
Top 10 Best Financial Advisors in San Diego, CA | 2018 Ranking

RANKING & REVIEWS BEST FINANCIAL ADVISORS IN SAN DIEGO

2018 Ranking | Best Financial Advisors in San Diego, CA

Are you venturing into the world of finding the best financial advisors and wealth managers in San Diego, California?

No matter what your specific financial goals or needs are, you've come to the right place. We take our time to find wealth managers and financial planners in San Diego that stand independently, offer trusted services, and continue to outperform the competition year after year.

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

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

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

We are here to give you the best and most transparent look at each firm that made the cut on our list of the top San Diego financial advisors, providing a solid foundation for you to choose the best financial planner in San Diego for your needs.



Award Emblem: Top 10 Best Financial Advisors in San Diego

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

Best Financial Advisors in San Diego	Highlighted Features	Ratings
Blankinship & Foster	Services for financially independent women	5
Creative Capital Management	9-step financial planning process	5
Donnelly Wealth Advisors, Inc.	Wide range of comprehensive financial services	5
Dowling & Yahnke, LLC	Extensive range of industry credentials & experience	5
HoyleCohen	Holistic, customizable approach to financial planning	5
Pure Financial Advisors	No minimum asset requirements & high industry standards	5

Reilly Financial Advisors	In-house investment committee	5
Rowling & Associates	Specialty in providing enhanced tax planning services	5
Sensible Financial® Planning	Integrated financial advisory services	5
WorthPointe	WorthPointe 360 financial dashboard	5

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

Fee-Only vs Fee-Based San Diego Financial Advisors

When it comes to evaluating financial advisors in San Diego, there are typically two types of firms to consider: fee-only and fee-based advisors.

How do you know which type of San Diego financial advisor is right for you? Below, we'll provide you with a brief overview of everything you need to know about the differences between fee-only and fee-based San Diego financial planners.

Fee-Only

When a financial advisor in San Diego says that they are "fee-only," this means that they *do not* accept commissions or third-party referral payments.

Because an advisor's only source of income comes from the client, a fee-only pricing structure minimizes the inherent conflicts of interest that come along with recommending and selling investment products.

In short, a fee-only financial advisor in San Diego is in a better position to act solely in the interest of their clients.

Fee-Based

Fee-based firms will receive *some* direct compensation from clients, but are free to accept commissions from the companies who provide their financial products.

While a fee-based structure does create some potential conflict, many fee-based San Diego financial planners are also fiduciaries, which often counteracts the potential for conflict.

San Diego financial planners that adopt a fiduciary commitment are legally responsible to fully disclose any conflicts of interest and are required to put the interests of their clients ahead of their own.



Best Financial Advisors in San Diego

AdvisoryHQ's Selection Methodology

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

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

Detailed Review – Best Wealth Management Firms in San Diego

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

Click on any of the names below to go directly to the review section for that firm.

- [Blankinship & Foster](#)
- [Creative Capital Management Investments](#)

- [Donnelly Wealth Advisors, Inc.](#)
- [Dowling & Yahnke, LLC](#)
- [HoyleCohen](#)
- [Pure Financial Advisors](#)
- [Reilly Financial Advisors](#)
- [Rowling & Associates](#)
- [Sensible Financial® Planning](#)
- [WorthPointe](#)

Click below for previous years' rankings:

- **2016 Review:** [Top 10 Best Financial Advisors in San Diego](#)
- **2017 Review:** [Top 10 Best Financial Advisors in San Diego](#)

Blankinship & Foster Review

Founded in 1974, [Blankinship & Foster](#) is a [fee-only](#) wealth management firm in San Diego offering experienced financial planning and investment management services.

Uniquely, the firm maintains a special focus on helping independent women and women in transition, adding to their wealth of expert financial planning services.

Key Factors That Enabled Blankinship & Foster to Rank as a Top Wealth Management Firm in San Diego

Financial Services for Women

Blankinship & Foster has a long history of serving women who are experiencing significant life transitions, like divorce, death of a spouse, inheritance, and more.

As women are more likely to undergo significant life changes, this wealth management firm in San Diego has developed a strategic approach to properly guide the sensitive needs of these unique clients.

This approach includes empowering women to take control of their finances through:

- Understanding their financial options through increased financial literacy
- Compassionate guidance to help clarify challenges and choices
- Peace of mind through carefully weighing emotional and financial considerations

Integrated Financial Planning

For the San Diego financial advisors at Blankinship & Foster, successful wealth management means taking a comprehensive look at all aspects of your financial health.

This means that all financial decisions should be taken into consideration, including cash flow, taxes, risk management, and investment strategies.

Along with a comprehensive portfolio, clients can also benefit from the following planning strategies for wealth management in San Diego:

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



Top Financial Advisors in San Diego

Rating Summary

Perhaps the most important thing the Blankinship & Foster team offers their clients is the promise of fee-only, independent, and fiduciary services, creating a solid foundation of trust within the client-advisor relationship.

With a client-centric structure, financial services for women, and comprehensive financial planning for all aspects of financial health, Blankinship & Foster is one of the best financial advisors in San Diego to consider partnering with this year.

See Also: Best Financial Advisors in New York, NY – Ranking & Comparison

Creative Capital Management Investments Review

Established over 40 years ago, [Creative Capital Management Investments](#) (CCMI) is a [fee-only](#) San Diego financial advisor.

The firm specializes in providing proactive services for financial planning and wealth management in San Diego to families, individuals, and business owners alike.

Key Factors That Enabled CCMI to Rank as One of the Top Wealth Management Firms in San Diego

A Sound Financial Planning Process

To proactively address their clients' unique needs and concerns, CCMI has developed a 9-step process that allows them to identify, initiate, and execute all variables in each client's plan.

Financial planning services from this top San Diego financial advisory firm include complete wealth management, retirement planning, investment planning, and more.

For additional information on each step of CCMI's financial planning process, please refer to the image below.



Because money doesn't come with instructions.™

The CCMI Financial Planning Process

Investment Management Services

From understanding your financial goals to determining your risk tolerances, CCMI looks at all critical portfolio options. The end-result is an investment portfolio that is continually monitored, updated, and flexible for your needs and market changes.

Here are a few examples of investment management services available through this San Diego financial advisor:

- Trading and rebalancing
- Ongoing investment research
- Account consolidation
- Customized asset allocation based on your risk tolerance
- Charitable giving strategies
- Annual investment policy review

- No-load mutual funds and ETFs
- Regular reporting of your investment results

Rating Summary

As a fee-only, independent financial advisor in San Diego, CCMI provides the ideal financial planning relationship. Clients can trust that advice is unbiased, transparent, and truly formatted for their needs.

Additionally, CCMI excels at providing in-depth investment management and a comprehensive financial planning process, earning the firm a 5-star rating and solidifying their ranking as one of the best financial advisors in San Diego.

Don't Miss: Top Financial Advisors in Denver, Colorado Springs, and Boulder (Colorado)

Donnelly Wealth Advisors, Inc. Review

Founded in 2001, [Donnelly Wealth Advisors, Inc.](#) is an independent financial advisor in San Diego serving individuals, families, and corporations.

Although not stated on the firm's website, this group of financial planners in San Diego operates on a fee-only basis, meaning that their only form of compensation comes directly from their clients.

As a top financial advisor in San Diego, Donnelly Wealth Advisors focuses on developing and maintaining close relationships, keeping an "open-door" policy for each and every client.

Key Factors That Enabled Donnelly Wealth Advisors, Inc. to Rank as a Top San Diego Financial Advisor

Experienced Team

Part of what makes Donnelly Wealth Advisors a top San Diego financial planner is the collective experience that their team brings.

While each advisor acts as a "Personal Life Planner" for their clients, these San Diego financial advisors also bring a range of industry experience and certifications, including:

- CFP®—Certified Financial Planner
- RIA—Registered Investment Advisor

- RLP®—Registered Life Planner
- RMA®—Retirement Management Analyst
- CIMA—Certified Investment Management Analyst
- CPWA®—Certified Private Wealth Advisor
- 401(k) Specialist

This range of professional certifications is a good sign for clients, as the team at Donnelly Wealth Advisors is prepared—and qualified—to handle a variety of financial challenges.

Comprehensive Services

Financial goals and needs can fluctuate from one year to the next, meaning that a successful plan should involve multiple elements of financial planning and investment management.

At Donnelly Wealth Advisors, clients have plenty of services for wealth management in San Diego to choose from as their financial goals adjust and adapt over time. For individuals and families, these services include:

- Comprehensive Financial Life Planning
- Personal Goal Planning
- Investment Analysis & Management
- Retirement Planning
- Retirement Distribution Solutions
- Cash Flow Analysis & Budgeting
- Legacy & Estate Planning
- Integrated Tax Planning
- Risk Management Analysis
- College Savings Plans
- Stock Option Analysis

For corporations, these San Diego financial advisors can assist with:

- Employee Benefit Plan Consulting
- Non-Qualified Deferred Compensation Plans
- Family Business Consulting
- Buy/Sell Insurance Consultation
- Key Man Insurance Consultation
- Corporate Benefits Consulting



Donnelly Wealth Advisors in San Diego

Rating Summary

While the team at Donnelly Wealth Advisors may be smaller than that of competing financial advisors in San Diego, the team is highly credentialed, allowing them to tackle a variety of financial challenges.

Their focus on creating close personal relationships with clients lends the firm a boutique approach, supporting trust and individualized attention that clients often don't receive from larger firms.

With a focus on strong client relationships, a fee-only model, and a wide range of comprehensive services, Donnelly Wealth Advisors is one of the best financial advisors to consider partnering with this year.

Related: Best Financial Advisors in Atlanta, Georgia

Dowling & Yahnke Review

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

Dowling & Yahnke serves individuals, families, endowments, and foundations and has over \$3.5 billion in assets under management for more than 1,000 clients.

Key Factors That Enabled Dowling & Yahnke to Rank as a Top San Diego Financial Advisor

A Host of Professional Designations

Through dedication and several decades of knowledge and expertise, the team of San Diego financial advisors at Dowling & Yahnke has earned a variety of professional designations.

Some of the professional certifications from this highly-experienced team of financial advisors in San Diego include:

- CFA—Chartered Financial Analysts
- CFP®—Certified Financial Planner
- CDFA®—Chartered Divorce Financial Analyst
- CPA—Certified Public Accountant
- IACCP®—Investment Advisor Certified Compliance Professional
- ChFC®—Chartered Financial Consultant
- CPWA®—Certified Private Wealth Advisor
- CLU®—Chartered Life Underwriter

Each of these professional designations has unique requirements for ongoing education and ethical practices, all of which are fully detailed on the firm's website.

This level of industry expertise is rarely seen, making Dowling & Yahnke stand out among competing financial advisors in San Diego.

Support Services

Along with traditional services for financial planning and wealth management in San Diego, Dowling & Yahnke also provides a variety of support services. These services include:

- **Working with your pension administrator:** In coordination with your plan, working with a third-party pension administrator can help keep the overall picture in check.
- **Consultation with your tax professional:** When warranted, reviewing tax brackets, filings, and other data with your tax professional can answer a lot of questions during your financial planning process.
- **Coordination with your trust & estate attorney:** By partnering with your trust and estate attorneys, Dowling & Yahnke can make sure that all your most pressing documents are in order, eliminating any surprises down the road.



Dowling & Yahnke – San Diego

Rating Summary

Compared to the other San Diego financial advisors on our list, Dowling & Yahnke certainly has one of the largest teams with the widest range of industry experience.

For clients that have a variety of financial planning and wealth management needs, the extensive industry credentials offered by Dowling & Yahnke can make a significant difference, providing a one-stop-shop for multiple financial challenges.

With a highly credentialed team and a variety of traditional and support-oriented financial services, Dowling & Yahnke is a top San Diego financial advisor to consider partnering with this year.

Popular Article: Top Financial Advisors in Minneapolis, St. Paul, and Edina (Minnesota)

HoyleCohen Review

[HoyleCohen](#) is a [fee-only](#) financial advisor in San Diego, Santa Monica, and Sacramento.

With approximately \$1.62 billion in assets under management and over 1,000 households, HoyleCohen is a dynamic force among San Diego financial advisors.

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

Women's Practice

Working with women and their families to create a financially successful lifestyle is important to HoyleCohen.

That's why this wealth management firm in San Diego created services specifically designed to cater to the needs of financially independent women. Service considerations include:

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

All services are provided with a focus on providing comprehensive, holistic, and balanced financial progress that moves at each client's own personal pace.

With a reported [18 percent](#) of women feeling confident about their retirement capabilities, these services represent an important industry focus and demonstrate HoyleCohen's dedication to providing up-to-date, relevant capabilities.



Top Financial Advisors in San Diego

Financial Planning Services

Financial planning should be a core component of any financial endeavor—after all, one cannot create a successful plan without a clearly defined destination and a way to get you there.

Each San Diego financial planner at HoyleCohen approaches financial planning through the following beliefs:

- **One Size Doesn't Fit All:** Traditional approaches to creating a financial plan usually fall short of what the client needs. Therefore, HoyleCohen customizes a plan that fits your specific viewpoint and allows flexibility for life's twists and turns.
- **Intelligent Planning:** Through the development of a dynamic intelligent planning process, HoyleCohen considers and analyzes financial goals for retirement, estates, education, taxes, life transitions, portfolio design, risk management, and cash management.
- **Wealth by DesignSM:** This financial planning method helps clients assess the larger financial picture by providing insight into each financial decision.

Rating Summary

HoyleCohen takes a comprehensive, personalized approach to financial planning that is not often seen from a financial advisor in San Diego.

Not only do they provide comprehensive and thoughtful financial services for women, but these San Diego financial advisors excel at taking a holistic and customizable approach to financial services, increasing the value that they bring to their clients.

With a fee-only structure and a focus on providing holistic financial services, HoyleCohen is a top San Diego financial advisor to consider partnering with this year.

Read More: Best Independent Financial Advisers in the UK (Top IFAs)

Pure Financial Advisors Review

As a [fee-only](#) financial advisor in San Diego, Irvine, Brea, and Sherman Oaks, [Pure Financial Advisors](#) serves all types of clients and requires no asset minimums.

Uniquely, this financial advisor in San Diego has no minimum asset requirements, as they believe everyone should have an opportunity to achieve and surpass their financial goals, regardless of their net-worth.

Key Factors That Enabled Pure Financial Advisors to Rank as a Top Wealth Management Firm in San Diego

Financial Planning

As a top financial advisor in San Diego, Pure Financial offers several planning services, including:

- **Retirement Planning:** Proper retirement planning allows you to reach your goals by determining key factors that affect your retirement, choosing a sustainable distribution rate, and more.
- **Cash Flow Analysis:** A common fear among clients is running out of money too soon. Looking ahead with a thorough cash flow analysis can help alleviate this worry.
- **Tax Planning:** With the utilization of tax diversification, Roth conversion strategies, tax-loss harvesting, and more, you can minimize your overall exposure to tax associated risks.
- **Risk Management:** These San Diego financial advisors can reduce your overall risk through the use of insurance and a network of licensed professionals.
- **Estate Planning:** Pure Financial can assist in planning for your estate, creating or upgrading your living will, creating a trust, and more.

High Industry Standards

As a top San Diego financial advisor, Pure Financial Advisors holds its staff to high industry standards of experience, education, and business practices.

A great example of how Pure holds itself to higher standards is through their financial advisor requirements. All San Diego financial advisors at the firm must meet the following criteria:

- CFP® designation
- AIF® credential
- Minimum of 5 years of experience in the financial industry

Along with high standards for education and industry experience, this San Diego financial advisory firm adheres to a fee-only structure and a fiduciary commitment, representing the highest standards of financial services.

Rating Summary

For clients that want an experienced, knowledgeable, and unbiased San Diego financial advisor on their side, Pure Financial Advisors is a great fit.

Not only does the firm hold itself to high industry standards, but these financial planners in San Diego also provide well-rounded, comprehensive services for financial planning and investment management.

With a fiduciary commitment, clients can trust that their financial planner in San Diego will always work in their best interests, solidifying Pure Financial Advisors' ranking as a top San Diego financial advisor.

Related: Top Financial Advisors in Vancouver, BC, Canada

Reilly Financial Advisors Review

Established in 1999, [Reilly Financial Advisors](#) is a fee-only San Diego financial advisory firm with a fiduciary commitment to always act in their client's best interests.

With multiple locations throughout the United States and across the globe, Reilly is the largest San Diego financial advisor on our list.

Key Factors That Enabled Reilly Financial Advisors to Rank as a Top Wealth Management Firm in San Diego

Investment Committee

Investment management is at the core of what Reilly Financial Advisors does, which is why the firm maintains an [Investment Committee](#).

This team of tenured financial experts meets regularly to develop ideas, analyze portfolio holdings, and explore the impact from global and stateside economic trends.

Comprised of CFA and CFP® professionals, a Ph.D., and the firm's founders, the team collectively represents over a century of diverse and expert investment management experience, putting each portfolio in extremely capable hands.

Three-Pronged Approach to Wealth Management

To be truly effective, wealth management should include all aspects of a client's financial picture to ensure that each element is properly aligned and setting clients up for financial success.

Clients can expect wealth management strategies to include the following components:

- **Tax Planning & Preparation**—Aligns investments and financial goals to create efficient and effective tax planning
- **Estate Planning**—Lessens impact of estate taxes and coordinates portfolios with financial goals for their estate
- **Financial Planning**—Ongoing process that helps clients define their financial needs while providing the framework to help accomplish goals

Uniquely, for clients with at least \$2 million in assets under management, Reilly Financial Advisors will pay up to \$3,500 to have a professional estate attorney create trust documents.

Rating Summary

For clients that want investment management to be a core aspect of their financial planning, Reilly Financial Advisors is a great fit.

Not only does the firm maintain a professional investment committee with significant industry experience, but these San Diego financial advisors also bring a wide global reach, resulting in truly diversified strategies and portfolio construction.

With a fee-only approach and significant expertise in coordinating investment management and financial planning strategies, Reilly Financial Advisors is one of the best financial advisors in San Diego to consider partnering with this year.

Don't Miss: Top Financial Advisors in St. Louis, MO

Rowling & Associates Review

[Rowling & Associates](#) is an independent, [fee-only](#) San Diego financial planner that also specializes in investment management and tax planning services.

The goal of this San Diego wealth management firm is to give understandable, applicable, and unique financial advice that can easily be applied to a real-world situation.

Key Factors That Enabled Rowling & Associates to Rank as a Top Wealth Management Firm in San Diego

Investment Management Options

Clients have two options to choose from when partnering with Rowling & Associates for investment management: Intricity and Wealth Management services.

Intricity combines professional guidance with a “do-it-yourself” mentality for one flat, monthly fee. Ideal for young professionals, the Intricity program comes with:

- Annual review to update financial plans and rebalance your portfolio
- One free, basic tax return
- Access to a team of San Diego financial planners to answer any investing questions

For clients that want a more in-depth process, Wealth Management services are fully managed by Rowling & Associates, and include:

- Location optimization
- Tax-loss harvesting
- Capital gain minimalization
- Capital gain distribution avoidance

Uniquely, the firm also provides Sustainable Investing, which values companies based on their Environmental, Social, and Governmental characteristics (ESG).

As opposed to Socially Responsible Investing, this approach utilizes analysis and documented standards to identify and align economic value with sustainable investments.

Tax Planning Advantage

With a team of CPAs and San Diego financial planners, clients have a wealth of knowledge at their disposal when it comes to intricate tax matters. Available tax planning services include:

- Income tax planning
- Tax strategies for stock options
- Charitable planning
- Tax preparation services

This wide range of tax planning expertise makes Rowling & Associates a great option for clients that want to streamline financial management and tax challenges by working with the same San Diego financial advisor.



Rowling & Associates - San Diego

Rating Summary

Aside from expert financial services, a fee-only commitment, and expertise in tax planning, one of the most stand-out features of Rowling & Associates is the way that the firm's personality and dedication to client service is communicated.

Their website is bright, engaging, and easy to navigate, making the firm stand out among competing San Diego financial advisors as a welcoming and personable option.

While the financial industry may not traditionally be energetic or engaging, clients will find a refreshing and welcoming atmosphere at Rowling & Associates, solidifying the firm's ranking as a top San Diego financial advisor.

Popular Article: Best Financial Advisors in Charlotte, North Carolina

Sensible Financial® Planning Review

Founded in 2002, [Sensible Financial® Planning](#) is a [fee-only](#) wealth management firm in San Diego that provides personalized, unbiased financial advice for individuals who seek to do what's best with their money.

Sensible Financial is committed to providing accessible, understandable, and wholly unique financial plans for each client, cultivating a relationship of trust and earning them a spot as a top financial advisor in San Diego.

Key Factors That Enabled Sensible Financial® Planning to Rank as a Top Wealth Management Firm in San Diego

Financial Planning

Sensible Financial Planning is a wealth management firm in San Diego that offers holistic financial planning through four main components:

- **Share:** A two-part kickoff meeting either by phone or in person allows your San Diego financial planner to understand your financial goals.
- **Analyze:** Your San Diego financial planner presents and explains their findings so that a strategy can be chosen.
- **Propose:** Investments are chosen, and asset allocation is settled for multiple accounts (including retirement).
- **Act:** Clients have the option of retaining this San Diego wealth management firm's services to regularly review and adjust their plan.

Integrated Financial Advisory Services

As a supplement to traditional investment services, this financial advisor in San Diego offers integrated financial services, combining basic financial planning with ongoing investment management.

Clients can expect these integrated services to include:

- Ongoing financial consulting
- Retirement income planning & management
- Annual progress review
- Investment management

By combining financial advisory services with investment management, clients can benefit from a holistic approach, addressing multiple areas of financial health at once.

Uniquely, Sensible Financial also provides a full listing of their advisory fees and a calculator to help clients easily determine whether these integrated services are right for them, supporting transparency and trust.

Rating Summary

As a top San Diego financial advisor, Sensible Financial® Planning strives to make good financial health just that—sensible, accessible, and effective.

Our review also found that clients and non-clients alike have access to a wide range of financial resources, including a blog, links to relevant websites, videos, and free access to the firm’s guidebook, *Sensible Financial Planning: A Lifetime Approach to Financial Peace of Mind*.

With a fee-only structure and a commitment to making financial health both comprehensive and easily understandable, Sensible Financial is one of the top San Diego financial advisors to consider partnering with this year.

WorthPointe Review

[WorthPointe](#) is a wealth management firm in San Diego that seeks to help valued clients build strong, sustainable plans to secure their financial future.

As a [fee-only](#) financial planner in San Diego, a commitment to transparency is at the core of WorthPointe’s philosophy, ensuring clients understand their financial health and are empowered to make smart financial decisions.

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

WorthPointe 360

Financial management can quickly become confusing, especially when multiple accounts are added to the mix.

To simplify the process, all clients have access to WorthPointe 360—a streamlined, personalized dashboard that keeps every financial account organized and accessible.

With WorthPointe 360, clients can:

- See investments, retirement accounts, insurance policies, reward miles, credit cards, and more
- Receive up-to-date progress reports on each account
- Access the dashboard 24/7 from a smartphone, tablet, or computer

It's worth noting that WorthPointe is the only San Diego financial advisor on our list to provide clients with this type of intuitive interface, making them a great financial advisor in San Diego for clients that want digital access and organization of their accounts.



Best Financial Planners in San Diego

Employer 401(k) Plans

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

These San Diego financial advisors can help devise retirement plans that meets employee expectations while easing some of their tax burden as business owners.

As a top wealth management firm in San Diego, WorthPointe can assist clients by:

- Working with an ERISA 3 (38) fiduciary investment manager
- Providing prudent portfolios
- Insisting on fee transparency
- Optimizing plan design
- Educating, advising, and monitoring

Rating Summary

As a boutique San Diego financial advisory firm, WorthPointe provides clients with the benefit of expertly tailored and customized advice.

Paired with a fee-only structure and individualized attention, WorthPointe offers a high amount of value to their clients, particularly those that are looking for a firm that specializes in trusts, 401(k) plans, and comprehensive financial planning.

With a client-centric focus and a fiduciary commitment, WorthPointe is one of the best financial advisors in San Diego to consider partnering with this year.

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

After reviewing the best San Diego financial advisors, our hope is that you have a much firmer grasp on which financial advisor in San Diego is right for you.

The next step is for you to reevaluate why you need a San Diego financial advisor—the more in-tune you are with your personal goals, the easier it will be to identify a select few financial advisors in San Diego that hold the same values.

A consultation is a great starting point in getting to know a San Diego financial advisor. If your advisor isn't making you feel comfortable, you may want to take that as a sign to move on.

When you do contact a San Diego financial planner or advisor, go prepared. Bring relevant documents and make a list of questions, but most importantly, enjoy the process of working towards better financial health.

Rate Table Disclaimer

Click here to read AdvisoryHQ's [disclaimer on the rate table\(s\) displayed](#) on this page.

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