

# Top 10 Best Financial Advisors in Cincinnati, OH | 2017 Ranking | Cincinnati Wealth Managers

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## 2017 RANKING & REVIEWS TOP RANKING FINANCIAL ADVISORS IN CINCINNATI

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### Finding the Top Financial Advisors in Cincinnati, Ohio

Ohio boasts a lot of safety-related [firsts](#). The state established the first ambulance service in Cincinnati, America's first traffic light in Cleveland, and the first professional municipal fire department (Cincinnati again!). It also hosts the first city, Akron, to use police cars.

With such a proactive history, it only makes sense that the state's residents would look for the best financial advisors in Cincinnati. Money equals security. This means that making sure it's being used productively and managed responsibly is of the utmost importance.

Whether you earn your money putting out fires or making traffic lights, a Cincinnati wealth management firm can help manage your money right.

Of course, making money takes time. You may not have enough hours in the day to look up the best financial advisors in Cincinnati. AdvisoryHQ has rounded up several of the top wealth management firms in Cincinnati and reviewed some of their best features.

Save the googling and start your search with our list of the best wealth management firms in Cincinnati.



*Award Emblem: Best 10 Financial Advisors in Cincinnati, Ohio*

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## **AdvisoryHQ's List of the Best 10 Financial Advisors in Cincinnati**

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

- [\*\*Bartlett & Company\*\*](#)
- [\*\*Berno Financial Management, Inc.\*\*](#)
- [\*\*Foster & Motley Corporation\*\*](#)
- [\*\*Hengehold Capital Management, LLC\*\*](#)
- [\*\*Johnson Investment Counsel, Inc.\*\*](#)
- [\*\*Madison Wealth Management\*\*](#)
- [\*\*OJM Group, LLC\*\*](#)
- [\*\*Ritter Daniher Financial Advisory, LLC\*\*](#)
- [\*\*RiverPoint Capital Management\*\*](#)
- [\*\*Total Wealth Planning\*\*](#)

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## Top 10 Best Financial Advisors in Cincinnati, Ohio | Brief Comparison

Firm	Highlighted Features
Bartlett & Co.	Financial impact of divorce assessment
Berno Financial Management, Inc.	Total portfolio approach
Foster & Motley Corporation	College planning
Hengehold Capital Management, LLC	P&G retirement planning
Johnson Investment Counsel, Inc.	Johnson mutual funds
Madison Wealth Management	Outlined path to success
OJM Group, LLC	Specialize in financial advice for doctors
Ritter Daniher Financial Advisory, LLC	Personal balance sheet preparation
RiverPoint Capital Management	Wealth management for women
Total Wealth Planning	Business value enhancement analysis

*Table: Top 10 Best Financial Advisors in Cincinnati | 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 Financial Advisors in Cincinnati**

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

***[See Also: Top Financial Advisors in Wisconsin \(Milwaukee, Pewaukee, Waukesha, Cedarburg, and Mequon\)](#)***

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### **Bartlett & Company Review**

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[Bartlett & Company](#) boasts an impressively long history. This wealth management firm in Cincinnati was founded in 1898. Anyone looking for a stable Cincinnati financial advisory firm will surely be taken with this company that has managed to stick around for over a century.

Bartlett & Company offers financial planning and investment management services to high net-worth individuals and families, foundations and endowments, as well as institutions and businesses.

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

Listed below are key factors that allowed Bartlett & Company to rank as one of this year's top financial advisory firms in Cincinnati, Ohio.

##### **A Team Approach**

As a client, you have a full team of experts at your disposal. Each member of this team of financial advisors in Cincinnati is carefully chosen to reflect the values of the firm. From your lead advisor to the support staff that works behind the scenes, you will have the trusted support you need.

##### **A Fee-Based Advisor**

As an independent, employee-owned firm, Bartlett & Company is also a Registered Investment Advisor (RIA), holding themselves to the highest fiduciary standard and fostering trust in all they do. These Cincinnati financial planners serve clients on a [fee-based](#) schedule.

## **In-House Research Analysts**

Investing with confidence is critical. Knowing that each and every recommendation has been carefully scrutinized by Bartlett & Company's [in-house research team](#) should encourage clients to feel confident about their investments with this wealth management firm in Cincinnati

## **The Financial Planning Process**

While financial planning is most commonly coupled with investment management services, it is also provided as an independent service. Bartlett & Company will stand as your financial advocate, getting to know you and your objectives from the start.

Here's an overview of what the [financial planning process](#) with this Cincinnati wealth management firm may include:

- Retirement planning
- Taking advantage of an elderly retirement package
- Managing a large stock position
- Managing an inheritance
- Planning and funding charitable contributions
- Stock option exercise
- Birth of a child or grandchild
- Financial impact of divorce
- Coping financially with an elderly parent
- Coping financially with the death of a spouse

## **Investment Management Services**

While maintaining focus on your financial objectives, your team of Cincinnati financial advisors will develop you create a diversified and balanced portfolio that will minimize risk and deliver consistent high-yielding returns.

The following are some of the [wealth management components](#) that may be important to you:

- Bartlett fund advantage

- Socially responsible investing
- Fixed income
- Equity management
- Alternative investments

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## **Berno Financial Management, Inc. Review**

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[Berno Financial Management](#) aims to help proactive individuals get the expert advice they need to properly manage their finances. And they have over two decades of experience doing just that. This wealth management firm in Cincinnati opened up in 1993.

These Cincinnati financial planners [serve clients](#) with an annual income of at least \$100,000 or pre-retirees and individuals in the early stages of retirement with an investible portfolio of \$1,000,000 to \$5,000,000.



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

Below are key factors that enabled Berno Financial Management, Inc. to be rated as one of top wealth management firms in Cincinnati.

### **An Independent Advisor**

As a [fee-only](#), independent financial advisor, Berno Financial offers unbiased, trusted advice. They focus on your best interests and have chosen to avoid commission-based pressures that harm instead of help.

### **The Berno Financial Investment Philosophy**

Berno Financial believes in broad diversification of your investment portfolio while effectively minimizing risk and taxes. This Cincinnati wealth management firm's investment philosophy is founded on objective, academically-based models that have withstood the test of time.

The following is a listing of some, but not all, of the diversification approaches your Cincinnati financial advisor may suggest:

- U.S. stocks
- International and emerging market stocks
- Low-volatility investments
- Corporate, government, or municipal bonds
- Inflation-protected bonds
- Real estate investment trusts
- Commodities

### **The Total Portfolio Approach**

Berno Financial takes a comprehensive approach to managing your portfolio. This involves allocating your family's assets and coordinating family accounts such as:

- Traditional or rollover IRAs
- Roth IRAs
- Single, joint, and trust accounts
- Custodian accounts for minor children
- 529 college savings plans
- 401(k), profit-sharing, or employer plans
- Annuities
- Non-qualified retirement plans
- Employer stock options

## **Wealth Management Services**

Managing and growing your wealth properly are the cornerstones of wealth management services from Berno Financial. Based on your own personal needs and goals, a customized wealth management plan from your financial advisor in Cincinnati may include:

- Education funding
- Cash flow management
- Insurance needs
- Income tax management
- Investment management
- Retirement planning
- Estate planning

## **Financial Planning Consultations**

The Berno Financial Planning Consultation is a comprehensive financial plan with limited investment advice. It's a great service for clients who qualify for financial planning from a wealth management firm in Cincinnati, but who are not yet ready to fully invest in the market.

Each consulting plan is customized to add value to the client's financial life and helps to answer important financial and retirement questions.

***Don't Miss: [Top Financial Advisors in Greensboro, Chapel Hill, and Winston-Salem, North Carolina](#)***

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## **Foster & Motley Corporation Review**

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[Foster & Motley Corporation](#) offers financial planning and investment management services to a variety of clients. They currently manage over [\\$1 billion](#) in assets on a discretionary basis.

**Key Factors That Enabled This Firm to Rank as a Top Cincinnati Financial Advisory Firm**



The following is a listing of key factors that allowed Foster & Motley Corporation to rank as one of the top financial advisory firms in Cincinnati, Ohio.

### **The Accredited Team**

Foster & Motley holds its team of about [over 30 employees](#) to an incredibly high standard, requiring continued education and encouraging employees to pursue accreditations so they may become Certified Financial Planners (CFPs), Certified Public Accountants (CPAs), and Chartered Financial Analysts (CFAs).

To date, nearly all advisors and planning professionals on this Cincinnati wealth management firm team have earned at least some level of accreditation.

### **A Fee-Only Structure**

As a [fee-only](#) Cincinnati financial advisory firm, Foster & Motley takes comfort in knowing their advice is ALWAYS unbiased and solely focused on you. This wealth management firm in Cincinnati does not accept commissions or referral fees. As an employee-owned Registered Investment Advisor (RIA), they avoid any and all conflicts of interest when doing business.

### **Financial Planning Services**

A good financial plan will encompass all components of your financial life. Understanding how all areas of your plan work together is something the team at Foster & Motley has an expert eye for.

Financial planning services from this Cincinnati wealth management firm may include:

- Estate planning
- Net-worth analysis
- Investing
- Cash flow planning
- Tax planning
- Financial independence planning
- Stock option planning
- Insurance planning
- College planning

All of this starts with an initial meeting where your advisor gets to know you, your current situation, and where you want to be in the future. Initial consultations with these Cincinnati financial planners are always free.

## **Portfolio Management**

Your team of accredited portfolio managers stands ready with independent, objective advice. Their one and only concern will always be YOU. The following is a brief look at Foster & Motley's investment style:

- Actively managing bonds (fixed income)
- Diversifying through real estate
- Mutual fund management
- Alternative Investments to “absorb shock” in the market
- Reasonable growth equity

## **Total Wealth Management**

Clients who have unique investing needs or need a full suite of services beyond the scope of a traditional financial plan may benefit from total wealth management services from Foster & Motley.

Clients who do well in this category are those whose investment portfolios are large and have at least [\\$1.5 million](#) in investments managed through the firm.

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# **Hengehold Capital Management, LLC Review**

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Having served the needs of clients for over [25 years](#), [Hengehold Capital Management, LLC](#) operates through two Cincinnati locations, one in the Western Hills area and another in the Blue Ash area.

Hengehold Capital Management offers investment and financial planning services, retirement planning, and a host of plans and resources for Proctor & Gamble retirees. This Cincinnati wealth management firm has a [fee-only](#) compensation structure.

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

Below are key factors that enabled Hengehold Capital Management to rank as a top wealth management firm in Cincinnati.

### A Registered Advisor

As an independent Registered Investment Advisor (RIA), Hengehold Capital operates a [fee-only](#) advisory firm which allows clients to receive unconflicted investment advice that will help them achieve their financial goals.

### Investment and Financial Planning Services

When working with clients, Hengehold Capital has three goals in mind:

1. Getting to know you
2. Building a wealth plan for your future
3. Understanding your overall financial picture

By coordinating with your trusted CPA, attorney, or insurance advisor, this Cincinnati wealth management firm will construct a tax-efficient and risk managed investment plan that is uniquely tailored to you.



## **Planning for Your Retirement**

Financial independence doesn't just happen. It takes careful planning, commitment, and a great team of Cincinnati financial advisors to guide you. Hengehold Capital's mission is to assist you in building a dependable financial foundation that will last a lifetime.

The following is an overview of strategies that can help you meet your retirement goals:

- Cash flow planning
- Social Security planning
- Family gifting strategies
- Regular monitoring of your financial plan
- Stock option exercise strategies
- Concentrated stock position risk management
- Core and tactical asset allocations
- Determination of reasonable withdrawal rates
- Distribution strategies: Profit Sharing Trust (PST) including net unrealized appreciation and alternative cost basis methods
- Tax and financial decision review, evaluation, and implementation
- Using low-cost basis stock in charitable giving and estate planning

## **College Financial Planning Services**

With the skyrocketing cost of education, simply saving for college may no longer be enough. Hengehold Capital's trained professionals can show you how you can offset educational costs without sacrificing the comforts of life through the following:

- Creating an overall financial plan
- Calculating Expected Family Contributions (EFC)
- Providing complete financial overview on cash flow needs, college, retirement, and more
- Review and implementation of your plan
- FAFSA review to ensure accuracy

## **P&G Retirement Services**

As a multi-generational wealth management firm located right in the heart of Cincinnati, Ohio, Hengehold Capital has helped many Procter & Gamble

families transition into retirement. They know how hard you've worked, and they want to help you get it right the first time.

P&G retirees have access to a wealth of [tools and services](#) specifically tailored to their needs. Some of these services are:

- Creating a roadmap of all the components of your P&G retirement plan
- Working through tax and financial opportunities
- Planning options that may increase your family's wealth and retirement income
- Claiming strategies for Social Security
- Determining if lump-sum distribution is appropriate for you
- Handling distributions at different times in your life

***Related: [Top Financial Advisors in Phoenix and Scottsdale, Arizona](#)***

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## **Johnson Investment Counsel, Inc. Review**

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With locations in Cincinnati, Columbus, and Dayton, Ohio, [Johnson Investment Counsel, Inc.](#) is Ohio's largest independent investment advisory firm. They hold over [\\$8 billion](#) in assets under management.

Johnson Investment offers integrated wealth management services to individuals, corporations, retirement plans, foundations, and endowments. They operate through seven separate divisions, each customized to offer the best services possible.

This wealth management firm in Cincinnati operates on a [fee-only](#) basis.

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

Below you will find some of the key factors that enabled Johnson Investment Counsel, Inc. to rank as one of the top financial advisory firms in Cincinnati, Ohio.

#### **A Principled Investment Group**

The following is a list of core investment principles that drives Johnson Investments's activities:

- An integrated team approach
- Unbiased investment advice
- Risk control through diversity
- Fee-only management—no commissions
- Passion for clients and their goals

## **Wealth Advisory Services**

Wealth advisory services offer individual clients and families with an excess of [\\$1 million](#) in investable assets a suite of services.



## **Family Office Services**

Through the development of sophisticated solutions, families with a net-worth of more than [\\$10 million](#) can get assistance with accumulating, preserving, and transferring their wealth. Services include, but are not limited to:

- Investment management
- Debt management and banking
- Estate and wealth transfer
- Business succession planning
- Charitable planning
- Financial and income tax planning
- Insurance and asset protection

## **Financial Advisory Services**

With your own portfolio manager, you can have access to personal investment management and financial planning services. These services are geared toward clients with at least [\\$500,000](#) in investable assets. Services include:

- Estate planning
- Goal-based planning
- Insurance analysis
- Retirement planning
- Investment management

### **Institutional Management**

A customized investment model may be just what your institution needs to meet its unique circumstances. Through a host of services, you can see a clearer picture. Services may include:

- Investment policy consultation
- Fixed income asset management
- Equity asset management
- Asset allocation

### **Trust Company**

Johnson Investments can help families merge their wealth with a variety of sophisticated trust services. These services are designed for a variety of clients from individuals to endowments.

### **Charitable Gift Fund**

Johnson Investments can help you facilitate meaningful, charitable giving while maintaining consideration for tax-deductible gifts.

### **Johnson Mutual Funds**

The firm advises for seven publicly available mutual funds, aligning their clients' interest with the prospects of the market. These funds are:

- Johnson International Fund
- Johnson Realty Fund
- Johnson Fixed Income Fund
- Johnson Opportunity Fund
- Johnson Municipal Income Fund
- Johnson Equity Income Fund

- Johnson Growth Fund
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## Madison Wealth Management Review

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Founded in [2000](#), [Madison Wealth Management](#) is a trusted financial planning and investment management firm located in Cincinnati, Ohio; Leesburg, Virginia; and Bethesda, Maryland.

They are a [fee based](#) firm, which means that some of their Cincinnati financial advisors are paid to sell specific products, but we have included them on this list due to the details mentioned below. Additionally, they work under a [fiduciary standard](#) of care, which means they are required to put their clients' interests first.

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

Below are key factors that enabled Madison Wealth Management to rank as a top Cincinnati financial advisory firm.

#### **Your Path to Success**

Understanding, communication, mutual respect, and trust are the cornerstones of a successful professional relationship. Madison Wealth anticipates your needs and will [outline a path](#) for you that will help you achieve your goals.

The following is a look into the process that allows your plan to become reality:

- **Discovery:** This step involves careful analysis of your financial situation, your dreams, your priorities—everything that affects the way you see your finances.
- **Diagnosis:** Your current portfolio will be evaluated and your advisor will ask you key questions to determine what's going on with your finances right now.



- Proposal: A comprehensive plan will be developed which takes into account all pertinent information.
- Implement: Once all parties are satisfied with the plan, your plan is put into action.

## **Aligned Interests**

As an independent Registered Investment Advisor (RIA), Madison Wealth stands strong with a fiduciary commitment to you. This wealth management firm in Cincinnati doesn't receive commissions for selling products or services, and they always act in your best interest.

## **Guiding Principles**

The team at Madison Wealth adheres to a set of disciplined guiding principles that are the driving force behind their operations:

- Independence
- Transparency
- Low client-to-advisor ratio
- Philosophy of asset allocation and diversification
- Fiduciary Standard
- Experience
- Objectivity
- Aligning their interests with their clients'
- Confidentiality
- Education

## **Wealth Management Specialties**

The following is an overview of management types that Madison Wealth specializes in:

- Retirement planning
- Customized financial planning
- Equity and fixed income research
- Stock option planning
- Trust and estate advisement
- Investment and portfolio management

**Popular Article:** [\*\*Best Financial Advisors in Atlanta, GA | Ranking | Atlanta Area Wealth Managers\*\*](#)

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# OJM Group, LLC Review

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Headquartered in Cincinnati, Ohio, [OJM Group, LLC](#) is a financial firm with over [1,000 clients in 47 states](#). These Cincinnati financial advisors offer a variety of wealth management and consulting services to doctors, business owners, and independent advisors.

This wealth management firm in Cincinnati does not say that they are a "fee-only" firm, but they explain on their website that they charge on a flat-fee basis with [no hidden costs or unexpected bills](#). They also a 100% refund if you do not get 200% of your fee in quantifiable benefits from working with them.

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

Below are key factors that enabled OJM Group, LLC to be rated as one of this years top financial advisory firms in Cincinnati.

### **Free Consultation**

This is a great benefit to anyone looking to create a lasting relationship with a financial advisor. OJM Group offers a free, no-obligation consultation, allowing you a chance to test the waters before making the leap.

### **Knowledge at the Forefront**

OJM Group has published 11 books on financial planning and investments. This Cincinnati wealth management firm's dedication to its craft is clear, and its books are [available](#) in print format or as eBooks.

### **Vision and Values**

OJM Group strives to be your leading financial and wealth management firm in Cincinnati. They work from a set of values that propels them to be their best at all times:

- Integrity
- Service

- Expertise
- Collaboration

## **For Doctors**

Doctors have to consider a unique set of circumstances when planning their financial futures. OJM Group has been recognized as one of the 150 Best Financial Advisors for Doctors by Medical Economics for [nine separate years](#). Helping you focus on preserving your wealth while reducing your tax liability is essential.

OJM Group has also written many books for doctors that are filled with vital information and guidance.

## **For Business Owners**

As a business owner, you realize taxes and financial overhead, along with a shaky economy, pose many risks to your security. The Cincinnati financial advisors at OJM Group know just how to mitigate that risk to ensure the preservation of your wealth and your business.

Not only is the team at OJM Group highly experienced in helping business owners navigate treacherous terrain, they are business owners themselves, so they know just what to do.

## **For Advisors**

Collaborating with the OJM Group offers a world of benefits. OJM Group has built strong relationships with CPAs and attorneys throughout the country in order to bring you the most concise advisement services possible.

They utilize cross-referrals, co-authorship opportunities, regulatory-compliant business engagements, and more.

## **A Trusted RIA**

OJM Group is a Registered Investment Advisor (RIA) that stands independently from any third-party ties. Their sole focus is providing you with independent, objective advice.

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# Ritter Daniher Financial Advisory, LLC Review

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Simplicity. Serenity. Freedom. Those are the three things [Ritter Daniher Financial Advisory, LLC](#) wants you to have. Through their comprehensive wealth management services, they aim to educate, motivate, and support their clients.

They serve a variety of clients with a minimum of [\\$500,000](#) in liquid net worth.

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

Below are key factors that enabled Ritter Daniher Financial Advisory, LLC to be rated one of this year's top 10 financial advisory firms in Cincinnati, Ohio.

### **Personal Wealth Management**

Streamlining wealth management services is proven and effective and allows you to reach your goals seamlessly.

With five Cincinnati financial advisors with a combined total of 90 years of experience, you are in good hands. With an organized approach, ongoing reviews, and an adaptable philosophy, here's a look at some of the benefits of personal wealth management through Ritter Financial:

- Debt management
- Cash flow analysis
- Personal balance sheet preparation
- Employee benefit planning
- Expense management planning
- College fund analysis
- Insurance reviews and needs analysis

### **Investment Management Services**

When your interests lie within the market, Ritter Financial utilizes comprehensive asset allocation, establishing targets, investment selections

and monitoring, as well as portfolio rebalancing. Clients with as little as [\\$100,000](#) in investable assets can take advantage of investment services through this wealth management firm in Cincinnati.

### **A Trusted Advisor**

As a [fee-only](#) Registered Investment Advisor (RIA), Ritter Financial works with the SEC to act as a fiduciary to their clients, always serving with utmost independence, uncompromised dedication, and trust.

### **The Torch Awards**

Through the Better Business Bureau (BBB), Ritter Financial [was awarded](#) the 2008 International Torch Award for their excellence in the marketplace. This award applies the criteria of trust, performance, and integrity to all aspects of a recipient's processes.

***Read More: [Best Financial Advisors in Pittsburgh, Pennsylvania](#)***

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## **RiverPoint Capital Management Review**

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[RiverPoint Capital Management](#) is an independent investment advisory firm with offices in Cincinnati, Ohio, and Indianapolis, Indiana.

They stand as a [fee-only](#) Registered Investment Advisor (RIA) and offer a variety of wealth management services to a variety of clients.

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

The following is a list of key factors that enabled RiverPoint Capital Management to rank as one of this year's top financial advisory firms in Cincinnati.

#### **Investment Management**

RiverPoint Capital takes an active approach to creating diversified portfolios which take into account a variety of assets, including cash, fixed incomes,

equities, and alternative investments. Below is a brief look at RiverPoint Capital's investment views:

- Equity Investments: RiverPoint Capital favors companies who hold dominant roles within their industry.
- Bond Investments: These portfolios offer the opportunity to preserve capital and create a steady stream of income.
- Large Stock Position Management: The professionals at RiverPoint Capital have a great deal of experience managing large positions of low-cost stocks.
- Independent Investment Research: Conducting their own proprietary research allows RiverPoint Capital a leading edge on decision-making and market analysis.

## **Financial Planning**

A good financial plan will help you create an assessment of where you are today and where you want to be in the future.

Your RiverPoint Capital advisor will act as your Chief Financial Officer (CFO) and guide you through the specific objectives you've created. The financial planning process includes these steps:

1. Initial meeting
2. Establish goals and gather records
3. Prepare your comprehensive financial plan
4. Present recommendations
5. Implement your financial plan
6. Review, update, and monitor the plan

## **Retirement Planning**

How will you retire? How should you manage your investments in order to safeguard your future? RiverPoint Capital has extensive retirement planning experience. Through their Longevity Plan, this Cincinnati wealth management firm can show you how to sustain the lifestyle you desire through retirement and beyond.

## **Estate Planning**

A person's dreams for the future often span more than one generation. A detailed estate plan allows you to leave the exact legacy you want. Through the use of a comprehensive estate plan, RiverPoint Capital will create trusts, power of attorneys, and health care directives.

Also, tax management is essential through all phases of estate planning and implementation, and your Cincinnati financial advisor can ensure a tax-efficient process.

### **P&G Retirement Services**

To offer the best services possible to the Procter & Gamble community, RiverPoint Capital has created a deep understanding of the workings of a P&G retirement plan.

After all, this wealth management firm in Cincinnati has been advising P&G retirees for over [25 years](#). Services for P&G retirees include but are not limited to:

- PST & Savings Plan
- Qualified Lump Sum Distribution (QLSD)
- Net Unrealized Appreciation (NUA)

### **Wealth Management for Women**

An estimated 80-90% of women will one day be solely responsible for the management of their family's finances. RiverPoint Capital's experienced Cincinnati financial planners maintain constant focus as they design [personalized solutions](#) to help women in charge find financial peace.

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## **Total Wealth Planning Review**

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For over [25 years](#), [Total Wealth Planning](#) has been serving clients throughout Cincinnati and the United States. Their [team](#) of Cincinnati financial planners serves over [334 client households](#) with approximately \$399 million in assets under management.

Clients come from a variety of backgrounds, including business owners, corporate executives, wealth-building families, and retirees.

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

Below are key factors that enabled Total Wealth Planning to be rated one of this year's top financial advisory firms in Cincinnati.

### **Fee-Only Financial Planning**

Total Wealth Planning has been a respected, [fee-only](#) wealth planning firm in the greater Cincinnati area for over 25 years. They have always believed that advice should be given with the client in mind, not propelled by commission-based incentives.

### **The Investment Process**

Total Wealth's investment philosophies are based upon Nobel Prize-winning academics. Managing risk is at the forefront of a successful plan. This Cincinnati wealth management firm provides investment opportunities in 15-20 different asset classes, all with relative correlation to each other.

In addition to managing risk, creating wealth through opportunistic profit taking, tax loss harvesting, and rebalancing is an integral part of managing your investments.

Globally-arrayed, institutional quality mutual funds and EFTs (exchange-traded funds) are beneficial additions to your portfolio and will be discussed during the planning process.

### **Financial Management Review**

This wealth management firm in Cincinnati utilizes a comprehensive financial planning process called the Financial Management Review (FMR). This ongoing informational tool allows for flexibility in your plan as your financial situation (and the market) changes over time.

Key areas of focus include:

- Charitable giving
- College planning
- Tax planning



- Managing risk
- Estate planning

## **The Journey of Your Business**

A business is a journey. It travels up, down, and every way in between. The team of Cincinnati financial planners at Total Wealth has been in the trenches with their clients before, and they understand the unique challenges faced by business owners today.

When it comes time to sell your business, Total Wealth has outlined the [following steps](#) to maximize your sale:

- Data collection
- Defining action plans
- Defining and aligning goals
- Value enhancement analysis
- Financial planning
- Calculating net proceeds
- Business valuation

## **A No-Cost Conversation**

A Cincinnati financial advisor from Total Wealth Planning can speak with you, in person or by phone, to discuss your financial future and where you are going from here. If Total Wealth sounds like a firm you'd like to do business with, take advantage of this personalized and non-obligatory service.

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## **Conclusion – Top 10 Financial Advisory Firms in Cincinnati, Ohio**

The information that you've just read here can serve as a powerful tool as you search for the best financial advisor or wealth manager in Cincinnati, Ohio. Garnering a better understanding of the inner workings of a financial advisory firm in Cincinnati will instill confidence and make you feel more at ease with your decision making process.

You've worked hard to get to where you are. Now, you simply have to take an objective approach and decide what your current financial situation is and what specific services you need from a wealth management firm in Cincinnati.

Are you heading into retirement? Is your family counting on you to safeguard their future? Perhaps you've come into a recent inheritance and need help in making sound financial decisions?

Whatever the case may be, one of the best things you can do is make a list of what it is that you want and need, and use that list to align yourself with a Cincinnati-based financial advisor that offers the same services.

Once you've narrowed down our list of the top 10 financial advisors and wealth managers in Cincinnati, Ohio, to a select few, your next step is to see if they offer a free consultation by phone or in person. This is a great way to start a working relationship and get answers to your questions related to your specific financial situation.

The process may seem intimidating, and you may not find the perfect advisor right away, but with knowledge on your side, rest assured that there's a Cincinnati financial advisor out there for you.

***[Related: Best Financial Advisors in San Antonio and New Braunfels, Texas](#)***

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## **AdvisoryHQ Disclaimer:**

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