
Top 9 Best Financial Advisors in St. Louis & Clayton, MO | 2018 Ranking

RANKING & REVIEWS BEST FINANCIAL ADVISORS IN ST. LOUIS, MO

2018 Ranking | Finding the Top Financial Advisor in St. Louis, MO

When it comes to finding a financial advisor, ordinary investors, retirees, business entities and high net worth individuals and families in the St. Louis area can agree on one thing:

No matter what their financial background may be, they are looking for St. Louis financial advisors that can offer them independent, unbiased, conflict of interest-free advice.

With so many available choices, the search for the best financial advisors in St. Louis can be overwhelming.

Luckily, we've done the hard work for you. In the sections below, please find an in-depth review of the top wealth managers, investment advisors, and financial planners across St. Louis and the surrounding area.

This list of top financial advisors in St. Louis will give you a great start in finding and working with an advisor that's right for you.



Award Emblem: Top 9 Best Financial Advisors in St. Louis, MO

Top Financial Advisors in St. Louis, Missouri | Brief Comparison & Ranking

Best Financial Advisors in St. Louis	Highlighted Features	Ratings
Buckingham Strategic Wealth	Specialized advice for dental practices	5
Cambridge Capital Management	Comprehensive financial planning solutions	5
Droms Strauss Advisors	Research-based investment philosophy	5
HM Capital Management	Independent, fee-only firm with a fiduciary commitment	5
Matter Family Office	Culture & Legacy planning for family office clients	5

Plancorp, LLC	Women's Initiative promotes financial literacy for clients & the community	5
Zemenick & Walker, Inc.	Registered investment advisor	5
Acropolis Investment Management	Acropolis Business Liquidity for Entrepreneurs (ABLE)	3
North American Management	North American fiduciary services & designation	3

Table: Top 9 Best Financial Advisors in St. Louis | Above list is sorted by rating

Fee-Based vs Fee-Only Financial Advisors in St. Louis

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

How do you know which type of financial advisor in St. Louis is right for you?

Below, we'll provide you with a brief overview of everything you need to know about the differences between fee-based and fee-only financial advisors in St. Louis.

Fee-Only Pricing Structure

When an investment firm or a financial planner in St. Louis 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 planner in St. Louis is in a better position to act solely in the interest of their clients.

Fee-Based Pricing Structure

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 St. Louis financial advisors are also fiduciaries, which often counteracts the potential for conflict.

As a fiduciary, a financial advisor in St. Louis is legally responsible to fully disclose any conflicts of interest and are required to put the interests of their clients ahead of their own, regardless of their pricing structure.

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 Financial Advisors in St. Louis, MO

Below, please find the detailed review of each firm on our list of the best financial advisors in St. Louis. We have highlighted some of the factors that allowed these St. Louis wealth management firms 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.

- [Acropolis Investment Management](#)
- [Buckingham Strategic Wealth](#)
- [Cambridge Capital Management](#)
- [Droms Strauss Wealth Management](#)
- [HM Capital Management](#)
- [Matter Family Office](#)
- [North American Management](#)
- [Plancorp, LLC](#)
- [Zemenick & Walker, Inc.](#)

Click below for previous years' rankings:

- **2016 Review:** [Top 9 Best Financial Advisors in St. Louis](#)
- **2017 Review:** [Top Rated Financial Advisors in St. Louis](#)

Acropolis Investment Management Review

Established in 1999, [Acropolis Investment Management](#) is a [fee-only](#) wealth management firm in St. Louis, serving clients in Missouri and 33 additional states across the country.

This St. Louis wealth management firm's founding objective is to deliver trusted advice, foster personal and long-term relationships with clients, and help clients realize their financial and lifestyle goals.

Key Factors That Enabled Acropolis Investment Management to Rank as a Top St. Louis Financial Advisor

Independent, Fee-Only Fiduciary

As an independent financial advisor in St. Louis, the Acropolis team receives no compensation or commissions from third party institutions, leaving the firm free to recommend products and services without any bias or ulterior motives.

The firm operates as a fee-only wealth management firm in St. Louis, meaning that clients are charged a fixed fee based on assets under management. As a result, the firm's bottom line is based on the success of its clients' portfolios.

Finally, as [Center for Fiduciary Excellence \(CEFEX\)](#) designation holders, Acropolis Investment Management is committed to offering advice and recommendations that are always in the best interest of its clients.

Business Transition Services

Nothing is forever, and sometimes the time is right to pass your business along to the next generation or to new, capable hands. Acropolis Investment Management is a financial advisory firm that can help with this important transition and set business owners up for success.

This St. Louis wealth management firm offers a unique [Acropolis Business Liquidity for Entrepreneurs \(ABLE\)](#) program that keeps business owners in the know, in control, and comfortable moving into the next stage of their life.

With ABLE, the financial advisors at Acropolis can help owners put together an exit plan that allows you to get the final say about how and when your business is transferred.

Rating Summary

As a fee-only financial advisor in St. Louis, Acropolis Investment Management excels at offering unbiased, client-centric service and advisement.

With a team of highly experienced advisors, this top St. Louis financial planner also boasts expert financial insights, giving clients peace of mind that their investments are in good hands.

Where Acropolis Investment Management falls short, however, is in describing the full scope of their wealth management services, particularly when it comes to individual investors.

Without a clear description of how the firm helps their clients reach financial goals and objectives outside of investment management, potential clients may find it difficult to fully evaluate Acropolis, earning the firm an overall 3-star rating.

By providing detailed description on their additional financial services, Acropolis Investment Management can easily improve both their value proposition to clients and their rating as a best financial advisor in St. Louis.

See Also: Best Financial Advisors in Austin, TX (RIAs, Wealth Managers, Planners)

Buckingham Strategic Wealth Review

With locations spread across the country, [Buckingham Strategic Wealth](#) is a financial advisor in St. Louis that provides financial advice for individuals, families, institutions, plan sponsors, and dental practice owners.

Founded in 1994 as an inherently client-centric firm, Buckingham Strategic Wealth offers [fee-only](#) wealth management in St. Louis.

Key Factors That Enabled Buckingham Strategic Wealth to Rank as One of the Best Financial Advisors in St. Louis

Wide Range of Financial Services

As one of the best financial advisors in St. Louis, Buckingham Strategic Wealth offers clients a wide range of investment management and financial planning services.

No matter how financial goals and objectives may fluctuate over time these St. Louis financial advisors are well-prepared to tackle a variety of challenges, including:

- Wealth Management
- Portfolio Design
- Retirement Planning
- Tax-Efficient Strategies
- Fixed Income Portfolio Construction
- Social Security Optimization Strategies
- College Savings Plans
- Wealth Transfer
- Multigenerational Coordination
- Insurance Policy Evaluation
- Charitable Gifts Planning

- Cash Flow and Budget Review
- Coordination with Other Consultants
- Business and Succession Planning
- Educational Resources and Events

Financial Planning for Nonprofit Organizations

Buckingham Strategic Wealth is a financial advisor in St. Louis that understands the different layers of responsibility that come with managing a nonprofit, making them one of the best financial advisors in St. Louis for nonprofit organizations.

This St. Louis wealth management firm can provide organizations with a solid investing strategy geared towards long-term stability that board members can comfortably stand behind.

Additionally, the St. Louis financial advisors at Buckingham can also present this information to your trustees in a way that is accessible and helps them get on the same page.

By serving as fiduciary financial advisors, Buckingham makes the role of nonprofit board members and trustees less stressful and, ultimately, more rewarding.



Best Financial Advisors in St. Louis

Rating Summary

As a fee-only St. Louis financial advisor with a fiduciary commitment, Buckingham Strategic Wealth provides clients with the golden standard in financial planning and wealth management—unbiased, uncompromised, and always client-centric advisement.

Buckingham also provides clear advantages through their wide range of financial planning services, including a boutique focus on nonprofit organizations and dental office owners.

With a variety of financial capabilities, an experienced team, a fee-only structure, and a fiduciary commitment, Buckingham Strategic Wealth is one of the best financial advisors in St. Louis to consider partnering with this year.

Don't Miss: Top Financial Advisors in Seattle, Bellevue, Kirkland (Washington State)

Cambridge Capital Management Review

[Cambridge Capital Management](#) is an independent financial advisor providing financial planning, retirement plan consulting, and investment services in St. Louis, Missouri, and O'Fallon, Illinois.

Committed to providing transparent and highly personalized services to its clients, Cambridge Capital Management was among the first [fee-only](#) investment advisors and financial planners in St. Louis.

Key Factors That Enabled Cambridge Capital Management to Rank as a Top Financial Advisor in St. Louis

Comprehensive Financial Planning Solutions

As a top St. Louis financial planner, Cambridge Capital Management offers a wide range of comprehensive financial planning solutions, effectively combining portfolio management and wealth management. These services, or “solutions” include:

- **Retirement Planning**—Clients sit down with a St. Louis financial advisor to evaluate their current financial health and assess future goals
- **Investment Management**—Utilizes portfolio design, investment selection, and portfolio management with a focus on stability and growth

- **Risk Protection**—Assesses the need for insurance and makes sure clients understand their options while maintaining complete objectivity
- **Estate Planning**—Key objectives include minimizing taxes, avoiding probate, retaining control over property, and more
- **Tax Planning**—Reduces the impact of taxes on investments by creating a tax-efficient portfolio
- **Education Funding**—Clients sit down with a St. Louis financial planner to discuss education goals and evaluate both traditional and non-traditional saving options
- **Charitable Planning**—These St. Louis financial planners help strategize annual giving for tax efficiency

Independent, Fee-Only, & Fiduciary

As an independent financial advisor in St. Louis, Cambridge Capital Management is free to provide clients advice and recommendations from a much broader realm of products and services than advisors who are affiliated with third-party providers.

This independent status gives clients the peace of mind that all advice from these St. Louis financial advisors is provided without any conflict of interest.

As a fee-only financial planner in St. Louis, Cambridge does not earn additional income from commissions, referral fees, or investment products. Instead, the firm is paid directly by clients, ensuring that all advice and services are unbiased and in each client's best interest.

Finally, as a registered investment advisor, Cambridge Capital Management is mandated by federal law to uphold the fiduciary standard of accountability to its clients. This standard enforces complete transparency of compensation and demands that advisors always act in the best interests of their clients.

Rating Summary

As an independent, fee-only firm with a fiduciary commitment, Cambridge Capital Management demonstrates the ideal relationship with financial advisors in St. Louis.

Clients can trust that all advice is unbiased, transparent, and given in their best interest, encouraging trust within the client-advisor relationship.

With a wide range of services and a solid foundation of transparency and independence, Cambridge Capital Management is one of the best financial advisors in St. Louis to consider partnering with this year.

Related: Top Financial Advisors in Portland, Oregon

Droms Strauss Wealth Management Review

Founded in 1994, [Droms Strauss Wealth Management](#) is a [fee-based](#) financial advisor in St. Louis, serving clients across the country and globally in Europe, Asia, and the Middle East.

Droms Strauss Wealth Management offers financial planning, investment management, and personal wealth management to clients, providing an array of solutions for wealth management in St. Louis.

Key Factors That Enabled Droms Strauss Wealth Management to Rank as One of the Best St. Louis Wealth Management Firms

Client Relationship

When it comes to reaching financial goals, achieving high returns is certainly important—but the probability of achieving these goals is solely dependent upon the journey. Two clients may have very similar financial goals, but their path to getting there may be entirely different.

As such, the St. Louis financial planners at Droms Strauss place a high premium on establishing a dynamic, personal relationship with their clients.

This means taking clients through a number of steps to ensure that their financial plan is both comprehensive and tailored to their unique needs. This includes:

- **Meet** - Discuss your vision for the future with your St. Louis financial advisor over the course of several meetings.
- **Create** - Familiarize yourself with the possible strategies for realizing your goals before deciding on a course of action that you're comfortable with.
- **Implement** - Put your plan into action as described in your Investment Policy Statement.
- **Reassess** - Monitor and review your plan on a regular basis to ensure things are going as planned.

As a premier financial planner in St. Louis, Droms Strauss Wealth Management uses a highly personalized approach to understanding, defining, and implementing customized strategies for their clients.

Integrated Wealth Management Services

Wealth is influenced by a lot of factors. Money is obviously a big one, but there are other important variables to take into consideration like family, tradition, community, ethics, and financial education.

For this reason, Droms Strauss offers three integrated branches of financial services:

- Financial Planning
- Investment Management
- Personal Wealth Management

Each service utilizes a personal approach, which allows these St. Louis financial advisors to better understand the needs of their clients and the unique dynamics of each financial situation.

In doing so, this St. Louis financial planning firm effectively takes on the role of a client family's "Chief Financial Officer," providing vision and direction on all of the family's financial and wealth management decisions.

Rating Summary

Although Droms Strauss Wealth Management is the only fee-based financial advisor in St. Louis on our list, the firm offers their clients a strong foundation of value and financial expertise.

With a wholly client-centric approach and a focus on integrating a variety of wealth management and financial planning strategies, Droms Strauss is one of the best financial advisors in St. Louis to consider partnering with this year.

Popular Article: Top Financial Advisors in Phoenix and Scottsdale, Arizona

HM Capital Management Review

[HM Capital Management](#) is a [fee-only](#) investment and financial advisor in Clayton, Missouri, located right outside of St. Louis. The firm serves affluent families and institutions in Missouri and throughout the U.S.

As a top Clayton and St. Louis financial planner, HM Capital Management also helps foundations and institutions with defined benefit, defined contribution, and non-qualified Senior Executive Retirement Plans meet the institutional investing challenges that they face.

Key Factors That Enabled HM Capital Management to Rank as One of the Best Clayton & St. Louis Financial Advisors

Independent, Fee-Only, & Fiduciary

As an independent financial advisor in St. Louis, HM Capital Management is free to provide clients advice and recommendations from a much broader realm of products and services than advisors who are affiliated with third-party providers.

This independent status gives clients the peace of mind that all advice from these St. Louis financial advisors is provided without any conflict of interest.

Additionally, as a fee-only St. Louis financial advisory firm, HM Capital Management does not earn additional income from commissions, referral fees, or investment products. Instead, all income is driven by their clients, ensuring that advice and services are unbiased.

Finally, as a registered investment advisor, HM Capital Management is mandated by federal law to uphold the fiduciary standard of accountability. This standard enforces complete transparency of compensation and demands that advisors always act in the best interests of their clients.

Comprehensive Family Financial Planning

One of HM Capital Management's primary areas of service is in providing financial advisory services for families.

The goal is to be proactive problem solvers and simplify money matters for multiple generations, creating a comprehensive financial plan by taking into account the following financial aspects:

- Investments
- Current estate plan
- Historical and projected tax liabilities
- Education funding
- Business ventures
- Personal insurance
- Corporate benefits
- Charitable giving
- Asset titling
- Bill payment needs

This comprehensive approach and keen focus on family office services makes HM Capital Management one of the best financial advisors in St. Louis for high-net-worth families to consider partnering with.



HM Capital Management

Rating Summary

With a fee-only structure and a fiduciary commitment, HM Capital Management is a great option for affluent families and institutions in Clayton and St. Louis.

Not only does all financial advice come without bias, but the firm is legally upheld to fulfilling fiduciary duties of transparency, instilling trust between each client and their St. Louis financial advisor.

Although the firm maintains a strong ethical foundation, our review found that potential clients may have difficulty fully evaluating the firm's scope of services.

While institutional services are described in great detail, the Family Advisory branch of financial planning lacks specific information on what a Family Financial Plan entails, what to expect from the investment process, how bill payment needs will be addressed, and so on.

Additionally, while the firm's [ADV](#) states that HM Capital Management serves high-net-worth individuals as well as families, this information is not carried over to the website.

By adding detail to their Family Advisory services and clarifying whether individuals may benefit from their financial planning expertise, HM Capital Management could easily improve both their value proposition to clients and their 3-star rating as a top financial planner in St. Louis and Clayton.

Read More: Best Financial Advisors in Boston, Massachusetts

Matter Family Office Review

Founded in 1990 by Katherine Lintz, [Matter Family Office](#) is an independent, [fee-only](#) financial advisor in St. Louis, providing financial advice, investment management, and family office support exclusively to high-net-worth families.

As pioneers in the family office industry, this St. Louis wealth management firm uses a family-centric service delivery approach, which puts the family and its needs at the center of its strategy.

Key Factors That Enabled Matter Family Office to Rank as One of the Best St. Louis Wealth Management Firms

Independent, Fee-Only Advisor

As an institutionally-independent St. Louis Financial advisor and family office support provider, Matter Family Office does not accept any commissions or fees from third-party product providers.

This independence enables the firm to deliver conflict of interest-free advice that has a single agenda: to act in each client's best interest.

As a highly regarded family office and financial planner in St. Louis, Matter is privately owned by associates within the firm, with their only source of compensation coming directly from clients.

This frees the firm's advisors from the pressures of having to sell product to clients and provides them the opportunity to focus exclusively on delivering unbiased advice.

Broad Array of Services

Delivering a broad array of family office support and services, Matter Family Office is a family office services provider and financial advisor in St. Louis that offers affluent families as well as single family offices unique, one-stop solutions to their financial planning, wealth management, investment advisory, and family office needs.

Financial services offered by Matter Family Office fall under three categories, each with their own set of sub-services: Investment Management, Wealth Planning & Coordination, and Culture & Legacy Planning.

Culture & Legacy Planning is a particularly important service for wealthy families. As this wealth management firm in St. Louis notes, the fortune of most wealthy families is reduced by about 90 percent by the third generation.

Strategic culture and legacy planning can help support wealth maintenance from one generation to the next, making Matter Family Office a great financial advisor in St. Louis for multi-generational families to consider.



Matter Family Office

Rating Summary

For high-net-worth families, the boutique focus and expertise offered by Matter Family Office provides a unique advantage—clients can trust that all aspects of their generational wealth will be handled with expert care and consideration.

As a fee-only, independent firm, Matter Family Office also provides clients with transparent pricing and unbiased advice, instilling trust within the client-advisor relationship.

With a detailed list of comprehensive financial services, a fee-only structure, and an independent outlook, Matter Family Office is one of the best financial advisors in St. Louis for affluent families to consider partnering with this year.

Related: Top Financial Advisors in Houston, Texas

North American Management Review

Established in 1928, [North American Management](#) (NAM) is a privately-owned financial advisor in St. Louis, with its principal office in Boston, MA.

The firm has been registered with the SEC since 1969, providing a unique set of wealth management services to family offices, affluent families, and select not-for-profit entities.

While NAM does not specifically state that they are a fee-only advisor, the firm does [explain that](#): “We do not sell proprietary products, nor receive any compensation from outside firms or advisers. Advising clients is our sole business.”

Given the firm’s independent status and refusal to accept outside commissions, it is likely that NAM uses a fee-only structure. However, we always recommend that clients verify a firm’s fee structure before signing up for their services.

Key Factors That Enabled North American Management to Rank as a Top Financial Advisor in St. Louis

Comprehensive Financial Services

Part of what makes NAM into a top financial advisor in St. Louis is their focus on providing clients with a comprehensive range of financial services.

For a closer look at how these St. Louis financial planners can help improve your financial health, see the sections below.

- **Financial Planning**—Uses goals-based wealth management to address current and future financial needs, like business succession planning, second-home purchases, college education, and more
- **Investment Management**—Focuses on asset allocation, security and manager selection, and portfolio construction and monitoring
- **Trustee/Trust Advisory Services**—Through North American Fiduciary Services, LLC, NAM can assist in administering trusts, educating beneficiaries, and provide services for trust accounting and tax reporting

Independent RIAs

NAM is privately owned and acts independent of any associations with third-party financial product providers, brokers, or insurance companies. As such, these St. Louis financial advisors are able to provide unbiased, independent advice to clients.

As registered investment advisors in St. Louis, North American Management is legally and professionally bound to always uphold the client's best interests above all other interests—including those of the firm and its individual advisors.

The company's RIA status ensures clients will always receive conflict of interest-free advice at every stage of their relationship.

Rating Summary

As an independent registered investment advisor, North American Management is legally and professionally bound to always uphold the client's best interests above those of the firm and individual advisors.

This ensures that clients always receive advice that is free from conflicts of interest throughout the financial planning and wealth management process, instilling trust within the client-advisor relationship.

However, while NAM provides the utmost in transparency by detailing specific fee percentages and providing comprehensive services, potential clients may find it challenging to fully evaluate the firm without a clear statement as to whether NAM uses a fee-based or fee-only structure.

By clarifying their fee structure, NAM could easily improve both their value proposition to clients and their rating as one of the best financial advisors in St. Louis.

Don't Miss: Top Financial Advisors and Wealth Managers in Nashville and Memphis, Tennessee

Plancorp, LLC Review

Established in 1983, [Plancorp, LLC](#) is a [fee-only](#) wealth manager and financial advisor in St. Louis. The firm's primary clients include high net worth families and individuals and small and medium-sized institutional clients.

With an impressive variety of financial services, this wealth management firm in St. Louis's primary role is to provide affluent investors with asset management, wealth advisory and estate planning advice.

Key Factors That Enabled Plancorp, LLC to Rank as a Top Financial Advisor in St. Louis

Wide Range of Financial Capabilities

For many clients, finding the best financial advisor in St. Louis means finding a group of St. Louis financial planners that can handle a variety of financial challenges.

Not only does this ensure clients that a wide range of their financial needs can be met, but it also helps support long-term relationships, as financial needs and goals are subject to change from one year to the next.

As one of the best financial advisors in St. Louis, Plancorp offers clients a wide range of financial capabilities, including:

- **Financial Planners**—The St. Louis financial planners at Plancorp are well-equipped to address organization, cash flow, income taxes, estate planning, insurance needs, planning for major purchases, and more
- **Retirement Plan Advisors**—These St. Louis financial advisors can assist clients by evaluating retirement plans for simplicity, effectiveness, and employee engagement
- **Exit Strategy Advisors**—For business owners, these St. Louis financial planners can address exit strategies through data collection, valuation and analysis, recommendations, and implementation
- **Institutional Asset Management**—For foundations, non-profits, private schools, and endowments, Plancorp will create a transparent, cost-efficient investment plan that aligns with their goals and values

Women's Initiative

As a top St. Louis financial planner, Plancorp is committed to engaging directly with female clients and women in the surrounding community through their Women's Initiative.

This program provides support and promotes financial literacy for women through a blog series and bi-annual events, featuring guest speakers, book discussions, networking opportunities, and more.

To best serve their female clients, Plancorp leverages the experience and knowledge of their female advisors, actively listening to feedback from clients and providing actionable solutions to key financial concerns for women.



Plancorp, LLC

Rating Summary

As a fee-only firm with an independent structure, Plancorp, LLC provides deep value for their clients in terms of trustworthiness and ethical operation.

Advisors do not sell any products to clients, and the firm receives no commissions or referral fees from any third parties. This leaves the firm and its advisors free to deliver independent, objective advice.

Combined with comprehensive services and a proven commitment to enhancing financial literacy and confidence for the women in their community, Plancorp is one of the best financial advisors in St. Louis to consider partnering with this year.

Popular Article: Top Advisors and Wealth Managers in Ohio

Zemenick & Walker, Inc. Review

Clayton-based [Zemenick & Walker, Inc.](#) is a [fee-only](#) firm offering wealth management in St. Louis and Clayton for high net worth clients, employee benefit plans, and not-for-profit businesses entities.

Founded in 1987 as a Registered Investment Advisor, Zemenick & Walker follows a disciplined approach to deliver highly objective advice to its clients. As a non-discretionary investment advisor, the firm always consults and seeks client approval for all major decisions affecting client portfolios.

Crucially, this approach includes identifying and working with some of the best, brightest, and most successful wealth managers in St. Louis and nationwide, with a proven performance track record.

Key Factors That Enabled Zemenick & Walker, Inc. to Rank as One of the Top St. Louis Wealth Management Firms

Fee-Only RIAs

Zemenick & Walker, Inc. is a registered investment advisory firm in the St. Louis area that bases its relationships with clients on a fiduciary standard.

This means that, unlike many other firms in the industry, Zemenick & Walker advisors are legally and professionally bound to a much higher standard of diligence and transparency.

In its capacity as a registered investment advisory firm in St. Louis, Zemenick & Walker, Inc. does not accept any commissions or referral fees from third parties.

Unlike transaction-based relationships, where advisors are free to also be compensated by financial product or service providers, Zemenick & Walker advisors only get compensated through client fees, eliminating unnecessary conflicts of interest.

In-Depth Investment Management Approach

As one of the best St. Louis wealth management firms, Zemenick & Walker takes an in-depth approach to create customized portfolios for each client. This approach includes taking the following aspects into consideration:

- Liquidity
- Cash flow
- Investment experience
- Investment goals
- Time horizon
- Income and federal taxes
- Personal income
- Age
- Dependents
- Education
- Charitable intentions

While Zemenick & Walker believes in taking a long-term view of the markets, one of the hallmarks of the firm's portfolio building strategies is to create highly diversified portfolios for its clients.

Their team of St. Louis area financial planners does so by diversifying assets within a specific class, and then by segments within those asset classes.



Zemenick & Walker

Rating Summary

For clients that want a truly comprehensive approach to investment management, Zemenick & Walker is a great fit.

The team of St. Louis financial advisors take a wide range of factors into consideration before forming a portfolio, making the firm stand out among competing St. Louis wealth management firms.

With a fee-only structure and a fiduciary commitment, Zemenick & Walker is one of the best St. Louis wealth management firms to consider partnering with this year.

Conclusion - Top 9 Financial Advisory Firms in St. Louis

If you're on the hunt for a great St. Louis wealth management firm, using the above list of the top financial advisors and financial planners in St. Louis should provide a great foundation.

After reviewing the best financial advisors in St. Louis, choose a few that align most closely with your financial goals and values.

Once you have your list narrowed down, you can contact the firm and find out if they offer a free initial consultation. This is a great way to test the waters with a financial advisor in St. Louis and ensure that they are the best firm to help your finances flourish.

Rate Table Disclaimer

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

Image sources:

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