

# **Top 8 Best Financial Advisors in Omaha, NE | 2017 Ranking | Omaha Wealth Management Firms**

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## **2017 RANKING & REVIEWS TOP RANKING FINANCIAL ADVISORS IN OMAHA, NEBRASKA**

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### **Finding the Top Financial Advisors in Omaha, NE**

There are crucial distinctions to be made when comparing financial advisors and wealth management firms in Omaha. There are fee-only advisors, fee-based advisors, commissioned advisors, and so on. So, who should you trust with your money? How do you determine who is trustworthy?

Sure, many financial planners in Omaha and across the country can now service clients remotely. All you need to do is schedule an interview with an advisor over the phone, and you can sign on with the advisor that fits you best.

This is good news for you, the investor, because it means you're not as limited in your choices as you once were, but you can't afford to go with just any financial advisor, can you?

While widening the pool of available financial advisors can be helpful in some respects, it can also make the selection all the more daunting. Besides, wouldn't you rather choose a trustworthy, reputable, client-focused financial planner in Omaha if that's closer to where you live?

Even better news is that you don't need to conduct business remotely with a firm in New York. There are many excellent wealth management firms in Omaha waiting to listen to your needs and concerns.

That's where our list of the top financial advisors in Omaha comes in. Let us clear away the clutter for you by showing you the key traits that make for an excellent Omaha financial advisor.



*Award Emblem: Top 8 Best Financial Advisors in Omaha, Nebraska*

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## **AdvisoryHQ's List of the Top 8 Best Financial Advisors in Omaha**

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

- [\*\*America First Investment Advisors, LLC\*\*](#)
- [\*\*Callahan Financial Planning\*\*](#)
- [\*\*Cambridge Advisors Inc.\*\*](#)
- [\*\*Curnes Financial Group\*\*](#)
- [\*\*Foster Group\*\*](#)
- [\*\*Homan Wealth Advisors\*\*](#)
- [\*\*Karstens Investments\*\*](#)
- [\*\*Lutz Financial\*\*](#)

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## Top 8 Best Financial Advisors in Omaha, Nebraska | Brief Comparison

Firm	Highlighted Features
America First Investment Advisors, LLC	Stock Selection Testing
Callahan Financial Planning	Wealth Accumulation Guidance
Cambridge Advisors, Inc.	AIM Process
Curnes Financial Group	Comprehensive resources page
Foster Group	Second opinion review
Homan Wealth Advisors	BAM Alliance
Karsten Investments	4-Step Wealth Planning Process
Lutz Financial	Financial planning meetings

*Table: Top 8 Best Financial Advisors in Omaha | 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 Omaha

Below, please find the detailed review of each firm on our list of best wealth management firms in Omaha. We have highlighted some of the factors that

allowed these Omaha financial advisors to score so high in our selection ranking.

***See Also: [Best Financial Advisors in Iowa \(Des Moines, Ames, Dubuque, and Davenport\)](#)***

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## **America First Investment Advisors, LLC Review**

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[America First Investment Advisors, LLC](#) (AFIA) is a Registered Investment Advisor in Omaha, NE. America First was purchased by its employees in October of 2014 and now enjoys full independent status.

To date, America First Investment Advisors has [regulatory AUM totaling \\$271,665,015. Roughly 91% of these assets](#) are managed for individuals and high-net-worth individuals, while the residual assets are for charitable organization, pensions, and profit-sharing plans and corporations.

America First serves premier clientele who have [at least \\$300,000 to invest](#) in long-term strategies.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

#### Fee-Only, Fiduciary, Independent

America First Investment Advisors's compensation model inspires confidence.

- This Omaha wealth management firm does not sell investment products or charge commissions. Their compensation is [based on a quarterly management fee](#), which we are assuming means that they are fee-only, although they do not explicitly call themselves that.

- They are a fiduciary, meaning they will serve your best interests first and not their own. As a fiduciary, they are bound by law to put your financial needs at the center of their operations.
- This wealth management firm operates independently, meaning they will not push products on you at the whim of a parent company, brokerage, or commissioned partnership.

All of this translates into objective advice from their financial advisors in Omaha that will help you reach your goals more quickly and securely.

Due to America First's independence, it is free to select asset investments from a global pool of candidates. These Omaha financial planners are not bound to a parent firm's preferred buy list or biased, incentive-fueled partnerships.

Whether the investment originates with a company on the other side of the world or just a state away, the Omaha financial advisors at America First can diversify your portfolio from within a larger quarry of opportunities thanks to its independent nature.

America First generates revenue from a percentage of AUM, or assets under management. As the amount of AUM increases, the percentage decreases that is applied to the account.

## FEES AND COMPENSATION

Fees charged will vary depending on the complexity and nature of client portfolios and will generally follow the schedule outlined below. Fees are negotiable.

Assets Under Management	Annual Fee
Initial assets up to \$500,000	1.25%
Additional assets between \$500,001 to \$ 1,500,000	1.00%
Additional assets between \$1,500,001 to \$5,000,000	0.75%
Additional assets over \$5,000,000	0.50%

### Open Door

America First wants to stay in touch with its clients. To that end, it is available by phone or through an in-person meeting whenever clients have questions or concerns about their accounts.

Furthermore, America First's Omaha financial advisors take a proactive approach to keeping the lines of communication open. Their team inquires about changes in your life that may impact your investment strategy while offering up-to-date information about your investments.

### Fees

While America First is fee-only and fiduciary, this doesn't mean that you won't necessarily incur additional costs during the asset allocation process.

Clients do pay any applicable trading, custody, and miscellaneous transaction fees as a result of the management decisions made on your behalf by America First. Operating expenses cannot always be avoided, and America First folds them into the cost of your service.

America First is quick to note that this does not represent income for the firm. To the contrary, neither America First nor its team of Omaha financial advisors receive any additional revenue from these costs and fees.

### Test for Stock Selection

This Omaha wealth management firm employs a test for selecting stocks that feature three primary requirements. Those requirements include:

- **High returns:** America First considers a stock for selection only if the company earns high returns.
- **Managers who think like owners:** America First will reject any stock that is managed by executives who show less than a dedicated owner mentality to the company.
- **Favorable price:** If the stock meets the first two requirements but it is not available at a favorable price, America First will dismiss the stock from consideration, plain and simple. The firm believes that prices favorable to the investor further minimize risk.

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## Callahan Financial Planning Review

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[Callahan Financial Planning](#) was created by William A. Callahan, who envisioned an Omaha wealth management firm that provided conflict-free financial advising for clients. Since its inception, it has grown to become one of the largest financial advisory firms in Nebraska.

Callahan Financial Planning is a [fee-only](#) wealth management firm in Omaha.

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

### Comprehensive Retirement Planning

It's only natural to want to procrastinate when it comes to planning for retirement. First of all, there's the pesky questions of how much you should actually be putting aside in the first place versus paying off your debt.

Then you have to think about all of these tax advantaged accounts with acronyms you don't have time to decipher. Finally, there's the hassle of rounding up all the retirement accounts you may already hold from previous jobs. An Omaha financial advisor can help you deal with all of these issues and more.

Your Omaha financial advisor will start from Point A with you by answering the question, "Am I ready for retirement?" That answer will help determine what kind of strategy you should choose moving forward, whether it should be an aggressive push to make up for lost time or a more steady conversation about how you can grow your existing nest egg.

They also offer advice and assistance with specific aspects of retirement planning.

If you are interested in an Individual Retirement Account (IRA), an Omaha financial advisor can explain the different types they offer. This wealth management firm in Omaha offers the Traditional IRA, Roth IRA, SEP IRA, and SIMPLE IRA. They can help you with opening, closing, and transferring between accounts.

They can assist with a rollover to an IRA from a 401(k) or other account. They can also help with Roth IRA conversions or any other more complicated situations that clients may have.

This wealth management firm in Omaha can also help you with company retirement planning and guidance regarding how spread out your assets. If your entire financial future is tied up in one company's retirement scheme, these Omaha financial planners can help you diversify and avoid the dangers of putting all your eggs in one basket.

### Wealth Accumulation Guidance

For all their good intentions about helping people grow their money, many wealth management firms have one flaw: they focus their attention on people who already have a foundation of wealth. What about those people who need a financial advisor to establish that groundwork?

Callahan Financial Planners is a wealth management firm in Omaha that offers Wealth Accumulation Assistance as one of its services. Some of the smartest individuals struggle with basic personal finance principles, let alone have an understanding of how to build enough capital to start generating sustainable wealth.

These Omaha financial planners can get their clients on the road to wealth accumulation by helping them with:

- Goal planning
- Cash flow planning
- Debt repayment
- Saving and investing for the future

Your financial planner in Omaha will work with you to generate positive cash flow by helping you manage your budget, build an emergency fund, and stop living paycheck to paycheck.

This is not an idealistic exercise either. Your Omaha financial planner will work with you to determine what is feasible and what isn't.

### Wealth Management

Of course, this financial advisory firm in Omaha also offers wealth management services. If you have already built the foundation of funds you need to start investing in the stock market, this wealth management firm in Omaha can help you craft an investment strategy that works with your risk tolerance and goals.

Callahan Financial Planning's wealth management services include:



- Investment management and research
- Risk management and hedging
- Tax planning and monitoring
- Estate and legacy planning
- Charitable giving
- Expense planning

**[Don't Miss: Top Financial Advisors and Wealth Managers in Los Angeles, California](#)**

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## **Cambridge Advisors, Inc. Review**

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[Cambridge Advisors Inc.](#) is an Omaha Registered Investment Advisor (RIA) founded in January 1990 by Gaylan Abood. Its primary clientele is high-net-worth individuals with [\\$500,000 or more in available assets](#).

Cambridge Advisors Inc. is a [fee-only](#) wealth management firm in Omaha.



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

Listed below are some features of this firm that we believe make for a quality financial advisor.

### Registered Investment Advisor

As one of the Registered Investment Advisors in Omaha, Cambridge advisors are legally bound to serve your financial needs ahead of their own.

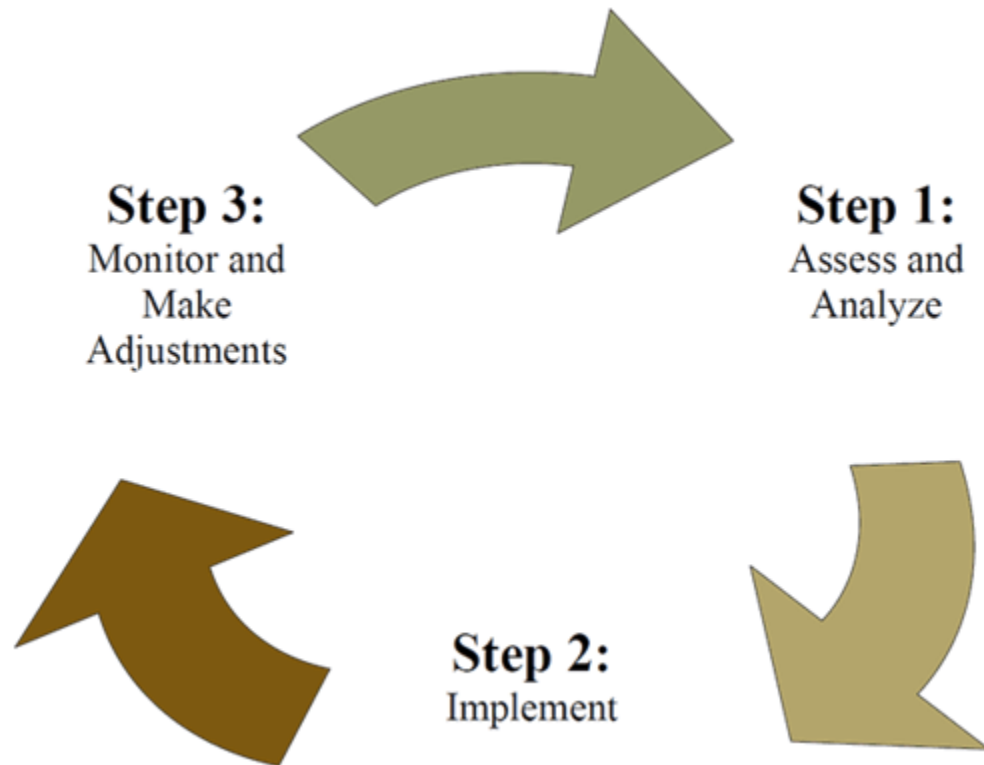
This is supported by Cambridge's status as a fiduciary advisor. Investors can be sure that the only revenue that Cambridge makes is derived from its up-front management fees and nothing else.

This results in untainted, client-centric advice that is not driven by company profits. Cambridge advisors earn no commissions or incentives, and the firm does not utilize revenue sharing.

Management fees [average out to 0.25% of assets under management](#). Included in this cost is all of Cambridge's wealth management and financial planning services.

### Process & Customized Plans

Cambridge utilizes a process called [A.I.M.](#) in order to craft customized plans for each client while ensuring that its portfolios are meeting the client's objectives.



A.I.M. stands for **Assess & Analyze, Implement, and Monitor & Make Ajustments.**

- **Assess & Analyze:** During this first step, Cambridge's Omaha financial advisors collates all necessary data points to get a clear, accurate picture of your financial needs. This includes your preferred timeline, tax efficiency, account types, and more. Your financial plan reflects this data as do any recommendations your advisor may make.
- **Implement:** Your customized plan is then implemented. No model portfolios are utilized, only your unique, specific investment plan created just for you. To add even more customization into the mix, your advisor may not implement the entirety of your plan right away. Instead, he or she may implement it gradually as your needs dictate.
- **Monitor & Make Adjustments:** Going forward, your Omaha financial advisor will monitor your portfolio and rebalance it as circumstances warrant. Your advisor will also meet with you to discuss your portfolio's progress or when you experience big milestone events such as buying a new house or new car, the death of a spouse, and more.

Depending on how your portfolio is performing and the specific life events that you're undergoing, the A.I.M. process will repeat. The process will continue doing so in order to maximize your investments and help you avoid as much risk as possible.

### Long-Term Relationships

Another thing we liked about Cambridge that put it on our list of top financial planners in Omaha was its focus on long-term relationships.

The advisors at Cambridge are not interested in helping you get rich quick or to simply make money for a short period of time. Instead, they want to help you reach all your goals. This includes the ones five years from now as well as the goals thirty years down the line.

To that end, Cambridge purposely limits the number of clients that each advisor takes on. This enables the team at Cambridge to build long-term relationships based on trust and individualized attention.

### Designations & Ongoing Education

As a firm, Cambridge emphasizes ongoing education as demonstrated by the several professional industry designations represented among its advisors.

Some of these designations include:

- Chartered Financial Analyst (CFA)
- Chartered Financial Consultant (ChFC)
- Chartered Market Technician (CMT)
- Certified Public Accountant (CPA)
- Master of Business Administration (MBA)
- Master of Finance (MFin)

### Services

Cambridge offers a suite of services to meet the needs of a diverse clientele. These services are as follows:

- **Investment management:** Cambridge orchestrates workflow between your existing consultants and advisors in order to maximize your investment strategy.

- **Comprehensive financial planning:** This includes an analysis of your current financial posture and can go on to include planning for retirement, educational needs, insurance, tax efficiency, charitable giving, and more. As a bonus, clients who fail to meet the minimum AUM may take advantage of Cambridge's comprehensive financial planning services à la carte for \$2,500.
- **Retirement planning**
- **Retirement plans:** These are available for medical practices, professional offices, and small businesses.
- **Investment plans for not-for-profit organizations**

### Team Approach

Cambridge features an investment committee that meets three times each week to discuss securities owned by the firm, markets, and overall economy. It also discusses securities that it considers to be potential buys.

From there, it analyzes these securities by incorporating an array of sources and tools at its disposal. It is able to understand these securities and the implications for its clients thanks to the team effort that is put into reviewing them.

In this way, each advisor's knowledge, expertise, and experience is shared among the staff for the betterment of Cambridge's clients.

***[Related: Best Financial Advisors in Chicago, IL | Ranking | Chicago Wealth Management Firms](#)***

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## **Curnes Financial Group Review**

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[Curnes Financial Group](#) is an Omaha wealth management firm that has its roots in Omaha, NE, as far back as 1960.

[Terry Curnes](#) is the firm's current president, and along with several partners in the firm, has been with Curnes Financial Group for more than 3 decades.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

### Independent Advisory Firm

Curnes Financial Group is an independent advisory firm. As such, its advisors are not forced to meet sales quotas or push certain products or services. However, Curnes does describe itself as [fee-based](#), implying that the firm may charge more than its management fee for additional products or services.

### Team Approach & Experience

The team of financial advisors at Curnes combines for [more than 175 years of experience](#). Since they work as a team, this amassed expertise is distributed among all the financial advisors.

In this way, the Omaha financial advisors at Curnes provide you with multiple perspectives that are deepened by the team approach that went into them. You benefit in a way that you wouldn't with only a single advisor reviewing your plan.

### Wealth of Services

Curnes makes available many of the services that high-net-worth clients look for in top Omaha Registered Investment Advisors. Some of these services include:

- Wealth management
- Retirement planning
- Estate planning
- Education planning
- Insurance planning
- Small business retirement planning
- Investment management for medical professionals

### Rich Resources Page

Curnes goes above and beyond most financial advisor websites in the sheer number of [helpful resources](#) that it makes available to clients. Everything from

financial calculators and educational videos to articles of interest are available to educate and enlighten investors.

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## Foster Group Review

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[Foster Group](#) is an Omaha financial planner that serves high-net-worth clients and their families.

This wealth management firm in Omaha also assists institutions, non-profits, corporations, and company retirement plans. As a measure of its success, Foster Group [has enjoyed a 97% average rate](#) of client retention for each of the past 5 years.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

#### Independent & Privately-Held

Foster Group is an independent, fiduciary, [fee-only](#) Omaha financial advisor. What can you expect from it as a result of these designations?

- **Independent:** Foster is independent and privately held. This means its financial advisors in Omaha make decisions about your account without being influenced by anyone outside the company. In fact, the ultimate and final influence on your account is you.
- **Fiduciary:** This Omaha wealth management firm is legally obligated to put your interests first. It is not allowed, at any time, to serve its own bottom line at the expense of your interests.
- **Fee-Only:** Foster does not sell any products or additional services, precluding commissions, incentives or bonuses. Due to this, you can be assured that the advice you receive from your Foster Group advisor does not come with conflicts of interest attached.

## Committed to the Long Term

Foster Group wants to be a part of its clients' lives through retirement and beyond. To facilitate this, this Omaha wealth management firm nurtures a long-term relationship with each investor.

This process begins during the first interview. It is then that Foster's financial advisors get to know their clients as well as their clients' values, financial goals, relationships, and investment preferences. From there, their financial advisor in Omaha makes recommendations and suggestions tailored to the client's emerging financial profile.

Not only that, but this Omaha wealth management firm also coordinates with your existing team of consultants. In this way, Foster Group can receive valuable input that will, in turn, help it make spot-on recommendations for your financial betterment.

## Process & Approach

Your Foster advisor will complete a complementary review of your existing portfolio. They refer to this review as their [second opinion service](#).

The recommendations that emerge from this second opinion into a finalized plan are based on more than 60 years' worth of academic research into the markets and successful investment strategies.

Foster believes this makes for quality, objective research that cannot be ignored. From this research, an evidence-based approach has arisen that helps this Omaha wealth management firm make recommendations with a higher chance of success than what is afforded by conventional portfolio theory.

## Credentialed with Industry Designations

Foster Group boasts several different industry designations among its advisory team. Some of these designations include:

- Certified Financial Planners® (CFP®)
- Certified Public Accountants (CPA)
- Chartered Financial Analysts (CFA®)
- Accredited Investment Fiduciaries (AIF®)
- Chartered Financial Consultants (ChFC)

## Team Approach



Foster likes to think of you as a client of its entire Omaha wealth management firm, not just assigned to one financial advisor. Your financial plan will be reviewed and discussed among all the members of the Foster team. As a result, your plan receives multiple feedback and insight that it would not have received otherwise.

### Awards & Recognition

Through the years, Foster Group has received many awards and been recognized by leaders in the finance industry. [Some of these include:](#)

- Charles Schwab's Best-in-Business IMPACT Award for 2012. This IMPACT Award was given to Foster Group for its efforts at being "more than a wealth management firm."
- Foster Group is CEFEX-certified. CEFEX (Centre for Fiduciary Excellence) is a global, independent assessment, and certification organization recognizing conformity to fiduciary standards and practices. To date, CEFEX has certified no other registered investment advisory firm in Omaha or greater Nebraska since 2007.
- Listed as a CNBC Top 100 Fee-Only Wealth Management Firm
- *Financial Planning* magazine's Top 100 RIA Firms for 2015

### Community Outreach

Foster Group stays actively involved in its community. This Omaha wealth management firm volunteers its time and resources to charities and community outreach organizations, some of which include:

- Bethany Christian Services
- Alzheimer's Association
- Hope Center for Kids
- American Heart Association

### Membership in Zero Alpha Group

[Zero Alpha Group](#) (ZAG) is a nationwide ensemble of wealth managers who evidence a clear commitment to fiduciary practices. Members of ZAG are dedicated to maintaining their clients' interests as the centerpiece of their organizations.

They strive to provide only the best, most objective, long-term financial advice supported by Modern Portfolio Theory and cutting-edge scholarly research.

**Popular Article:** [Best Financial Advisors in Houston, Texas](#)

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## Homan Wealth Advisors Review

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[Homan Wealth Advisors](#) is a Registered Investment Advisor in Omaha founded by Richard Homan in 2003. It focuses on servicing high-net-worth individuals, families, foundations, and corporate retirement plans. They manage [more than \\$24 billion in assets](#).

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

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

#### Unbiased, Objective Advice

Homan Wealth Advisors is an independent wealth manager in Omaha committed to the fiduciary standard of financial advisory.

As a result, your Homan advisor won't recommend anything for your portfolio that isn't 100% right for you and your financial goals. The advice you receive is unbiased and without the self-serving interests that permeate sales-based wealth management firms in Omaha.

#### Approach

Homan is another financial advisor in Omaha that takes an evidence-based approach to investment management. It doesn't make investment decisions without incorporating facts about the market as well as peer-reviewed research that stretches back decades.

This means that it doesn't listen to Wall Street or follow trends in the media. Instead, it calibrates each client's portfolio to contain a diverse asset allocation (including global assets), a synergistic blend of low-cost assets, and a calculated amount of responsible risk tolerance.

Homan's approach is holistic, and, as such, it addresses many other critical areas of your financial planning. This includes areas like tax efficiency, insurance planning, estate planning, and retirement planning.

### Process & Custom Plans

Homan makes customized plans that are centered on its clients' needs and goals. The process begins with the first meeting wherein your Homan advisor gets to know as much about you as possible. This helps your Omaha financial advisor know where you currently stand and some of the ways Homan might be able to help you get to where you want to be.

In addition to that, Homan will work with your established team of advisors and consultants. This deepens Homan's ability to look into your finances and know how your portfolio should be shaped. It also helps you by ensuring that every piece of your financial puzzle fits into place to make a cohesive whole.

Once your custom plan is complete, Homan sets it into motion and manages it thereafter. During the management process, your Omaha financial advisor closely monitors your portfolio's performance to make sure that each individual element is working as projected.

In addition, if your portfolio is underperforming or experiencing losses, your advisor will research your options and gain feedback from within the trusted Homan team. In this way, you can feel confident that your money is being managed every step of the way by a team of qualified, knowledgeable experts.

### Transparency

Homan isn't into tricking or surprising you with hidden fees. Instead, it discloses all fees from the start.

These fees won't ever derive from commissions, incentives, profit sharing, bonuses, or kickbacks. You get complete transparency with your Homan advisor and the trust that you won't be gamed by the system.

### BAM Alliance

Homan is a member of the [BAM Alliance](#). BAM Alliance is a network of more than [140 wealth management firms](#). Just like Homan, these firms are independent and share Homan's desire to do what's best for their clients ahead of everything else.

What membership in the BAM Alliance does for Homan is provide direct access to some of the most established and reputable names in the financial services industry.

When you have a complex question or situation arise in your life that affects your portfolio, Homan is one of the wealth management firms in Omaha that can turn to fellow BAM Alliance members. They can "pick their brains," so to speak, and collaborate on finding answers to your most difficult dilemmas.

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## Karstens Investment Counsel Review

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[Karstens Investment Counsel](#) is a wealth management firm in Omaha. The company was formed by Mike Karstens in 1993 with a focus on serving affluent clientele. They are a [fee-only](#) Omaha financial advisory firm.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

#### No Conflicts of Interest

Karstens is a fiduciary financial planner that operates under a fee-only structure. It gets to know each client's wants and needs in order to design an investment strategy that focuses entirely on meeting those very needs over the long term.

The advice from a Karstens advisor is conflict-free. Not only that, but because this Omaha wealth management firm is independent, it has the freedom to utilize thousands of asset opportunities without being swayed by outside relationships.

Karstens earns money based on a calculated percentage of assets under management for each client. This percentage is billed every quarter.

### Thorough Process = Custom Plans

Karstens utilizes a [four-step process](#) in crafting the most customizable plan for each client's unique needs.

- **Step 1: The Discovery Meeting:** Your financial health is reviewed during this opening stage. You also communicate your financial goals and how you hope to use your money in the future, such as buying a new home, paying for your children's education, and more. All relevant financial data is disclosed at this time, including tax info, insurance info, and the like.
- **Step 2: The Investment Plan Meeting:** After step 1, your Karstens financial advisor uses your information to formulate your risk tolerance and determine tax implications. They also help to further clarify your objectives and factor in all short- and long-term investment goals.
- **Step 3: Putting the Plan into Motion:** Karstens initiates the transfer of assets and oversees the implementation of your financial plan. It handles paperwork, documentation, and other administrative responsibilities to make sure that you won't feel overwhelmed during the process.
- **Step 4: Regular Progress Meetings:** From there, your Omaha financial advisor regularly monitors your portfolio and updates you when needed. Karstens will also inquire about changes in your circumstances. It does this to determine how these changes might affect your financial plan, allowing for modifications to your plan that help you stay on top of your goals.

### Professional Designations

Karstens's financial advisors in Omaha show a commitment to continuing education through their professional industry designations. Some of the designations to be found among Karstens's staff include:

- Certified Financial Planner (CFP®)
- Qualified Pension Administrator (QPA)
- Accredited Investment Fiduciary Analyst (AIFA®)
- Qualified 401(k) Administrator (QKA)

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

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## **Lutz Financial Review**

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[Lutz Financial](#) is a fee-based Omaha wealth manager. Lutz Financial is an affiliate of Lutz, a CPA firm in the Midwest.

Lutz Financial was founded by Jim Boulay in 2001 to serve high-net-worth individuals and families. It also services foundations and endowments and assists with retirement plans for small- and medium-sized businesses.

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

Listed below are some features of this firm that we believe make for a quality financial advisor.

#### **Transparent & Client-Focused**

Lutz Financial is a Registered Investment Advisor that handles each client account in a fiduciary capacity. At no time will Lutz or its advisors manipulate your portfolio in such a way as to benefit the firm. Everything Lutz does is for you, first and foremost.

Lutz has the freedom to do this thanks to its status as an independent RIA, meaning it doesn't answer to a parent company or external partnership.

It charges a flat fee that it discloses at the outset. The fee is for Lutz's financial planning and asset management. Lutz advisors do not earn commission or sales.

Furthermore, any conflicts of interest that crop up during your time with Lutz are immediately disclosed and managed.

#### **No "One-Time Deals"**

There are some Omaha financial advisors out there who are more than happy to draw up a financial plan for their clients, get paid for doing so, hand the plan over to the client, and then wave them out the door.

Likewise, there are certainly clients out there who don't mind this arrangement. All they want is an expert financial plan. They'll take the rest from there.

However, the Omaha financial planners at Lutz Financial doesn't do what it calls "one-time deals." Instead, it's interested in forming a solid relationship with you that stands the test of time. It wants to walk beside you down that long, uncertain path of investment management in order to see your financial goals come to fruition.

### Ongoing Education

Lutz impressed us with its approach to ongoing education. Financial advisors are required to undergo 30 hours of continuing education every two years. Furthermore, as a firm, they study tax, financial planning, and investment publications in order to stay abreast of ever-evolving regulations and investment strategies.

### Process & Approach

The process of building your customized financial plan with Lutz Financial involves three phases. These phases include:

- **Discovery Meeting:** During this initial meeting, your Lutz advisor will gather relevant facts regarding your financial health and goals. They will also ask you questions about your market preferences and philosophies when applicable.
- **The Process:** After your Discovery Meeting, Lutz Financial crafts a plan that takes into account both your short- and long-term goals. Whereas many Omaha wealth managers and elsewhere will only show you the results after this process is finished, Lutz keeps you involved and engaged the entire way. This helps to ensure that your plan is specific to you while addressing all of your needs.
- **Financial Planning Meetings:** Since your Lutz advisor factors in a wide variety of data points and related information, you may require more time with your Omaha financial advisor than what one or two meetings allow.

If that's the case, your advisor will continue meeting with you as many times as needed to guarantee that your plan is as good as it can be prior to implementation.

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## **Conclusion—Top 8 Financial Advisory Firms in Omaha**

Choosing a financial advisor in Omaha doesn't need to be a chore. For that matter, it doesn't need to be fraught with extra worry and anxiety than what is reasonable. This is your life savings, so a little bit of anxiety is expected and healthy.

No doubt you've heard about investors who have experienced awful client service, poor to nonexistent gains on their portfolios or even devastating losses. Naturally, you don't want this to be you, and that's when the extra worry sets in.

You deserve to do business with a top financial advisor in Omaha. Therefore, sticking to the main ingredients for a good Omaha financial advisor, as laid out in our list, will buffer both you and your money against mistreatment.

What's even better is that all of these financial advisors in Omaha are ready to conduct an initial interview with you free of charge. If you don't like what you hear or if something feels off, there's no commitment.

These wealth management firms in Omaha want you to feel comfortable working with them. Anything less makes for an inferior client-advisor relationship.

So why not give them a call and tell them your goals, dreams, and fears about your financial future? Let them show you what they have done for others and what they can do for you.

***[Related: Best Financial Advisors in San Francisco, Oakland, Corte Madera, CA](#)***

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- <http://www.cambridgeadvisors.net/about/our-process.html>