial Advisors in San Diego	Highlighted Features
AWM Global Advisors	Complimentary risk analysis tool
Blankinship & Foster	Services for financially independent women
CCMI - Creative Capital Management	Investment management services
Dowling & Yahnke, LLC	Support Services
HoyleCohen	Clear financial planning process
Pure Financial Advisors	Smart diversification
Rowling & Associates	Tax planning advantage
Sensible Financial Planning	Portfolio management
Weatherly Asset Management	Fixed income management
WorthPointe	Employer 401(k) plans

Table: Top 10 Best Financial Advisors in San Diego | Above list is sorted alphabetically

AdvisoryHQ's Selection Methodology

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

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

Detailed Review – Top Ranking Best Wealth Management Firms in San Diego

Below, please find the detailed review of each firm on our list of the best wealth management firms in San Diego. We have highlighted some of the factors that allowed these financial advisors in San Diego to score so high in our selection ranking.

See Also: [Best Financial Advisors in Des Moines, Ames & Davenport, IA | Ranking | Des Moines Area Wealth Managers](#)

AWM Global Advisors Review

Bringing with them over 60 years of combined professional experience, [AWM Global Advisors](#) is structured to leverage each team member's unique talents and proudly employs a high percentage of women in leadership roles.

AWM Global Advisors is a fee-based wealth management firm in San Diego. That said, we have included them on our list for the range of services that they provide.



Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled AWM Global Advisors to be rated a top San Diego wealth management firm.

A Complimentary Risk Analysis

Is your risk tolerance aligned with your investment style? At AWM, their planning approach is custom tailored to your risk tolerances and financial goals. You can take advantage of this San Diego wealth management firm's [complimentary risk analysis tool](#) to hone in on some of your risk factors.

IS YOUR RISK TOLERANCE ALIGNED WITH YOUR INVESTMENT PORTFOLIO?

For a complementary risk analysis to determine your risk tolerance, please click below.

At AWM, we take a planning based approach to managing your investments. How much risk are you willing to accept and what return do you need to meet your goals? The cornerstone of every client relationship is having a financial plan that provides the peace of mind of knowing whether you are on track to meet your goals.

 Free Portfolio Risk Analysis

Aligned Services

These are the most common services provided by this top wealth management firm in San Diego:

- Risk management
- Investment management
- Liabilities management
- Cash flow management
- Business advisory
- Estate planning

Your Wealth Management Process

Asset allocation, investment management, and comprehensive financial planning are the cornerstones of AWM's wealth management services.

Along with a host of investment vehicles and guidance from this San Diego financial advisors, AWM seeks to provide long-term investment returns consistent with the goals of their clients.

This is accomplished while endeavoring to protect the downside through prudent risk management strategies.

Strictly Business

Business owners are at a great advantage when partnering with AWM's financial advisory services, as AWM offers financial solutions for many of the unique needs that business owners encounter.

The AWM Advisors team has decades of expertise in guiding business owners to their goals. These are some of the [business wealth management services](#) you can receive:

- **Cash Balance Plans:** Utilize tax-advantaged savings strategies for your business. A cash balance plan (also known as a hybrid plan) is a unique approach to traditional pension funds. It states each employee's benefit as a cash balance that can be converted or distributed as a lump sum at the time of retirement.
- **Captive Insurance:** Enhanced risk management is essential for any financial business plan. A Captive Insurance Company (CIC) is a form of self-insurance where a subsidiary company is created to hold property and casualty insurance. Many times this kind of approach to insurance can help avoid losses through third-party insurers.

Blankinship & Foster Review

[Blankinship & Foster](#) is a wealth management firm in San Diego California where it's been serving clients since 1974.

The team at Blankinship & Foster is experienced in bringing financial planning and investment management services with a special focus on helping retirees, soon-to-be retirees, financially independent women, and women in transition.

Blankinship & Foster is a [fee-only](#) wealth management firm in San Diego.

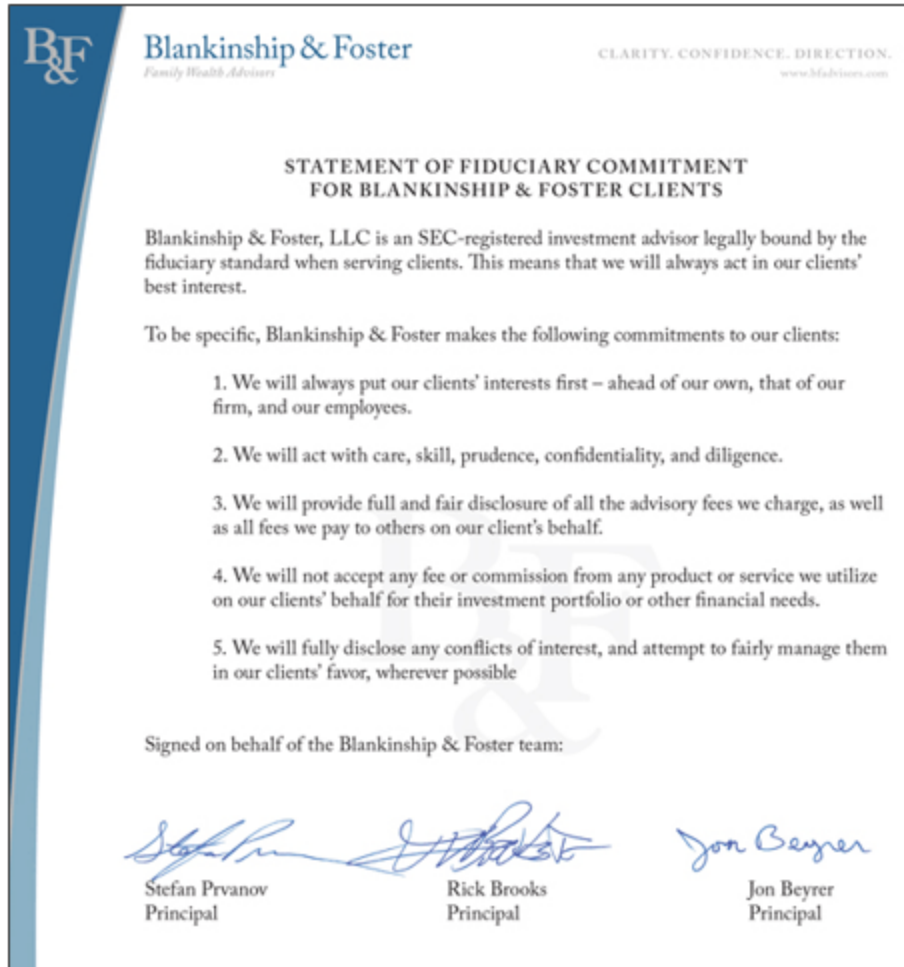
Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled Blankinship & Foster to be ranked a top wealth management firm in San Diego.

A Statement of Fiduciary Commitment

Perhaps the most important thing the Blankinship & Foster team offers their clients is the promise of fee-only, independent, and fiduciary services. As a fiduciary, the firm is required to hold clients interests above its own.

Recommendations are based solely on the best interests of the clients and never involve third-party, commission-based sales.



The image shows a document titled "STATEMENT OF FIDUCIARY COMMITMENT FOR BLANKINSHIP & FOSTER CLIENTS". The document is from Blankinship & Foster, Family Health Advisors, with the tagline "CLARITY. CONFIDENCE. DIRECTION." and the website "www.bfadvices.com". The text states that Blankinship & Foster, LLC is an SEC-registered investment advisor legally bound by the fiduciary standard. It lists five commitments to clients: 1. We will always put our clients' interests first – ahead of our own, that of our firm, and our employees. 2. We will act with care, skill, prudence, confidentiality, and diligence. 3. We will provide full and fair disclosure of all the advisory fees we charge, as well as all fees we pay to others on our client's behalf. 4. We will not accept any fee or commission from any product or service we utilize on our clients' behalf for their investment portfolio or other financial needs. 5. We will fully disclose any conflicts of interest, and attempt to fairly manage them in our clients' favor, wherever possible. The document is signed on behalf of the Blankinship & Foster team by Stefan Prvanov, Rick Brooks, and Jon Beyrer, all Principals.

Blankinship & Foster
Family Health Advisors

CLARITY. CONFIDENCE. DIRECTION.
www.bfadvices.com

**STATEMENT OF FIDUCIARY COMMITMENT
FOR BLANKINSHIP & FOSTER CLIENTS**

Blankinship & Foster, LLC is an SEC-registered investment advisor legally bound by the fiduciary standard when serving clients. This means that we will always act in our clients' best interest.

To be specific, Blankinship & Foster makes the following commitments to our clients:

1. We will always put our clients' interests first – ahead of our own, that of our firm, and our employees.
2. We will act with care, skill, prudence, confidentiality, and diligence.
3. We will provide full and fair disclosure of all the advisory fees we charge, as well as all fees we pay to others on our client's behalf.
4. We will not accept any fee or commission from any product or service we utilize on our clients' behalf for their investment portfolio or other financial needs.
5. We will fully disclose any conflicts of interest, and attempt to fairly manage them in our clients' favor, wherever possible

Signed on behalf of the Blankinship & Foster team:

Stefan Prvanov
Stefan Prvanov
Principal

Rick Brooks
Rick Brooks
Principal

Jon Beyrer
Jon Beyrer
Principal

The Financially Independent Woman

Blankinship & Foster has a long history of serving [financially independent women](#). As women are more likely to undergo significant life changes, both planned and unexpected, this wealth management firm in San Diego has developed a strategic approach to properly guide the sensitive needs of these unique clients.

The Financial Independence Plan

As a pre-retiree, it's never too early to start planning for your golden years. In fact, the sooner you get a handle on your financial future, the more successful your plan will ultimately be. The firm's "[Financial Independence Plan](#)" encompasses the following variables:

- Income planning
- Investment planning
- Estate/charitable/legacy planning
- Tax planning

Retirement Planning

Retirement is a beginning, not an end. While this can be an exciting time in a person's life, it can also leave a lot of unanswered questions. With over 25 years of retirement expertise, Blankinship & Foster has implemented a variety of sound retirement strategies. This wealth management firm in San Diego can help clients transition into retirement by doing the [following](#):

- Maximizing benefits
- Planning for income and assets
- Maintaining your plan through retirement
- Anticipating changes

A Team-Centered Approach

To provide the best quality of service, each client is assigned to a team of [two financial advisors](#) who are supported by the entire Blankinship & Foster firm. This team-focused approach allows your advisors to remain highly attuned to your specific financial goals.

Wealth Management Services

An integrated [wealth management plan](#) allows you to stay focused on all aspects of your financial future. Customizable objectives take into account finances, cash flow, taxes, risk management, and investment strategies. Along with the following options, you have the opportunity to create a distinct and comprehensive portfolio:

- Goal planning
- Retirement planning
- Income and expense planning

- Tax planning
- Estate planning
- Risk management and insurance planning
- Philanthropic and legacy planning
- Executive benefits
- Social Security and Medicare planning
- Mortgage planning

Don't Miss: [Best Financial Advisors in Chicago, IL | Ranking | Chicago Wealth Management Firms](#)

CCMI - Creative Capital Management Review

“For your family, for your funds, for your future.” Those are three pillars on which [Creative Capital Management Incorporated \(CCMI\)](#) was built and on which the firm has operated under for 40 years.

They specialize in proactive financial planning and investment management services for families, individuals, and business owners alike.

CCMI is a [fee-only](#) wealth management firm in San Diego.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled CCMI to be ranked a top wealth management firm in San Diego.

The Team Difference

Not many financial advisors in San Diego can say they've been in the business for close to half a century. Yet company presidents Peg and Bob Eddy have been helping clients achieve their financial goals for over forty years.

Using a team of Certified Financial Planners (CFP), account executives, and administrative associates, this top wealth management firm in San

Diego has maintained the same quality standards and excellence in service that has carried them through all these years.

A Fee-Only, Independent Provider

CCMI's fee-only difference helps them stay aligned with their clients' financial goals. Planning goes beyond portfolio management and extends into personal and trusting relationships that help clients feel like their money is being handled correctly.

Through this independent objective, CCMI is able to give advice that isn't constrained by commissions or the sale of any proprietary products.

A Sound Financial Planning Process

In order to proactively address their clients' unique needs and concerns, CCMI has developed a 9-step process that allows them to identify all variables in each client's plan, as well as properly initiating and executing these services on the client's behalf.



Because money doesn't come with instructions.™

This top wealth management firm in San Diego's [financial planning services](#) include complete wealth management, retirement planning, investment planning, and more.

Investment Management Services

From understanding your financial goals to determining your risk tolerances, CCMi looks at all critical portfolio options. The end-result is an investment portfolio that is continually monitored and updated to meet your changing needs, as well as the unavoidable changes in the market. Here are just some of the benefits you can expect from your [investment management services](#):

- Trading and rebalancing
- Ongoing investment research

- Account consolidation
- Customized asset allocation based on your risk tolerance
- Charitable giving strategies
- Annual investment policy review
- No-load mutual funds and ETFs
- Regular reporting of your investment results

Additionally, CCMI offers targeted portfolio options depending on your needs, and they can include:

- Market commentary
- Assisting with asset transfers
- Tax loss harvesting
- Cash flow planning
- Complimentary notary services
- Facilitating required minimum distributions from retirement plans

The Business Side of Things

As a business owner, you are faced with a unique set of challenges, and CCMI understands this. Their decades of experience include business services. Here's just some of what you can expect from their [financial planning for businesses](#) offering:

- Fee-only financial plans
- Business counseling
- Succession planning
- Liquidity events
- Family meeting facilitation
- Assistance with selling your business

Dowling & Yahnke Review

[Dowling & Yahnke, LLC](#) is wealth management firm in San Diego that works with a [fee-only](#), independent model that allows them the freedom to be a true fiduciary—working only for you, not a third-party affiliate with an agenda.

Dowling & Yahnke serves individuals, families, endowments, and foundations and has [over \\$3 billion](#) in assets under management for their roughly 1,000 clients.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are key factors that enabled Dowling & Yahnke to rank as a top wealth management firm in San Diego.

A Host of Professional Designations

Through dedication and several decades of knowledge and expertise, the team of San Diego financial advisors at Dowling & Yahnke has earned a variety of professional designations, and each member adheres to the highest standards of their specialty.

Among their team, you [will find](#) Chartered Financial Analysts (CFA), Certified Financial Planners (CFP), Chartered Divorce Financial Analysts (CDFA), Certified Personal Accountants (CPA), Investment Advisor Certified Compliance Professionals (IACCP), and those who have undertaken steps through Master Planner Advanced Studies (MPAS).

Services to Meet Your Needs

When choosing what services most apply to you, you'll be pleased with the variety of wealth management services available to you through Dowling & Yahnke. Here is an overview of the [services](#) this wealth management firm in San Diego offers:

- Financial planning: Offering a wide-range of financial planning expertise to show you what the road ahead may look like.
- Investment management: Managing your investments may include taking into account market efficiency, asset allocation, long-term investments, risk analysis, and diversification, to name just a few.
- Social Security and Medicare planning: Social Security benefits are becoming increasingly more important and require due diligence. Retirement benefits, spousal and survivor benefits, as well as disability benefits all play an important role in your planning.

- Executive equity and compensation planning: Equity compensation plays a major role in creating wealth. While stock incentives are vital, it's also important to understand and appropriately manage associated risks. Developing sound strategies is the key to peace of mind and financial growth.
- Education planning: Increasing education costs present a real challenge for families. Average fees for tuition, room and board, and books can exceed \$50,000 per year! Through prudent education planning and utilization of 529 plans, it's possible to keep this number in check.
- Charitable giving: Supporting charitable causes is important to many of Dowling & Yahnke's clients. Developing a concise plan and a thorough understanding of contributions can help maximize the power of your dollar.

Support Services

Aside from their traditional financial planning and wealth management services, Dowling & Yahnke support their clients in a variety of ways including the [following](#):

- Working with your pension administrator: In coordination with your plan, working with a third-party pension administrator can help keep the overall picture in check. Many variables are considered, and you can rest assured that Dowling & Yahnke have all your bases covered.
- Consultation with your tax professional: When warranted, communicating with your tax professional can answer a lot of questions during your financial planning process. Regular review of your tax brackets, tax filings, and other data can be very useful.
- Coordination with your trust & estate attorney: Correctly titled estates are essential. Through coordination with your trust and estate attorneys, Dowling & Yahnke can make sure that all your most pressing documents are in order, eliminating any surprises down the road.

[Related: Best Financial Advisors in Houston, TX | Ranking | Houston Wealth Management Firms](#)

HoyleCohen Review

At [HoyleCohen](#) there is a strong belief that “better choices make a better life,” and this certainly is true.

Potential clients can expect comprehensive financial planning and wealth management services to fit in with every aspect of their everyday lives.

HoyleCohen is a wealth management firm in San Diego with another location in Sacramento, California. They currently manage [more than \\$780 million for approximately 800 clients](#).

HoyleCohen is a [fee-only](#) wealth management firm in San Diego.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled HoyleCohen to be rated a top financial advisor in San Diego.

Focused Financial Partners

In 2008, HoyleCohen [joined Focus Financial Partners](#), a leading independent wealth management firm. Focus Financial offers firms strategic support and helps clients meet their financial objectives. They do so by way of the following strategies:

- Access to resources and operational and technological efficiencies
- Support for future growth initiatives
- Sharing of best practices by industry experts
- Grooming internal talent and recruiting for succession planning

Women’s Practice

Working with women and their families to create a financially successful lifestyle is important to HoyleCohen. That’s why this wealth management firm in San Diego created services specifically designed to cater to the [needs of financially independent women](#). Service considerations include:

- Creating financial balance
- Taking a holistic approach to women's needs
- Fostering financial confidence

Financial Planning Services

Financial planning through HoyleCohen is a core capability. One cannot create a successful financial plan without a clearly defined destination and a way to get you there. Through a variety of implementation vehicles, your team of San Diego financial planner is prepared. Their mentality about financial planning consists of [the following beliefs](#):

- One-size doesn't fit all: Traditional approaches to creating a financial plan usually fall short of what the client needs. Therefore, HoyleCohen customizes a plan that fits your specific viewpoint and also allows flexibility for life's twists and turns.
- Intelligent planning: Through the development of a dynamic intelligent planning process, HoyleCohen confidently creates scenarios and a specific analysis for each client. Areas of service consideration include planning for retirement, estates, education, taxes, life transitions, investment portfolio design, risk management, and cash management.
- Wealth by design: Wealth by Design is a financial planning method that begins by asking "why." It is only after you've found a clear vision behind why you are planning that you can make good financial decisions. HoyleCohen's "Wealth by Design" process can help you assess your big picture.

The Road to Investment Management

Properly managed investments are an integral part of most financial plans. The market is increasingly turbulent and unpredictable and you shouldn't have to weather the storm alone.

The team at HoyleCohen is prepared to guide you through by utilizing both traditional investment strategies along with special considerations that are customized for each client. Identifying, improving, and monitoring your investments is of the utmost importance to the members of this San Diego financial advisory firm.

A few of their key features are:

- A process that combines planning, smart investing, and ongoing monitoring.
 - A CorePlus investing system that delivers more stable, inflation-beating returns.
 - Special programs such as equity protection and collateral lending.
-

Pure Financial Advisors Review

A financial advisor in San Diego, Irvine, and Woodland Hills, California, [Pure Financial](#) serves all types of clients and requires [no asset minimums](#). They believe everyone should have an opportunity to achieve and surpass their financial goals, regardless of their net-worth.

Pure Financial is a [fee-only](#) wealth management firm in San Diego.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are key factors that enabled Pure Financial Advisors to rank as a top financial advisory firm in San Diego.

A Fiduciary Foundation

After a long career successfully building one of the largest branch office systems in the ING broker-dealer network, Michael Fenison, figured it was time to retire. But many things about the financial industry became frustrating. Clients needed a commission-free environment that truly fostered their best interest and didn't succumb to unnecessary losses due to careless or underhanded planning. Out of this need, Pure Financial was born.

When Pure Financial Advisors first opened its doors, the San Diego financial advisory firm did so with zero clients and absolutely no assets under management. But over the years, the loyalty and satisfaction of their clients have propelled them to [over 1,600 clients and over \\$1 billion in assets](#).

Being a true fiduciary is generally viewed as the highest standard of customer care, and Pure Financial stands firm in its commitment.

Financial Planning

As Thomas Edison so eloquently put it, “Good fortune is what happens when opportunity meets with planning.” This is certainly a motto to live by, and at Pure Financial, they do. They offer several [financial planning services](#), including:

- **Retirement planning:** Proper retirement planning allows you to build the retirement you envision. Reach your goals by determining key factors that affect your retirement, choosing a sustainable distribution rate, and more.
- **Cash flow analysis:** A common fear among clients is running out of money too soon. Looking ahead with a thorough cash flow analysis can help alleviate this worry.
- **Tax planning:** Taxes, and the best way to reduce your tax liabilities, are essential pieces of any financial plan. With the utilization of tax diversification, Roth conversion strategies, tax-loss harvesting, and more, you can minimize your overall exposure to tax associated risks.
- **Risk management:** “Do more than just expect the unexpected; plan for it.” Pure Financial knows it’s important to be prepared for market fluctuations and other unplanned events. They can reduce your overall risk through the use of insurance and a network of licensed professionals.
- **Estate planning:** With an incredible 64% of Americans having no estate plan in place, safeguarding your valuable assets is critical! Pure Financial can assist in planning for your estate, creating or upgrading your living will, creating a trust, and more.

The Road to Investing

“Planning is a map, investments are the vehicle.” That’s how Pure Financial sees it. They build portfolios based on the Nobel Prize-winning [science of capital markets](#). Their investment management process involves the following:

- **Asset allocation:** The current model of thinking shows that asset allocation is the largest deciding factor in portfolio performance. As such, Pure Financial uses the science of investing to appropriately structure each portfolio.

- Smart diversification: Successful investing means not only garnering returns, but also managing the risk on those returns. Diversification remains one of the best ways to manage risk.
- Institutional access: Working with Pure Financial gives you access to some of the world's best asset managers without the typical sales approach associated with commissioned brokers.
- Portfolio rebalancing: Even an expertly curated portfolio needs to be intermittently rebalanced and assessed to assure its performance. That's why Pure Financial examines portfolios on a daily basis, identifying tax efficiency and overall portfolio success.
- Tax management: "Taxes are unavoidable, but paying too much in taxes can be avoided." Pure Financial employs proven strategies that help minimize your tax burden.

Popular Article: [Top Financial Advisors in Denver, Colorado Springs, & Boulder, CO | Ranking | Denver, Colorado Springs, & Boulder Wealth Managers](#)

Rowling & Associates Review

[Rowling & Associates](#) is a financial planning and investment management firm in San Diego that also specializes in tax planning services.

The goal of this San Diego wealth management firm is to give you financial advice that you can apply in a real-world situation. They do so by educating you and helping you to understand the best way to achieve your financial goals.

Rowling & Associates proudly serves as an independent fiduciary and delivers [fee-only](#) advice that is always in the best interest of their clients.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled Rowling & Associates to be rated a top wealth management firm in San Diego.

Team Quality

Rowling & Associates considers themselves to be attentive, unbiased, knowledgeable, trustworthy, and industry innovators. Their team of highly-effective professionals is accredited with designations such as CFP, CPA, and PFS (Personal Financial Specialist). They bring a complex blend of broad-based financial knowledge to each individual portfolio.



Retirement Focused Financial Planning

Rowling & Associates envisions the perfect financial plan as one that will help you securely reach your retirement goals. Knowing what your ideal retirement looks like is your starting point on an exciting journey.

There are a multitude of factors that need to be taken into consideration, and they all center around you and the longevity of your assets. Retirement planning services from this wealth management firm in San Diego encompass the following objectives:

- Planning your retirement
- Funding your children's future education
- Planning for your estate

- Assessing your life insurance needs

Investment Philosophy

Rowling & Associates adheres to a philosophy of investing your portfolio with a supreme handle on tax-efficiency. These San Diego financial advisors utilize location optimization and prefer no-load, low-cost mutual funds to achieve portfolio diversification. Tax-efficient investing keeps more money in your pocket. The performance of your portfolio is determined in the following four ways:

- Asset allocation
- Location optimization
- Investor behavior
- Personal analysis

Tax Planning Advantage

With CPAs on this team of San Diego financial planners, you have a wealth of knowledge and everyday expertise at your disposal when it comes to intricate tax matters. Rowling & Associates can show you how to save on your taxes by using current law. They offer:

- General tax planning
- Tax strategies for stock options
- Charitable contributions
- Tax preparation services

Sensible Financial Planning Review

[Sensible Financial Planning and Management](#) was founded in 2002 to provide personalized, unbiased financial advice for individuals who seek to do what's best with their money.

As a wealth management firm in San Diego, Sensible Financial is committed to providing financial plan that recognizes each client's unique situation, cultivating a relationship of trust with clients, providing affordable financial

advice and planning, and making details of each financial plan understandable and accessible to the client.

Sensible Financial Planning is a [fee-only](#) wealth management firm in San Diego.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled Sensible Financial Planning to be rated a top wealth management firm in San Diego.

Financial Planning

Sensible Financial Planning is a wealth management firm in San Diego that offers comprehensive financial planning for clients. Their planning process consists of four main components:

Share: A two-part kickoff meeting either by phone or in person that allows the San Diego financial planner to get to know your financial goals. This is also where relevant documents will be reviewed.

Analyze: Information is organized and problems areas are identified. The San Diego financial planner presents their findings and assessments and discusses them with the client so that a strategy can be decided on.

Propose: Investments are chosen and asset allocation settled for your multiple accounts including including retirement accounts.

Act: The plan is implemented and clients have the option of retaining this San Diego wealth management firm's services to regularly review and adjust their plan.

Portfolio Management

Your financial advisor in San Diego will work with you to design an Investment Policy Statement, which serves as the guiding document. This document identifies your target return and risk and also includes information about other factors that should be taken into consideration.

This wealth management firm in San Diego's portfolio management service includes the [following](#):

- Navigating the risk return maze
- Recommending passive mutual funds
- Making the transition (i.e. opening accounts, transferring assets, and purchasing investments)
- Reporting & rebalancing

Resources

Sensible Financial provides a great [resources page](#) that helps clients and non-clients keep up to date with laws and information relevant to their finances. They run an up-to-date blog and links to helpful external sources. They also offer a financial planning e-book, *Sensible Financial Planning: A Lifetime Approach to Financial Peace of Mind*, that is available for download on their site.

[Read More: Best Financial Advisors in San Francisco, Oakland, Corte Madera, CA | Ranking | San Francisco Area Wealth Managers](#)

Weatherly Asset Management Review

Technical expertise, sound advice, and hard work are factors that drive the [Weatherly Asset Management](#) team to perform at their best. Founded in 1994, Weatherly Asset Management is a registered investment advisor based in San Diego County.

Weatherly Asset's primary focus is overall wealth management, with each account being separately managed to maximize wealth preservation. Their holistic approach is geared toward high net-worth individuals.

Weatherly Asset Management is a [fee-only](#) wealth management firm in San Diego, California.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled Weatherly to be rated a top wealth management firm in San Diego.

Broad-Range of Financial Services

Clients of Weatherly Asset can enjoy a broad-range of services to meet their ever-changing needs. Services offered by this San Diego wealth management firm [include](#):

- Comprehensive financial guidance
- Client service and education
- Custom portfolio construction
- Tax guidance and planning
- Wealth and estate planning
- Philanthropic planning
- Options analysis and strategies
- Risk management and insurance analysis
- Financial evaluations and retirement planning
- Small business planning, employee benefits analysis and advice

Asset Allocation

Weatherly Asset knows that one of the most important decisions an investor must make is how to effectively allocate assets between various classes of stocks. With their Principal holding strong with 30 years of investment expertise, you have a definite advantage on your side when choosing how to allocate your assets.

Equity Management

A “bottom-up” approach to investment selection is preferred when managing a portfolio. Focusing on broad themes, this San Diego wealth management firm first approaches stock selection with a keen eye for attractive pricing to allow for the purchase of the entire business. Furthermore, they focus on stocks that have a high probability of yielding a good return.

With this approach, risk is always kept to a level that can be tolerated by the individual client.

When the possibility of selling stocks comes into play, Weatherly Asset considers if the selling target price has been reached and whether or not a better opportunity may be present.

Fixed-Income Management

You can utilize both taxable and tax-free fixed-income investments that are high-quality, intermediate-return securities. The management of such securities involves:

- Maturity management: Active management, just like with all investments, is paramount.
- Sector diversification: Sector enhancement is important, and high-quality securities from all sectors of the income-based market can be purchased. This includes U.S. Treasury, Government Agency, Mortgage-Backed, Asset-Backed, and Domestic and Yankee Corporate Securities.
- Individual security selection: After all sectors have been thoroughly identified, Weatherly Asset locates the most compelling individual values within a sector. Bonds purchased are investment grade or better and quality is never compromised.

After-Tax Returns

Portfolios are curated by these San Diego financial advisors to maximize after-tax returns for every client. With current trends putting an emphasis on short-term performance, most investors overlook the importance of long-term wealth accumulation. Weatherly Asset manages dividends on equities, interest on bonds, and both long- and short-term gains or losses for all asset classes. Municipal securities and equities also fall into this category of consideration.

Trust Services

Weatherly Asset Management [works with National Advisors Trust](#) to offer independent trust and custodial services to their clients. National Advisors Trust is a chartered trust company which was created in 2001 by more than

120 financial advisors, Weatherly Asset Management included. Through this partnership, clients have additional access to trust, custodial, and retirement services.

WorthPointe Review

[WorthPointe](#) is a wealth management firm in San Diego. Their Certified Financial Planners in San Diego help valued clients build strong, sustainable long term plans to secure their financial future. Their services are also customized to meet the unique needs of each client's goals and budget.

At the core of this San Diego wealth management firm's philosophy is a commitment to transparency. This firm is dedicated to making sure each client understands what is happening with their money, and that they have the information they need to make good financial decisions.

WorthPointe is a [fee-only](#) wealth management firm in San Diego.

Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in San Diego

Below are some key factors that enabled WorthPointe to be rated a top wealth management firm in San Diego.

Certified Financial Planning

A journey is much easier if you have a map and an idea of where you'd like to go. There are some journeys, like a roadtrip, where spontaneity can be welcome and even exciting. But when it comes to making sure you'll have enough money in retirement, a plan drawn up by a San Diego financial planner is your best bet.

The San Diego financial planners at WorthPointe create comprehensive, thoroughly researched financial plans. These roadmaps, so to speak, help clients outline their goals for the money and figure out a way to achieve them.

While strategic asset management is a huge part of financial planning, the plans drawn up by these San Diego financial advisors take a number of [equally important factors](#) into consideration:

- Investment consulting
- Tax planning
- Asset protection and insurance
- Estate planning
- Relationship/team management
- Charitable giving and legacy planning

Trust Representative Office

Clients who require a fiduciary can look to WorthPointe for trust solutions for themselves, their family, or their business. WorthPointe Trust has an association with National Advisors Trust Company. WorthPointe is a shareholder of National Advisors Trust Company.

The responsibilities are [divided up](#). WorthPointe oversees the client/investment advisor/trustee relationship. This San Diego wealth management firm also manages the investments, and it does so with respect to the details laid out in the trust documents while also incorporating estate planning and tax strategies.

National Advisors Trust is in charge of guaranteeing the safekeeping of the trust assets as well as handling the administrative aspects of the trust including statement production, distributions, tax reporting, and bill paying.

Employer 401(k) Plans

Many business owners want to offer retirement benefits to their employees. But the responsibility involved in managing and administering one can be daunting. WorthPointe is a top wealth management firm in San Diego that can help with this.

These San Diego financial advisors can help business owners devise retirement plans that meets employee expectations and also helps ease some of their tax burden as business owners. This wealth management firms in San Diego can help you do the [following](#):

- Work with an ERISA 3 (38) fiduciary investment manager
- Provide prudent portfolios
- Insist on fee transparency
- Optimize plan design
- Educate, advise, monitor

Conclusion - Top 10 Best Financial Advisors in San Diego, California

A comprehensive list of the top financial advisors and wealth managers in the San Diego area is no easy thing to process! With the wealth of information you've reviewed here today, you should feel like you have a much firmer grasp on finding the financial advisor in San Diego that's right for you.

So, what's next?

Remind yourself why you are looking for a financial advisor in the first place. Was it that your wealth is exceeding your ability to manage it? Have you recently been through a divorce? Maybe you've recently come into some money.

Whatever the case may be, the more in-tune you are with your own personal goals and the viewpoints you've attached to them, the easier it will be for you to narrow down your potential advisors in San Diego to a select few that hold the same values as you.

A consultation, whether it is complimentary or not, is a great starting point in getting to know a San Diego-based financial advisor. Don't let the process intimidate you and, if your advisor isn't making you feel comfortable, you may want to take that as a sign to move on.

When you do make contact with a financial advisor or wealth manager in San Diego, go prepared. Bring relevant documents, make a list of questions, be ready to dive in feet first, and most importantly, enjoy the process for what it is!

Through this article, you should feel empowered in your decisions, and we hope you are able to head into your financial future with a newly found sense of confidence.

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