

# **Top 9 Financial Advisors in Tampa & St. Petersburg, FL | 2017 Ranking | Tampa & St. Petersburg Wealth Managers**

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## **2017 RANKING & REVIEWS TOP RANKING FINANCIAL ADVISORS IN TAMPA, FLORIDA**

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### **Finding the Top Financial Advisors in Tampa, FL**

If you're looking for a financial advisor in Tampa, FL, our list is for you. Technically, it's more accurate to say, *"If you're looking for an ethical, fiduciary financial advisory firm in Tampa, FL, our list is for you."*

Because the truth is that there are a lot of huckster financial advisors in Tampa and across the country who want to turn you into a number. They want to get your name on a contract, take your money, recommend a bunch of extra fee-based products to you, and then forget about you until your annual meeting.

But we don't think a sound, reputable wealth manager in Tampa and the surrounding area behaves like that. In fact, we think that a good Tampa financial advisor puts your concerns front and center in everything they do.

As much as possible, a good financial advisor in Tampa minimizes or eliminates conflicts of interest to provide you with objective, unbiased advice. It's your money being invested, so it's you who should be comfortable with the why and how of any decision that is made.

Our list of the top 9 financial advisors in Tampa, St. Petersburg, and surrounding areas will give you the rundown on which advisors meet our high quality standards. When applicable, you'll peek deeper into key facets of each firm, such as their client interview process, methodology, investment philosophy, continuing education, and more.



*Award Emblem: Top 9 Best Financial Advisors in Tampa*

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## **AdvisoryHQ's List of the Top 9 Best Financial Advisors in Tampa**

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

- [ARS Wealth Advisors](#)
  - [Beacon Asset Management, Inc.](#)
  - [CapTrust Advisors, LLC](#)
  - [Doyle Wealth Management, Inc.](#)
  - [Harwood Financial Group](#)
  - [Heritage Investment Group](#)
  - [Mintco Financial Inc.](#)
  - [Pinnacle Wealth Planning Services, Inc.](#)
  - [Seabridge Wealth Management, LLC](#)
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## Top 9 Financial Advisors in Tampa, St. Petersburg, and Palm Harbor, Florida | Brief Comparison

Firm	Highlighted Features
ARS Wealth Advisors	Range of low risk investment options
Beacon Asset Management, Inc.	Detailed tax report
CapTrust Advisors, LLC	Financial planning for religious institutions
Doyle Wealth Management, Inc.	PARTNER Program
Harwood Financial Group	eMoney Service
Heritage Investment Group	Highly qualified/credentialed team
Mintco Financial, Inc.	Healthcare Planning
Pinnacle Wealth Planning Services, Inc.	Tiered Wealth Management Programs
Seabridge Wealth Management, LLC	The Power of Three approach

*Table: Top 9 Financial Advisors in Tampa, Florida | Above list is sorted alphabetically*

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### AdvisoryHQ's Selection Methodology

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

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

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### Detailed Review – Top Ranking Best Wealth Management Firms in Tampa

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

**[See Also: Best Financial Advisors in Philadelphia, PA | Ranking | Greater Philadelphia Area Wealth Managers](#)**

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## **ARS Wealth Advisors Review**

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[ARS Wealth Advisors](#) is an independent financial advisor in St. Petersburg in the Tampa Bay area. Founded in 1997, the firm has been nationally recognized as one of the top RIAs in the country.

ARS Wealth Advisors is a [fee-only](#) wealth management firm in Tampa.

### **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled ARS Wealth Advisors to be rated one of this year's top financial advisory firms in Tampa, Florida.

#### National Recognition

ARS has compiled an impressive list of rankings over the past 10 years.

CNBC ranked ARS at number 32 on its list of Top 100 Fee-Only Wealth Managers in 2015. The same year, *Financial Times* included ARS in its Top 300 Registered Investment Advisors list. In addition to these two reputable financial sources, *Financial Advisor* magazine also ranked ARS in its Top 500 Registered Investment Advisors for 2015, marking the fourth straight year that ARS has appeared on the list.

#### Disciplined Approach

Unlike many within the financial services industry, ARS refuses to follow trends or fads when building client portfolios. The aim of this wealth management firm in Tampa is not to help investors get rich quick, but to help

them experience steady gains with balanced risk appropriate to their tolerance.

First, ARS meets with each prospective client to hear their needs and goals as an investor. From there, these Tampa financial advisors determine the client's risk tolerance and what they can expect given their financial posture.

The next step involves crafting a personalized plan that takes into account all of the pertinent details they've gathered. Once the plan is implemented, these Tampa financial advisors monitor the client's portfolio to ensure that their goals are being met.

### Long-Term Thinking

Anyone who's been investing for a significant amount of time understands that you have to be committed to the process. You don't funnel your money into a bunch of stocks and expect brisk gains before dumping them and moving on.

To the contrary, you have to see your investments through the good times and the bad times. ARS knows this and practices it with every portfolio.

With that in mind, these financial planners in Tampa won't work with clients who want to get rich quick or follow the hottest investment schemes. For this wealth management firm in Tampa, it's not about beating the market. Instead, it's about proper strategy and planning. In fact, the large majority of returns stem from diversified asset allocation.

ARS makes our list of the best Tampa wealth managers due to their conservative, long-term approach. It puts their clients' best interests at the center of their investment philosophy.

### Range of Low-Risk Investment Options

ARS provides a nice range of investment opportunities that naturally minimize the risks to investors. Some of these opportunities offered by this Tampa wealth management firm include:

- Bonds (government, corporate, high yield, global)
- Global stocks (small-, mid-, and large-cap; international; growth; value)
- Preferred stock
- Mutual funds (high quality, no-load institutional class funds)
- Exchange traded funds (ETFs)

## Diversified Designations

ARS is a great Tampa financial advisor thanks in part to the diversity of their staff when it comes to industry designations.

The list of certifications is long, but a clear example of why ARS Wealth Advisors does its job so effectively. The list includes:

- **MBA** (Master of Business Administration)
- **CFP** (Certified Financial Planner)
- **CFA** (Chartered Financial Analyst)
- **CPA** (Certified Public Accountant)
- **PFS** (Personal Financial Specialist)
- **RIA** (Registered Investment Analyst), a designation that applies to the company as a whole

This is a much more exhaustive list of designations than what you'll find in a typical financial planner in Tampa or elsewhere. This works to make ARS one of the best Tampa wealth management firms because their staff can contribute a wide array of knowledgeable perspectives when devising your financial plan.

The result for you? A well-rounded investment strategy that minimizes your risk as much as possible and maximizes your gains and tax efficiency.

Included within this diversity is a combined 100-plus years of financial planning experience. This means your money and your future are in solid, expert hands when managed by this financial advisory firm in Tampa.

## Charitable Giving

A very important feature that we look for in the companies that made our list of top Tampa financial planners is their commitment to giving back to their communities. We're happy to report that ARS does just that.

ARS focuses on religious charities, specifically those that assist foster children and area youth. Other charities favored by ARS include a local food bank, thrift shop, and Eckerd College athletics.

## Fee-Only RIA

What does being a "fee-only RIA" mean for you? It means that when you sign a contract with ARS, you only pay one set fee based on your AUM, or Assets Under Management.

What it does not mean is that ARS will hit you with surprise charges down the road. Fee-only means a one-time fee upfront for financial planning services. That's it.

Likewise, their Tampa financial advisors don't earn commission. They won't steer you in the direction of extraneous products and services because of the kickback they'll receive from a parent company or affiliates.

Instead, they recommend products or services without biased input. No bonuses, no commission. Only your best interests front and center in all the business they do.

Like most Tampa Registered Investment Advisors, ARS is committed to a fiduciary standard. Fiduciary financial planners don't look for ways to grow their bottom line, only yours.

### Autonomous

In keeping with their status as a Tampa Registered Investment Advisor and fiduciary financial planner, ARS runs their own show. They are free of potential conflicts of interest that may arise from working under the auspices of a brokerage or parent company. This guarantees that you will receive objective, unbiased advice.

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## **Beacon Asset Management, Inc. Review**

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[Beacon Asset Management, Inc.](#) is a Tampa Registered Investment Advisor with an additional office in Naples, FL. They specialize in working with high net-worth individuals, but remain accessible to clients with at least six figures in assets.

Beacon Asset Management is a [fee-only](#) wealth management firm in Tampa.

### **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled Beacon Asset Management, Inc. to be rated one of this year's top financial advisory firms in Tampa, Florida.

## Fiduciary Standard

Beacon aligns themselves with the fiduciary standard in financial planning, which means they are committed to what's best for you. At no time will the Tampa financial advisors at Beacon put their own interests ahead of yours.

This includes eliminating conflict of interest, providing 100% unbiased advice, and being completely transparent in every phase of your financial planning process.

## Open & Available

Beacon's Tampa financial advisors are always open to hearing from clients, whether the client has a concern, a question, or a comment about their portfolio's performance.

But Beacon goes one step further than most financial planners in Tampa and elsewhere. They give each client a direct line to Beacon's Private Investment Manager.

What does this mean for you? It means that not only do you have a responsive Tampa financial advisor who will get back to you at the earliest possible moment, but it also means you will have ready access to a professional equally qualified to answer your questions.

The Private Investment Manager at Beacon is a Certified Financial Planner who is qualified to address a very broad range of client concerns. In this way, Beacon goes the extra mile in giving investors the support and individual attention that is sorely lacking from many registered investment advisory firms in Tampa.

## Transparent & Accountable

We like the level of transparency and accountability to which Beacon holds itself in handling clients' money. Beacon accomplishes this by utilizing Folio Institutional as its asset custodian.

Folio benefits Beacon clients in a lot of different ways, including:

- Electronic statements and reports detailing client asset performance
- Tools and downloads to help with taxes
- Extended insurance on client cash and securities
- Retirement plan services



- Qualified plan services
- Online voting by proxy

### Additional Help with Taxes

Come tax time, a detailed cost-basis report is distributed to clients at this Tampa wealth management firm with taxable accounts. This report keeps all of your asset-related tax information in one place for convenient reference. Furthermore, it drastically cuts down on the work that you or your CPA must do to organize your tax info.

### Willing to Work with Anyone

Most financial advisors concentrate on working with high net-worth individuals and families, corporations, foundations, and institutions. While Beacon works with these client types, too, they also keep their doors open for investors who don't make quite as much as affluent individuals or families.

But this Tampa wealth management firm does have a minimum. Beacon advisors offer its services to investors with a minimum of [at least \\$100,000](#) to invest. This is good news for someone who wants to grow their money but who doesn't meet the traditional benchmarks for working with a Tampa financial planner.

In this way, Beacon is willing to help clients become more “affluent emergent.”

***Don't Miss: [Best Financial Advisors in Cincinnati, OH | Ranking | Cincinnati Wealth Managers](#)***

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## CapTrust Advisors, LLC Review

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[CapTrust Advisors, LLC](#) is a wealth management firm in Tampa that services high net-worth clients and their families. The firm was founded in 2001 by Roger E. Robson and Eric W. Bailey, both Managing Principals at the firm to this day.

In 2007, Stephen H. Schott merged The Schott Group, the firm he founded, into CapTrust and became a Managing Principal.

CapTrust is a fee-based wealth management firm in Tampa, but we have included them on this list for the following reasons.



## **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled CapTrust Advisors, LLC to be rated one of this year's top financial advisory firms in Tampa, Florida.

### A Wealth of Combined Experience

Many financial advisory firms will boast that their staffs have over 100 years of experience combined between team members. At CapTrust, however, they have more than 300 years of experience in the financial services industry.

This puts them head and shoulders above the vast majority of wealth managers in Tampa and across the country when it comes to experience. When you hire a CapTrust financial advisor, you put your money into the hands of one of the most experienced, expert firms in the nation.

### Independent, Fiduciary, & Employee-Owned

CapTrust Advisors is an independent, fiduciary financial advisory firm in Tampa that does not set its policies or advice according to the dictates of a governing organization.

Instead, the Tampa financial advisors at CapTrust are free to dispense conflict-free, unbiased advice with the purpose of helping you reach your financial goals. What's more, the company is employee-owned, giving each advisor a stake in the company's success.

To that end, this Tampa wealth management firm only succeeds when you do. As a result, they treat your money, your time, and your interests as if they were their own. This makes CapTrust a Tampa wealth management firm that you can trust.

### Large Size but with Long-Term Relationships

CapTrust is, by far, one of the largest financial advisors that we've reviewed. Many investors might fear that they will get lost in the multitude of clients being served by this Tampa wealth management firm. But the great thing about CapTrust is that, while large in size, they have proven equally stable at establishing long-term relationships.

Several clients have utilized the services of CapTrust's Tampa financial advisors for nearly three decades. This demonstrates their wholehearted commitment to each individual investor who comes to them seeking financial help.

Want more evidence? CapTrust advisors don't set you up for quick gains or a flash-in-the-pan client-advisor relationship. Rather, they discuss your long-term objectives and stand patiently by your side to help you reach them.

### Knowledgeable Staff

The range of industry certifications and designations to be found among CapTrust's advisory team is impressive. Some of the designations enjoyed by CapTrust financial advisors in Tampa include:

- Certified Financial Planner (CFP)
- Chartered Financial Analyst Charterholders (CFA)
- Certified Investment Management Analyst (CIMA)
- Chartered Alternative Investment Analyst (CAIA)
- Certified Pension Consultants (CPC)

## Customized but Flexible

When you entrust your money to CapTrust, you do so with a Tampa financial planner who doesn't squeeze their clients into the same financial box. Instead, CapTrust takes the time to learn as much as possible about you, your needs, and your long-term goals.

They then take all your information and use it to build a personalized investment plan for you from the ground up. Everything in your plan reflects you, from where you are now to where you want to be.

But rather than sticking rigidly to the same plan no matter what occurs in the markets, CapTrust's Tampa financial advisors are there to upgrade your strategy along the way. They review your portfolio for performance and viability, and they are not afraid to suggest tweaks for improvement.

In this way, you get a customized plan with CapTrust but the freedom to change it as your circumstances or variables within the marketplace change.



## Available for Individual Services

If you don't wish to hire CapTrust for its full range of financial services, you may instead hire this Tampa wealth management firm for individual services according to your needs. CapTrust will review your financial posture for free and then quote you a fee for whichever service you wish to utilize.

Likewise, you have the opportunity to replace one of your existing advisors or consultants with CapTrust. CapTrust can charge only for the services that you use. This allows you to save money rather than being billed a lump sum for an unused suite of services from a large Tampa wealth management firm.

### Community Outreach

The financial advisor team at CapTrust partners with several charitable and community organizations throughout Florida. Some of these organizations include:

- United Way
- Boys & Girls Club
- Miami Zoo
- All Children's Hospital
- Big Brothers Big Sisters of Tampa Bay
- Metropolitan Ministries

### Many Services for Diverse Clientele

CapTrust caters to high net-worth individuals and families. Along with many other wealth management firms in Tampa and those across the country, CapTrust offers retirement planning and plans for institutions, endowments, and foundations. One area of service that sets CapTrust apart is their specialty in helping religious institutions. This Tampa wealth management firm aims to assist religious organizations balance the principles of their faith with the hallmarks of sound financial decision-making. CapTrust has considerable experience helping institutions like Catholic universities, Catholic schools, faith-based healthcare companies, dioceses, and archdiocese.

***Related:*** [\*\*Best Financial Advisors in Charlotte & Asheville, NC | Ranking | Top Wealth Managers\*\*](#)

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## **Doyle Wealth Management, Inc. Review**

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[Doyle Wealth Management, Inc.](#) serves as a Registered Investment Advisor in Tampa/St. Petersburg and the surrounding area. The firm was founded by

Robert and Jillian Doyle in 2005. Doyle Wealth is a [fee-only](#) wealth management firm.

## **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled Doyle Wealth Management, Inc. to be rated one of this year's top financial advisory firms in Tampa, Florida.

### Designated & Certified

The Tampa financial planners at Doyle sport an assortment of designations and industry certifications that speak to their knowledge and varied specialties. This assures you of a balanced perspective that better informs your investment strategy.

Some of the designations found among Doyle advisors include:

- Certified Public Accountant (CPA)
- Personal Financial Specialist (PFS)
- Chartered Financial Analyst (CFA)
- Certified Financial Planner (CFP)

### Fee-Only

Doyle Wealth Management is strictly fee-only, meaning their advice will not be compromised by conflicts of interest, sales quotas, performance bonuses, incentives, or the interests of outside parties.

Instead, Doyle focuses on your needs and your goals for the future. These Tampa financial advisors do not focus on their own bottom line by selling additional products or services. Their mission is nothing more than to help you build and preserve your wealth.

Doyle's fees are based on Assets Under Management (AUM) and are billed quarterly.

### Intent on Forming a Long-Term Relationship Built on Trust

One thing you notice when you consider Doyle Wealth Management as your financial advisor is their emphasis on trust. Their Tampa financial advisors are upfront from the start about their services, their fees, and what you can expect from them.

This forthright approach sets the tone for what you can expect from your relationship with a Doyle financial advisor in Tampa. They will help you craft a customized investment strategy that factors in your financial health and your goals for the future.

From there, they work side-by-side with you to accomplish your objectives. The only way for that to happen is by committing to you for the long-term, which is Doyle's pledge to each client.

### PARTNER Program

Many potential investors are turned away because they do not meet the minimum asset requirements set by financial advisor firms. These minimums can range anywhere from \$500,000 to \$1,000,000 or more, depending on the firm.

Unfortunately, many people think that they must settle for a non-fiduciary, commission- or sales-based Tampa wealth management firm who doesn't have such minimums to handle their money. Otherwise, they're forced to wait until their wealth meets the industry standard for engaging most financial planning services.

But to serve this market of "emerging affluent" clients, top Tampa wealth management firms like Doyle have developed their PARTNER Program. To qualify for PARTNER, clients must be on their way to accumulating significant wealth and demonstrate a dedication to financial planning strategy.

In this way, Doyle can help clients who are just starting out to get an early handle on their burgeoning finances.



Some of the educational benefits of PARTNER include:

- Learning about investment fundamentals, asset allocation, and asset diversification
- Prioritizing your financial objectives such as retirement, saving for college, emergency funds, and more
- Tax planning
- Estate planning
- Maximizing insurance planning
- Analyzing cash flow

Additionally, further assistance is given to clients accepted into the PARTNER Program in the form of:

- Personalized portfolio
- Financial planning services
- Portfolio Analyst and a team of experienced investment professionals dedicated to your account

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## Harwood Financial Group Review

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[Harwood Financial Group](#) is an SEC-Registered Investment Advisor in Tampa, FL, that services high net-worth clientele. Harwood was founded by its namesake, Robert Harwood, a former commercial airline pilot and an Air Force pilot and officer.

Harwood Financial is a [fee-based](#) wealth management firm that has, nevertheless, been included on this list for the following qualities.

## **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled Harwood Financial Group to be rated one of this year's top financial advisory firms in Tampa, Florida.

### Client-Focused

Harwood Financial Group is a wealth management firm in Tampa that will put your interests ahead of their own. They won't sneak in commissions or incentives or other hidden fees that will cost you extra in fees.

Furthermore, their status as a fiduciary and one of the SEC-Registered Investment Advisors in Tampa means they will provide advice untainted by the firm's personal gain or conflicts of interest. This is their legal obligation as a fiduciary RIA.

Harwood earns money through a percentage of your Assets Under Management. In this case, it is [1.0 to 1.5%](#) annually.

### Full-Service Firm

When you work with Harwood, you work with a Tampa wealth management firm that specializes in providing full service financial advisory services. Wealth management, tax efficiency, estate planning, asset protection—Harwood Financial Group can do it all.

What's more, Harwood oversees the vast majority of details attendant to your account. Not only will their Tampa financial planners help you open your account, but they will manage your asset transfers, asset allocation, account monitoring, and portfolio rebalancing as well.

### Open Door Policy

Timely communication is valued at Harwood. To this end, each client account has a dedicated financial planner in Tampa ready to assist whenever needed.

But Harwood goes even further than that. If you have a question or a concern that's bigger or more involved than a phone call, Harwood encourages you to come in for a face-to-face meeting. This is in addition to the regular meetings their Tampa financial advisors they will set up with you throughout the year.

### eMoney

To assist clients and make their financial lives a little easier, Harwood offers an online reporting program called eMoney.

eMoney is a web portal that collates your financial data into one online space. Bank accounts, credit cards, and all of your financial accounts can be conveniently viewed in eMoney. Personalized reports can be formulated and printed out at the push of a button (or the click of a mouse).

The eMoney service is offered to Harwood clients free of charge.

### Complimentary Services

One of the things that helped Harwood make our list of top financial advisors in Tampa is the length they will go to for clients before any contract is signed.

This wealth management firm in Tampa offers the following reports to prospective clients free of charge:

- **Investment Risk Analysis.** This includes an analysis of your financial posture and how your investments can be improved.
- **Tax Review and Analysis.** Harwood advisors will review your tax situation and make recommendations for lessening your burden now while also making your investments more tax efficient later on.
- **Estate Transition Plan Review.** Your existing estate plan will be analyzed. Suggestions will be given on how to improve your plan for smoother estate transfer while reducing costs and associated taxes.
- **Complimentary Financial Plan.** Harwood won't just meet with you once, but as many times as needed to get a clear and accurate picture of your finances. As a result of these meetings, you will be presented with a complete financial plan customized to your goals and needs.

## The Harwood Guarantee

Robert Harwood set up what he calls the “**Harwood Guarantee.**” If you’re not happy with how Harwood Financial Group has handled your money, you will be refunded all of the fees that you paid during your first year. This is a great sign of accountability to think about when choosing your Tampa wealth management firm.

***Popular Article: [Best Financial Advisors in Minneapolis, MN | Ranking | Minneapolis, Edina Area Wealth Managers](#)***

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## **Heritage Investment Group Review**

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[Heritage Investment Group](#) is a wealth management firm in Tampa, FL, and elsewhere in Florida with a clientele of high net-worth individuals and families. This Tampa wealth management firm also assists charities and qualified plans.

Heritage was founded in 1993 as an independent financial advisor. The firm has grown significantly since then. This wealth management firm in Tampa is a [fee-only](#) firm.

### **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled Heritage Investment Group to be rated one of this year’s top financial advisory firms in Tampa, Florida.

#### Well-Designated, Credentialed, and Experienced

One of the hallmarks of a truly first-rate financial advisor in Tampa or anywhere else in the country is the commitment the firm demonstrates toward continuing education and professional certification.

With this in mind, Heritage [advisors](#) have proven themselves deeply committed to keeping their knowledge banks up-to-date. As a result, these Tampa financial planners can provide you with the latest, most relevant information to help you get more out of your account.

Some of the industry designations and certifications that can be found on the Heritage team of Tampa financial advisors include:

- Chartered Financial Analyst
- Certified Public Accountant
- Certified Financial Planner
- Doctor of Philosophy
- Master of Business Administration
- Master of Accountancy
- Certified Investment Management Analyst
- Certified Investment Management Consultant

In addition to the aforementioned designations, the advisors at Heritage boast an average of 20 years' worth of professional financial planning experience.

### Full Suite of Services

Plenty of financial advisors in Tampa provide only the basics when it comes to money management and investment. The aim of this Tampa wealth management firm is to “be brilliant at the basics,” focusing on nothing more than the core essentials when helping clients preserve and grow capital.

Heritage wants to do that and more, however. To achieve this, they offer a suite of financial services designed to help clients flesh out their portfolios and expand their wealth.

Services provided by Heritage include:

- Investment strategy
- Financial planning
- Cash flow management
- Risk analysis
- Retirement planning
- Trust planning
- Estate planning
- Tax efficiency

### Process

Heritage feels that it is important to learn as much about you as possible. An interview process helps Heritage glean the relevant details of your financial posture.

This betters Heritage's understanding of your goals for your money, why you want to accomplish said goals, as well as any concerns or worries you might have along the way.

Afterward, this Tampa wealth management firm builds a customized plan for you that couples investment discipline with the availability of global assets. This helps to minimize your risk while maximizing your potential gains.

### Independent, Fiduciary Wealth Management Firm

Like the other top wealth managers in Tampa and the surrounding area that appear on our list, Heritage prides itself on operating according to a fiduciary standard.

For you, the investor, this means that Heritage is legally-bound to only work toward what's best for you. These Tampa financial planners don't take commission, incentives, bonuses, and the like. Instead, they charge only a fee that is based on your AUM (Assets Under Management).

Because of how they are set up, Heritage can only make money by helping you make money first. Heritage does this by acting independently of outside firms or affiliate relationships. This Tampa wealth management is free to recommend whatever you need to grow your portfolio, not what they need to meet sales quotas.

Honesty is a priority at Heritage, and it starts from the top down. As a family-owned and operated wealth management firm in Tampa, the father and son team of Frederick MacLean, Sr., and Frederick MacLean, Jr., has ensured that Heritage operates with the kind of transparency and accountability that will win you over as a client for life.

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## **Mintco Financial, Inc. Review**

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[Mintco Financial, Inc.](#) was founded by Michael Minter and Lloyd Schneider in 2012. Together, the two principals combine over 50 years of financial planning and wealth management experience.

Originally based in New York City, the firm relocated to Tampa as a boutique wealth management firm. Mintco maintains their New York offices to better assist existing clients in that area.

This Tampa wealth management firm is a [fee-only](#) firm.

## **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled Mintco Financial, Inc. to be rated one of this year's top financial advisory firms in Tampa, Florida.

### Inspiring Backstory

Michael Minter and Lloyd Schneider met at an industry conference in 2011. After getting to know one another, the two paired up in 2012 and set up shop in Tampa, FL.

The unique thing about their partnership is the expertise they bring to the firm. With experience in both healthcare planning and wealth management, Minter and Schneider positioned Mintco with a two-pronged approach of wealth preservation and health planning.

The unique health planning angle allows Mintco to help their clients plan for unforeseen medical emergencies and other healthcare-related expenses. Such health planning is part and parcel with this Tampa wealth management firm's strategy.

In so doing, Mintco clients feel more at ease knowing they have enough money set aside for inevitable medical expenses without putting their wealth at risk.

### Independent, Fee-Only Advisor Who Looks Out for You

Mintco does not answer to anyone but themselves. This wealth management firm in Tampa is completely independent and do not push unnecessary products or services onto you in order to meet sales- or performance-based company requirements.

Furthermore, Mintco operates as a fiduciary investment advisor. Their financial advisors in Tampa are only interested in helping you preserve and grow your capital first and foremost. Mintco does not earn money unless your investment strategies are a success.

## Financial Planning Process

The advisory team at Mintco sets out to learn about you and your financial situation. They get a firm grasp on such things as your financial health, future goals, and the concerns you may have about how to manage your money.

From there, Mintco sets out to construct an individual financial plan tailored to you. Their financial planners in Tampa make recommendations from a global pool of assets, and each recommendation is made solely with your best interests in mind.

## Ongoing Communication

Mintco won't implement your financial plan and write you off until your annual review comes around. Instead, they arrange to meet with you at nothing less than a semi-annual basis.

However, they are willing to meet with you whenever you need. Furthermore, Mintco strongly suggests meeting with your Tampa financial advisor whenever you are poised to make a big decision that may impact your financial health. This ensures that Mintco can update your portfolio in a timely manner with the appropriate changes to your investment strategy.

## Fee-Only Services

If you don't wish to utilize Mintco's full range of financial planning and wealth management services, you may take advantage of individual services at a per-hour or per-project rate.

The individual services Mintco provides include, among others:

- Life insurance analysis
- Debt management
- Retirement planning
- 401(k) management
- Investment management

Costs associated with per-hour or per-project services are as follows:

All-Inclusive Financial Plan	Fee
Comprehensive Plan	Starting at \$2500
Services Offered Individually	Fee
Retirement Analysis	Starting at \$500
Social Security Maximizer	Starting at \$250
Investment Analysis	Starting at \$250
Insurance Evaluation	Starting at \$250
Estate Planning Review	Starting at \$500
Long Term Care Needs Analysis	Starting at \$250
Debt Analysis	Starting at \$250

***Read More: [Best Financial Advisors in Atlanta, GA | Ranking | Atlanta Area Wealth Managers](#)***

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## **Pinnacle Wealth Planning Services, Inc. Review**

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[Pinnacle Wealth Planning Services, Inc.](#) is a financial advisor in the Tampa/St. Petersburg area. The company's headquarters are located in Mansfield, OH.

In 1980, William D. Heichel founded Lifetime Planning, Inc., later forming Pinnacle Wealth Planning Services in 1998. Pinnacle has evolved into a family-owned and operated financial advisory firm whose clientele is represented across the country and numbers in [the hundreds](#).



To date, Pinnacle manages a total [exceeding \\$500 million](#) in Assets Under Management (AUM). Pinnacle is a [fee-only](#) wealth management firm in Tampa.

## **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled Pinnacle Wealth Planning Services, Inc. to be rated one of this year's top financial advisory firms in Tampa, Florida.

### Not Fee-Based, Not Commissioned, Just Fee-Only

Pinnacle's Tampa financial advisors do not earn commission on the sale of any products or services. For that matter, Pinnacle as a firm doesn't sell extra financial products or services. They only provide unbiased investment advice without the conflict-of-interest inherent in fee-based or commission-based structures.

Pinnacle operates in this manner because they are a financial advisor registered with the SEC. This makes them a fiduciary advisor.

As a result, this Tampa wealth management firm only wants what's best for you and your money. They will not seek to advance their own agenda or their own bottom line. In other words, these financial planners in Tampa only succeed when you succeed.

To build trust and a long-term relationship with you as their client, Pinnacle makes all fees known upfront. There are no hidden fees at any time during your contract with the firm.

Pinnacle makes money on a percentage of your Assets Under Management (AUM). These percentages vary from [0.60% to 1.00%](#) according to the amount of asset allocation in your portfolio. As asset allocation increases, the fee percentage charged by your Tampa financial advisor decreases.

### Works with High Net-Worth Investors and Their Teams

Pinnacle's clientele consists of high net-worth individuals, high net-worth families, and business owners. In fact, this Tampa wealth management firm's average Assets Under Management is [over \\$1 million](#).

But Pinnacle won't limit themselves to just these investor types. Instead, this Tampa wealth management firm maintains an openness and availability with regard to integrating their advisors into your existing team of consultants.

This maximizes the input you receive on each investment as well as your financial planning, retirement planning, and more.

### Experienced Advisors with a Wide Range of Industry Designations

The advisory team at Pinnacle has amassed more than 200 years of experience in wealth management. This alone makes them one of the more established financial advisory firms in Tampa.

Along with years of experience, Pinnacle has several different industry designations represented on their staff. Some of these designations include:

- Juris Doctor (JD)
- Certified Financial Planner (CFP®)
- Chartered Financial Consultant (ChFC®)
- Certified Public Accountant (CPA)
- Master of Business Administration (MBA)
- Personal Financial Specialist (PFS)
- Chartered Retirement Plans Specialist (CRPS®)
- Accredited Asset Management Specialist (AAMS®)
- Chartered Mutual Fund Counselor (CMFC®)
- Accredited Investment Fiduciary (AIF®)
- Certified Divorce Financial Analyst (CDFA)

### Recognition

Over the years, Pinnacle has been recognized by the financial industry's most respected magazines. Some of these achievements include:

- Ranked as one of the country's Top Wealth Managers by Bloomberg's *Wealth Manager/AdvisorOne* magazine
- *Worth* magazine has recognized founder William D. Heichel as one of the United States' Top 100 Most Exclusive Wealth Advisors
- *Financial Advisor* magazine ranked Pinnacle as a leading RIA (Registered Investment Advisor) in the country
- Founder William D. Heichel has been recognized several times as one of the 150 Best Financial Advisors for Doctors by *Medical Economics* magazine

## Top-Notch Communication

With most wealth management firms in Tampa, you'll meet with your advisor a few times during your first year and then a couple times each year thereafter. Communication with certain managers can be almost nonexistent save for the occasional quarterly or semi-annual report.

But with Pinnacle, you'll be working with a Tampa financial advisor that emphasizes frequent communication. Some of this communication comes in the form of direct contact between you and your advisor. Other forms are made possible by how consistently Pinnacle monitors and updates your financial progress.

Some of this consistent monitoring and communication includes:

- Regular updates to your financial plan
- Daily monitoring of your investments
- Daily monitoring of your net worth
- Daily reporting of your investment performance
- Anytime-access to your legal documents, investment reports, and financial plan through Pinnacle's Wealth Management Portal
- Personal Planning Quarterback Services that require continuous advisor management
- Planning meetings arranged by your Personal Planning Quarterback
- Review of agendas, reports, and progress with you, your private team of consultants, and your Pinnacle advisor

## Pinnacle Wealth Management Services

Pinnacle offers four different wealth management programs depending on the client's net worth and investable assets.

1. **Compass** (net worth under \$1 million, investable assets between \$250,000-750,000)
2. **Lifetime** (net worth between \$1-3 million, income under \$250,000)
3. **Enhanced** (net worth between \$3-10 million, income between \$250,000 and \$1 million)
4. **Comprehensive** (net worth exceeding \$10,000,000, income exceeding \$1 million)

See the chart below for more information on [Pinnacle's four Wealth Management Programs](#):

**PINNACLE**  
Wealth Management Programs

<b>Compass Wealth Management Program</b>	<b>Lifetime Wealth Management Program</b>	<b>Enhanced Wealth Management Program</b>	<b>Comprehensive Wealth Management Program</b>
<p>A service designed for clients with a net worth under \$1,000,000 with liquid investable assets of \$250,000 to \$750,000.</p> <p><b>Program Includes:</b> Retirement Plan Projection, Financial Planning Checklists, Investment Advisory Services, Account Aggregation and online Client Portal.</p> <p><b>Service Fees:</b> \$1,000 annually (\$250 quarterly) + 1% annual fee for managed assets + 15 bps performance tracking fee for non-managed assets</p> <p>Minimum Annual Fee = \$3,500</p>	<p>A service designed for clients with a net worth of \$1,000,000 to \$3,000,000 and income under \$250,000.</p> <p><b>Program Includes:</b> Goals-based financial plan with annual updates, Investment Advisory Services, Lifetime Quarterback Service, Account Aggregation and online Client Portal.</p> <p><b>Service Fees:</b> \$2,000 annually (\$500 quarterly) + HNW fee schedule for managed assets + 5-15 bps performance tracking fee for non-managed assets over \$250K</p> <p>Minimum Annual Fee = \$5,000</p>	<p>A service designed for clients with a net worth of \$3,000,000 to \$10,000,000 and annual income of \$250,000 to \$1,000,000.</p> <p><b>Program Includes:</b> Goals-based financial plan with annual updates, Investment Advisory Services, Enhanced Quarterback Service, Account Aggregation and online Client Portal.</p> <p><b>Service Fees:</b> \$4,000 annually (\$1,000 quarterly) + HNW fee schedule for managed assets + 5-15 bps performance tracking fee for non-managed assets over \$500K</p> <p>Minimum Annual Fee = \$10,000</p>	<p>A service designed for clients with a net worth in excess of \$10,000,000 and/or annual income in excess of \$1,000,000 with the need for a coordinated planning effort with the client's other Advisors.</p> <p><b>Program Includes:</b> Goals-based financial plan with annual updates, Investment Advisory Services, Comprehensive Quarterback Service, Account Aggregation and Client Portal.</p> <p><b>Service Fees:</b> \$6,000 annually (\$1,500 quarterly) + Quarterback fee as quoted based on client complexity + HNW fee schedule for managed assets + 5-15 bps performance tracking fee for non-managed assets over \$1M</p> <p>Minimum Annual Fee = \$20,000</p>

## Pinnacle Wealth Management Process

Pinnacle employs a wealth management process that occurs in four stages over four months. These stages include:

- **Month 1.** Upon signing an agreement with Pinnacle, the financial advisor collates all of your pertinent financial details. You will fill out a financial planning questionnaire during this time as well as provide all requisite financial information to initiate the transfer of assets.
- **Month 2.** Your balance sheet is reviewed along with your financial goals. Once you approve both documents, your Pinnacle advisor prepares to initiate your plan.
- **Month 3.** Your advisor delivers your financial plan and investment proposal. You also engage Pinnacle's Wealth Management Services.
- **Month 4.** Pinnacle meets with you as needed to review and update your finalized plan.



### Pinnacle's Personal Planning Quarterback Service

Pinnacle believes in a goals-based financial planning process. Making the process “goals-based” means crafting a customized plan around your needs and goals for the future.

In this way, these Tampa financial planners can keep your financial plan flexible, recalibrating your investment strategy to stay on track toward your objectives.

To make certain that they achieve this, Pinnacle has instituted a [Personal Planning Quarterback Service](#). The service enables Pinnacle to monitor your portfolio in such a way that their financial planners in Tampa can recommend timely changes and updates. This has the extra effect of avoiding unnecessary losses.

### Rigorous Screening of Money Managers

Keeping their oath to the fiduciary standard firmly intact, Pinnacle devotes considerable time in screening out inferior money managers from partnering with them.

The key things that Pinnacle looks for in its money managers include:

- Ability to pass Pinnacle's challenging screening process
- Complete disclosure of all trades
- Consistently uphold disciplined investment guidelines
- Exhibit performance above benchmark levels for 3-5 years

Pinnacle acknowledges that they, along with most other financial advisors in Tampa, are bereft of the resources typically required to perform due diligence on money managers in the aforementioned fashion.

To compensate for this deficiency in resources, Pinnacle partners with top financial consultants to monitor their money managers. The consultants also advise this wealth management firm in Tampa on which money managers to hire and fire.

#### Abundant, Available Resources

One of the things we liked the most about Pinnacle is their commitment to client education. The Resources page on their website is overflowing with [financial calculators](#) and [reports](#). The topics on this page range from retirement planning, Social Security, qualified plans, taxes, and much, much more.

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## **Seabridge Wealth Management, LLC Review**

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[Seabridge Wealth Management](#) is a Tampa financial advisor that focuses on high net-worth individuals and their families, institutions, and foundations. This wealth management firm in Tampa was founded by CEO Matt DiGennaro after 25 years of experience on Wall Street.

### **Key Factors That Enabled This Firm to Rank as a Top Wealth Management Firm in Tampa**

Below are key factors that enabled Seabridge Wealth Management, LLC to be rated one of this year's top financial advisory firms in Tampa, Florida.

## Registered Investment Advisor

Seabridge is an RIA, or Registered Investment Advisor. As such, this Tampa financial advisory firm adheres to the fiduciary standard of financial advisory. This legally obligates the firm to put your interests first when dispensing financial advice.

Seabridge is also independent. As an independent firm, Seabridge is not beholden to any outside company's agenda, quotas, or directives.

Likewise, this wealth management firm in Tampa is [fee-only](#). They do not earn commission on the sale of products or services, nor do they take incentives or bonuses based on sales or performance.

With all of the above information in mind, you can rest easy knowing Seabridge will conduct business with you free of any conflict-of-interest that might plague other financial advisory firms in Tampa.

## Seabridge Philosophy

Service costs can add up, even for financial planning and wealth management. Seabridge has made it their mission to reduce those costs so that investors can enjoy more of the money that they have entrusted Seabridge to invest.

In addition, Seabridge employs a highly-touted investment strategy that was designed by Nobel laureates in economics and finance. It is a proven plan that increases clients' chances for meeting their financial goals while working with Seabridge's financial planners in Tampa.

At Seabridge, they won't take cavalier risks with your money. Their Tampa financial advisors will invest it with discipline and prudence. They don't time markets, nor do they roll the dice on how the markets will behave in the future.

## Global Experience

At Seabridge, you are guaranteed a firm that features several advisors with a wealth of financial planning experience. Many of the Tampa financial advisors on the Seabridge's team have worked for decades on the accounts of affluent individuals around the world the world.

Not only that, many of those same advisors have sharpened their expertise by working with some of the largest global corporations, foreign central banks, and sovereign wealth funds.

### Seabridge's "Power of Three"

Seabridge has an approach that they call "[The Power of Three](#)." This approach has three primary requirements:

- A fiduciary advisor
- Expertly-managed portfolios (diversification & asset allocation)
- Elimination of excessive fees

With regard to having a fiduciary advisor, Seabridge believes that your portfolio grows best when it's managed by a Tampa financial advisor who has your best interests in mind. This is true not only because their advice will be unbiased and objective, but because you will pay less in fees and costs associated with hidden commissions, incentives, or bonuses.

Expertly-managed portfolios boil down to two key concepts: 1) Asset diversification and 2) asset allocation.

Diversification minimizes risk while proper asset allocation takes into account the investor's "big picture" investment strategy. Diversification is only worthwhile insofar as your investment assets work together to meet your needs. Asset allocation will synergize your individual assets to accelerate your gains.

As it concerns excessive fees, Seabridge has found that paying more in investment costs and fees naturally diminishes the returns experienced by investors' portfolios. To reduce these costs as much as possible, this Tampa wealth management firm utilizes low-cost, indexed investment strategies.

The result is that you pay fewer fees and, thus, are able to preserve more of your wealth.

**[Related: Best Financial Advisors in New York, NY | Ranking | New York Wealth Management Firms](#)**

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## **Conclusion - Top 9 Financial Advisory Firms in Tampa, Florida**

The Tampa-St. Petersburg area sports a higher than average number of quality financial advisors. Of course, this benefits you the most, allowing you to rest a little easier knowing there are Tampa financial advisors willing to walk with you on your journey toward your financial goals.

The greatest part is that you can feel more confident that you'll make those goals a reality. The firms on our list of top Tampa financial advisors only consider themselves a success when you succeed. They will put all of their available resources into making certain that happens.

If you still have doubts—and unless you're a seasoned investor, who wouldn't?—then we urge you to give these Tampa financial advisors a call today.

Not only is your first consultation free, but you can enjoy immediate peace of mind knowing that your financial future starts now.

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