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# **10 Best Financial Advisors & Wealth Management Firms in Houston, TX | 2018 Ranking**

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## **2018 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN HOUSTON, TX**

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### **2018 Ranking: Top Financial Advisory Firms in Houston, Texas**

If what they say is true, and everything really is bigger in Texas, you should easily be able to find bigger and better financial advisors in Houston, right?

Well, if you came to this page looking for one of the best financial advisors or wealth management firms in Houston, Texas, you're in luck. Through our extensive research and stringent criteria, we've reviewed several Houston financial planners to identify the very best.

We weren't disappointed with the results, and we have a feeling you won't be either.



*Award Emblem: Top 10 Best Financial Advisors in Houston, Texas*

## Top 10 Financial Advisors in Houston, TX | Brief Comparison & Ranking

Top Financial Advisors in Houston	Highlighted Features	Ratings
Financial Synergies Wealth Advisors	Customized financial strategies through the Pathway® program	5
Greenbriar Financial	Strategic tax partnership	5
Horizon Advisors	All-inclusive Houston wealth management & financial planning services	5
Insight Wealth Strategies	Unique expertise in oil & gas industries	5
Mercer Advisors	Comprehensive wealth management & financial planning	5
PartnersInWealth	PersonalCFO approach	5

Ronald Blue Trust	Faith-based foundation for financial services	5
The Financial Advisory Group, Inc	Wide variety of financial planning services	5
Willis Johnson & Associates	Age-specific retirement planning for the corporate professional	5
Houston Asset Management, Inc.	Large, experienced team	3

*Table: Top 10 Financial Advisors in Houston, TX | Above list is sorted by rating*

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## **How to Identify the Top Financial Advisors in Houston, TX**

When one makes the decision to hire a financial advisor in Houston, naturally, several questions come to mind.

- Is there a difference between a Houston financial advisor versus a Houston wealth manager?
- What criteria should I consider when choosing the right financial advisor in Houston for me?
- What services are typical, and which are extra?

Undoubtedly, you'll wonder what a financial advisor in Houston charges and what the total monetary value of your assets is.

These questions are great starting points for identifying the top financial advisors in Houston. If there is one thing that you should do when searching for the perfect financial planner, it's to ask questions.

The more you know about the details involved in wealth management, the better equipped you will be to make educated decisions.

You've worked hard to earn the money you have, so you should benefit from a top wealth management firm in Houston that will help you secure a happy and comfortable financial future.



*Best Financial Advisors in Houston*

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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—Best Wealth Management Firms in Houston, Texas

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

- [Financial Synergies Wealth Advisors](#) (See [Personalized Review](#))
- [Greenbriar Financial](#)

- [Horizon Advisors](#)
- [Houston Asset Management, Inc.](#)
- [Insight Wealth Strategies](#)
- [Mercer Advisors](#)
- [PartnersInWealth](#)
- [Ronald Blue Trust](#)
- [The Financial Advisory Group, Inc.](#)
- [Willis Johnson & Associates](#)

Click below for previous years' rankings:

- 2016 Ranking: [Top 12 Best Financial Advisors in Houston](#)
- 2017 Ranking: [Top 10 Best Financial Advisors in Houston](#)

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## Financial Synergies Wealth Advisors Review

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[Financial Synergies Wealth Advisors](#) is an independent, [fee-only](#) financial advisor in Houston, TX, offering general financial planning, investment management, and retirement planning services to its clients.

As one of the top-rated financial advisors in Houston, the company has a diverse array of clients, ranging from younger investors with an aggressive investment philosophy, to older, more mature retirees who prioritize fixed income generation.

### **Key Factors that Enabled Financial Synergies to Rank as a Best Financial Advisor in Houston**

#### **Pathway® Program**

For clients in the beginning stages of wealth-building, Financial Synergies has created the Pathway® program, built to provide a customized savings and investment strategy.

Clients can take advantage of advanced technology to get a full picture of their financial health, receive ongoing advice from a Certified Financial Planner™, and watch their customized investment portfolio grow.

There are two elements to the Pathway® program: personal financial planning and investment management. Personal financial planning will help clients:

- Develop good saving and investing habits
- Create realistic budgets
- Develop college education plans

- Analyze appropriate life insurance needs
- Maximize employer benefits
- Organize core estate plans
- Maintain ongoing financial planning

Investment management is designed to provide clients with the following benefits:

- Globally diversified investment portfolios
- Ongoing monitoring and management
- Disciplined portfolio rebalancing
- Tax-loss harvesting
- Low cost, commission-free ETFs
- Ongoing investment research and analysis
- Comprehensive performance reporting

For clients that are hiring a Houston financial planner for the first time, the Pathway® program is a great way to establish and work towards financial goals without employing full-scale wealth management services.

### **Independent, Fee-Only Structure**

Financial Synergies is an independent financial advisor in Houston, TX, with no commission-based affiliations to any financial institution or wealth management business.

Because the firm is not employed by any broker-dealer or financial service or product vendor, the company relies solely on advisory revenue generated through client engagements.

Due to this independence, these Houston financial advisors can deliver unbiased, conflict of interest-free advice to their clients. Additionally, as a fee-only advisor in Houston, clients receive true value for their money, as their interests are placed first and foremost.

### **Rating Summary**

As an independent, fee-only, fiduciary firm, Financial Synergies Wealth Advisors provides clients with the ideal financial partnership: fees are transparent, advice is unbiased, and every step is taken with the client's best needs in mind.

Along with the Pathway® program, this top Houston financial advisor also provides a proprietary retirement program called The Retirement Salary®, increasing the unique value offered to clients. This value is enhanced by their focus on integrated, holistic financial health through Total Wealth Management, a comprehensive combination of financial planning and investment management services.

With expert, integrated wealth management services and a fee-only commitment, Financial Synergies is certainly one of the best financial advisors in Houston to consider partnering with this year.

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

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## **Greenbriar Financial Review**

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[Greenbriar Financial](#) takes an integrated, collaborative approach to wealth management for high-net-worth individuals and businesses.

Their Houston financial advisors take the time to understand the financial goals and priorities of each client and seek to understand the psychology behind the decisions their clients make.

Greenbriar Financial is a [fee-only](#) wealth management firm in Houston.

### **Key Factors that Enabled Greenbriar Financial to Rank as a Best Financial Advisor in Houston**

#### **Comprehensive Wealth Management Services**

For many clients, a one-off relationship with a Houston financial advisor does not hold much interest.

Instead, they seek to establish a long-term relationship with an advisor who will help them create a plan, implement it, monitor its progress, and make adjustments as needed.

In this case, it helps to work with a Houston wealth management firm that is a one-stop-shop for all your financial planning needs. Services offered by Greenbriar Financial include:

- Financial Advice and Management
- Retirement Plan Rollovers
- Comprehensive Financial Planning
- Severance Package Consultation
- Divorce Financial Analysis
- Investment Management
- Asset Protection Strategies
- Estate Planning

- Trust Services

### **Strategic Tax Partnership**

A good wealth management firm knows when to consult outside experts. Greenbriar Financial maintains a [strategic partnership with Frierson Sola Simonton & Kutac PLLC](#) for tax planning services.

Operating separately from Greenbriar, this allows the Houston wealth management firm to maintain its independence while helping clients with the tax implications of their investments.

In fact, tax planning plays a significant role in successful wealth management. Clients who do not consider the tax implications of their financial choices and changes could face a serious tax bill that causes their accumulated capital to take a hit. Consulting with a Houston financial advisor can help individuals avoid this.

### **Rating Summary**

As a top Houston wealth management firm, Greenbriar Financial maintains a strong commitment to providing integrated financial services.

Financial planning, wealth management, and tax services are all intricately connected, and these financial advisors in Houston are well-prepared to handle all related challenges.

However, although Greenbriar Financial does provide strong value, it may be difficult for potential clients to assess that value without detailed descriptions of what each financial service entails.

By including specific details on each Houston wealth management service, Greenbriar Financial could easily improve both their value proposition to clients and their 3-star rating.

***Don't Miss: Top Financial Advisors in Pittsburgh, Pennsylvania***

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## **Horizon Advisors Review**

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[Horizon Advisors](#), a [fee-only](#) wealth management firm in Houston, has been helping individuals build and protect their wealth since 1999.



This Houston wealth management firm's commitment to cultivating long-term, collaborative relationships allows it to be responsive and proactive when responding to client needs.

## **Key Factors that Enabled Horizon Advisors to Rank as a Best Financial Advisor in Houston**

### **All-Inclusive Wealth Management Process**

The Houston financial advisors at Horizon Advisors treat wealth management as an ongoing process that includes reviews and adjustments as needed. This process includes:

- **Understanding**: An advisor helps the client identify their financial goals and objectives. Relevant financial documents and information is collected.
- **Organization**: A financial advisor in Houston will conduct a comprehensive review of the client's existing financial situation before drafting clear, easy to understand recommendations to review with the client.
- **Management**: Once a client is happy with the proposed financial strategy, their financial advisor in Houston will implement and monitor it. They will also make changes as needed.

### **Financial Planning**

For this wealth management firm in Houston, financial planning serves as the foundation for their wealth management process.

They help clients develop an appropriate strategy, identify their personal and financial objectives, and come up with a customized plan. Specific ways Horizon Advisors can help clients include:

- Cash flow analysis
- Investment portfolio analysis
- Legacy and estate advice
- Tax planning
- Retirement planning
- Risk management

### **Estate and Trust Services**

Receiving an inheritance is a bittersweet experience filled with financial opportunities and emotional transitions. It can also be a very complicated and overwhelming process.

If you plan on passing wealth along, a Houston financial advisor can help you set things up so that they are as easy as possible for your heirs.

The process isn't just overwhelming for the heirs but for the trustee as well. This wealth management firm in Houston can help with:

- Investment administration and management
- Setting up the necessary accounts
- Transitioning assets into the proper hands
- Gathering information
- Coordinating of the preparation of any required tax filings
- Help guide families through the process

### **Rating Summary**

Part of what makes Horizon Advisors one of the best financial advisors in Houston is their deep understanding of how wealth management and financial planning services are intricately connected.

Financial, estate, retirement, charitable, and education planning are all offered as natural components of their wealth management services, offering clients a truly comprehensive look at their financial health.

Combined with a fee-only structure, this comprehensive approach makes Horizon Advisors one of the top Houston financial advisors to consider this year, earning the firm a 5-star rating.

***Related: Best Financial Advisors in Miami and Coral Gables, Florida***

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

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Since their founding in 1980, [Houston Asset Management, Inc.](#) has been providing comprehensive financial planning and investment management opportunities for individuals, businesses, pensions, trusts and estates, charitable organizations, and profit sharing plans.

While their [ADV](#) does not explicitly indicate whether they are a fee-only or fee-based wealth management firm in Houston, the financial advisors at Houston Asset are licensed to sell insurance and earn commissions from those sales, meaning that the firm is likely fee-based.

Although we typically do not rank fee-based firms, Houston Asset Management has been included as a top Houston wealth management firm for their wide range of client resources and talented team.

## **Key Factors that Enabled Houston Asset Management to Rank as a Top Wealth Management Firm in Houston**

### **Large, Experienced Staff**

As one of the top Houston wealth management firms, Houston Asset Management has a large, diverse, and experienced staff. This is a great sign for clients, since they can rely on their Houston financial advisors to tackle just about any financial challenge that comes their way.

With over a century of combined experience, these Houston financial advisors come with a range of industry certifications, including:

- CFP®
- MBA
- CRPS®
- Paraplanner

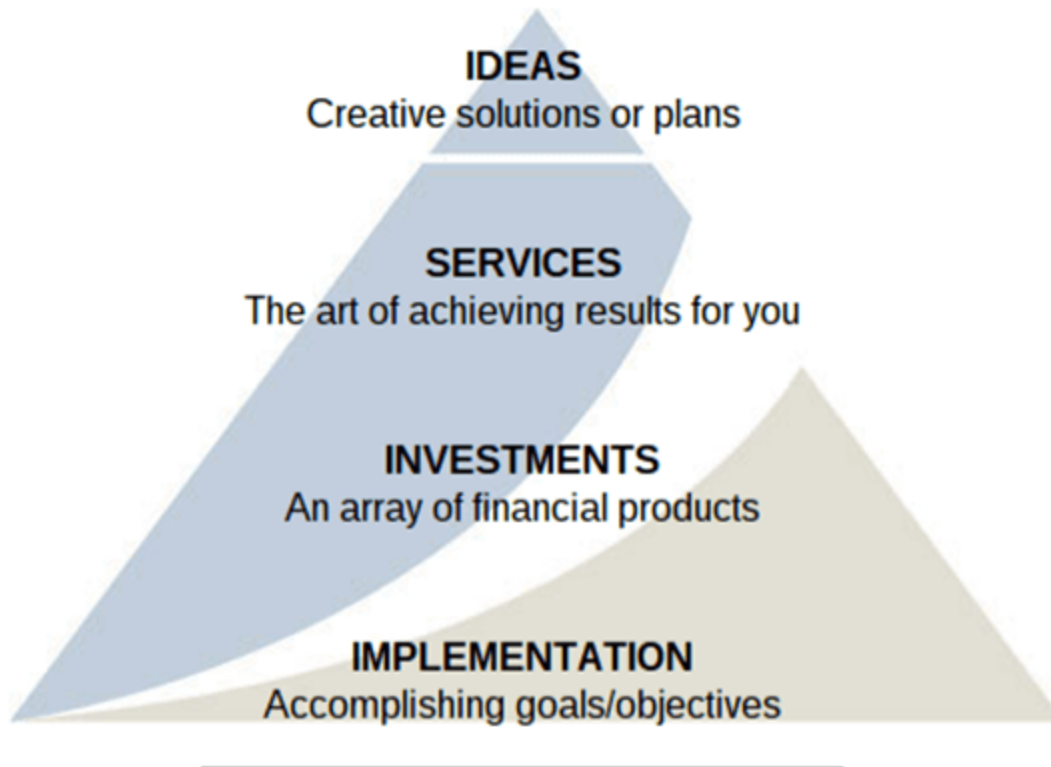
The leading team of professionals at Houston Asset Management have published books, contributed to articles in leading financial industry publications, taught university courses on financial management, and have been sought as industry experts for radio and television shows, adding to the firm's expertise.

### **Financial Resources**

As you look ahead to a bright financial future, you have at your disposal several resources offered through Houston Asset Management's website. These financial resources include:

- Stock Quotes
- Market Recaps
- Financial Calculators
- Featured News
- Articles of Interest
- Financial Briefs

This top Houston financial advisor also publishes a bi-monthly newsletter that informs clients about the most current market data, recent firm news, workshops, and other topics of interest.



*Houston Asset Management*

### **Rating Summary**

With a strong staff bringing decades of industry experience and professional certifications, clients can rest assured that the Houston financial advisors at Houston Asset Management are well-prepared to handle a number of financial planning and wealth management challenges.

Although the firm excels at providing clients with a wide range of online financial resources, our review found that the firm falls short on transparency and effectively communicating value.

Our review could a clear statement or explanation of the firm's fee structure on the website, which impacts the firm's transparency. Additionally, their investment management and financial planning services are not described in detail, which may make it difficult for potential clients to fully evaluate the firm.

By clearly stating their fee structure and fully describing their Houston wealth management and financial planning services, Houston Asset Management could not only improve their rating, but the firm could also improve transparency and how they communicate value to their clients.

***Popular Article: Top Financial Advisors in Orlando, Florida***

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## Insight Wealth Strategies Review

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Founded in 2002, [Insight Wealth Strategies](#) is a [fee-based](#) firm with offices across California and in Houston, Texas.

The firm specializes in delivering strategic Houston financial planning and wealth management for clients in the oil and gas industries, specifically when it comes to Chevron employees.

We have chosen Insight Wealth Strategies as a top Houston financial advisor for their unique focus on the oil and gas industries, fiduciary commitment, and their extensive financial services.

### **Key Factors that Enabled Insight Wealth Strategies to Rank as One of the Best Financial Advisors in Houston**

#### **Unique Expertise with Chevron Employees**

For those working in the oil and gas industries, Insight Wealth Strategies may be the perfect Houston financial advisor.

The firm has worked with over 300 Chevron employees, managers, and executives, creating a unique knowledge base and area of expertise.

Financial planning services are centered around helping clients make the most out of their benefits package while implementing retirement strategies. Specific services include:

- Chevron ESIP
- Segment Rate
- Chevron Retirement Plan (CRP)
- Chevron Retirement Restoration Plan RRP
- Chevron Deferred Compensation Plan (DCP)
- Chevron Incentive Plan (CIP)
- ROM/ESP

#### **All-Encompassing Services**

Insight Wealth Strategies provides a wide range of Houston wealth management and financial planning services, including:

- Financial Planning

- Wealth Management
- 401k Rollover
- Tax Reduction Strategies
- Long Term Care
- Annuities
- Life Insurance

Uniquely, this top Houston financial advisor also offers services catered specifically towards families and parents that have special needs children.

These financial advisors in Houston can help answer questions about trusts, caregivers, public benefits, and more, providing deep value for special needs circumstances.



*Insight Wealth Strategies – Comprehensive Financial Planning*

## Rating Summary

As one of the best financial advisors in Houston, Insight Wealth Strategies offers their clients significant advantages in wealth management and financial planning.

This is particularly true for clients that may have increasingly complex situations due to employment in the oil and gas industries, or for those that want to integrate caring for special needs family members into their Houston financial planning.

With a fiduciary commitment, a wide range of services, and unique areas of focus, Insight Wealth Strategies is one of the top financial advisors in Houston to consider partnering with this year.

***Read More: Best Financial Advisors in Omaha, Nebraska***

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## Mercer Advisors Review

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Established in 1985, [Mercer Advisors](#) is a [fee-only](#), independent Registered Investment Advisor (RIA).

Including their Houston location, the firm has more than 20 offices across the country and nearly 7,000 clients, making them one of the largest Houston wealth management firms on our list.

### **Key Factors that Enabled Mercer Advisors to Rank as a Best Financial Advisor in Houston**

#### **Comprehensive Wealth Management**

Rather than separate financial planning and wealth management services, Mercer Advisors believes that the best approach is a holistic one, providing a comprehensive blend of wealth management, financial planning, and goal-setting.

These services are split into five categories, each providing clients with multiple financial capabilities. These capabilities include (but are not limited to):

- [Investment Management](#)—Investment review, portfolio design and implementation, risk management, alternative investments
- [Wealth Forecasting](#)—Cash flow management, retirement planning, distribution planning, debt elimination
- [Asset Protection](#)—Exposure analysis, incapacity planning, insurance assessments

- Estate & Tax Planning—Corporate trustee services, philanthropic goals and implementation, investment planning
- Real Estate & Family Business—Income property yield analysis, business entity analysis, succession planning

By combining wealth management and financial planning into one group of services, these financial advisors in Houston, TX, are able to give clients a holistic view of their finances, providing a one-stop shop for financial health.

### **Rating Summary**

With more than two decades of financial experience, Mercer Advisors has become one of the most well-known names in financial planning and wealth management.

Through their parent company, Mercer Global Advisors, the firm has access to the resources and knowledge of a global firm while maintaining a boutique appeal through their satellite offices, providing clients with a one-on-one experience that many large firms cannot provide.

With comprehensive financial services, a fee-only structure, and a global foundation, Mercer Advisors is one of the best Houston financial advisors to consider partnering with this year.

***Related: Top Financial Advisors in Dallas, Texas (Ranking of Dallas Wealth Advisors)***

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## **PartnersInWealth Review**

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As one of the top Houston financial planners, [PartnersInWealth](#) seeks to make wealth management and financial planning as simple and as straightforward as possible.

PartnersInWealth does not receive commissions or sell insurance products and is a member of [NAPFA](#), a leading professional organization for fee-only, fiduciary financial advisors.

This means that the firm only receives compensation directly from their clients, rather than earning commissions on financial products.

**Key Factors that Enabled PartnersInWealth to Rank as a Best Financial Advisor in Houston**

**Wide Range of Services**



To be successful, financial planning in Houston should be as comprehensive as possible. This is something that PartnersInWealth truly understands, leading them to offer a wide range of services:

- Wealth Management—Cash flow planning, debt management, philanthropic planning, and more
- Retirement Planning—Income projections, Social Security strategies, cash flow analysis, and more
- Investment Management—Asset allocation, portfolio management, risk evaluation, and performance analysis
- Income and Estate Tax Planning—Tax-loss harvesting, wealth transfer, tax mitigation, and more
- Insurance Planning—Existing policy review, needs analysis, and guidance
- Estate and Asset Protection—Beneficiary designations, business succession, legacy planning, and trust services
- Organization and Control—Account coordination and secure storage

## **PersonalCFO**

Each Houston financial advisor at PartnersInWealth acts as much more than a financial guide—instead, they become a PersonalCFO for their clients.

Rather than speak with multiple financial advisors, clients can trust that their PersonalCFO will be their single point of contact for all aspects of wealth management and financial planning. This means that these financial advisors in Houston will:

- Coordinate all aspects of your personal finances
- Contact you with ideas to build your wealth
- Provide a sounding board for any financial decision
- Work alongside you to create a roadmap to achieving your financial goals
- Proactively implement all financial plans
- Collaborate with other professionals, like accountants and lawyers
- Remain objective at all times, recommending only what is best for you

For clients that want a personalized, one-on-one approach to wealth management and financial planning in Houston, having a PersonalCFO is a great approach.



*PartnersInWealth*

### **Rating Summary**

As a fee-only firm with a fiduciary commitment, PartnersInWealth provides clients with the optimum client-advisor relationship—all financial advice is objective, unbiased, and made solely in each client’s best interest.

This dynamic is supported by their PersonalCFO approach, encouraging long-term relationships and trust, solidifying their 5-star rating as one of the best financial advisors in Houston.

***Don’t Miss: Top Financial Advisors in Kansas City, Leawood, and North Kansas City***

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## **Ronald Blue Trust Review**

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Serving individuals and families from all ends of the wealth spectrum, [Ronald Blue Trust](#) is a fee-only financial advisor in Houston, TX.

Ronald Blue Trust currently has over \$8 billion in assets under management, serving over 7,000 clients across the country.

Uniquely, the firm takes a [faith-based approach](#) to financial planning in Houston, “believing that biblical principles are the best guide for making wise financial decisions.”

## **Key Factors that Enabled Ronald Blue Trust to Rank as One of the Top Financial Advisors in Houston**

### **Client Divisions**

To better serve their client base, Ronald Blue Trust maintains four distinct divisions, each tailored to cater towards the unique financial needs of the group. These divisions include:

- Private Wealth—Comprehensive services to clients with an approximate net worth of \$1 million
- Family Office—Focused on the complex needs of multi-generational families
- Professional Athlete—Expert strategies to build and maintain wealth during a short career span
- Everyday Steward®—Financial planning strategies for those just getting started

These divisions not only enable the Houston financial planners at Ronald Blue Trust to reach a wide range of clients, but they also lend a competitive edge to the firm, providing services that many financial advisors in Houston miss.

### **Faith-Based Approach**

Rather than focus on how much money can be made, the driving purpose behind Ronald Blue Trust is to instill their clients with an enriched life.

For these Houston financial advisors, enrichment can be attained by infusing financial planning and investment management with biblical principles, ultimately leaving a legacy defined by “[financial, spiritual, and social capital](#).”

By providing a space where faith and finances can intersect, Ronald Blue Trust provides their clients with a unique—and wholesome—perspective on financial health, allowing clients to align their financial principles with the principles of their faith.

### **Rating Summary**

For clients that want their Houston financial advisor to share their principles—and put them in practice through expert financial management—Ronald Blue Trust is a great fit.

Additionally, their separation of client divisions enhances both the firm’s reach and value, as they can serve a wider range of clients underneath the expertise of a dedicated, focused team.

With a unique, faith-based approach and the ability to serve clients of all asset sizes, Ronald Blue Trust is one of the top financial advisors in Houston to consider partnering with this year.

***Popular Article: Top Financial Advisors in Wisconsin (Milwaukee, Pewaukee, Waukesha, Cedarburg, and Mequon)***

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## **The Financial Advisory Group Review**

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As a [fee-only](#) wealth management firm in Houston, [The Financial Advisory Group](#) wants to be your trusted source for financial services.

Located in the heart of Houston, Texas, the firm offers wealth management, financial planning, and investment services to a variety of clients.

### **Key Factors that Enabled The Financial Advisory Group to Rank as a Best Financial Advisor in Houston**

#### **Overall Wealth Management**

Protecting and managing your wealth is one of the cornerstones of financial success. The Financial Advisory Group delivers individualized wealth management strategies that seek out areas of opportunity, make efficient changes, and chart new directions.

This Houston wealth management firm will consider the following factors when creating a plan for managing your overall wealth:

- Investments
- Financial instruments
- Estates
- Income tax regulations
- Risk management
- Insurance
- IRAs
- Retirement plans



*Financial Advisory Group*

## **Financial Planning Advantage**

The importance of well-integrated and well-timed financial planning and tax services cannot be underestimated.

With a step-by-step plan to maximize your financial potential, this Houston wealth management firm covers a wide variety of services:

- Retirement saving
- College funding
- Budgeting
- Cash flow
- Taxes
- Will and estate planning
- Income
- Expenses
- Investments
- Assessment of risk
- Qualified pension plans
- IRAs
- Various types of insurance

## **Rating Summary**

As a fee-only Registered Investment Advisor, The Financial Advisory Group chooses to stand independently and does not offer products or advice based on commission.

This is a great thing for clients, as it ensures that the financial advice they receive is unbiased and not influenced by any personal gain that the firm may receive.

Additionally, The Financial Advisory Group provides clients with [direct links](#) to their ADV, privacy policy, and disclosure, increasing transparency and supporting trust between each Houston financial advisor and their clients, solidifying the firm's overall 5-star rating.

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## Willis Johnson & Associates Review

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[Willis Johnson & Associates](#) is a Houston wealth management firm that specializes in helping corporate professionals with their financial planning and wealth management needs, particularly when transitioning into retirement.

Willis Johnson & Associates is a [fee-based](#) wealth management firm in Houston, meaning that the firm may earn a commission from financial products and annuities.

Although we do not typically rank fee-based firms, Willis Johnson & Associates has been included for their comprehensive financial planning process, specialty in assisting corporate clients, and fiduciary commitment.

### **Key Factors that Enabled Willis Johnson & Associates to Rank as a Best Financial Advisor in Houston**

#### **Continuous Planning Process**

The Houston financial planners at Willis Johnson & Associates start by understanding where a client is in their life and their finances. Whether they are coming to the firm in their forties, fifties, sixties, or beyond, the firm's advisors can help clients determine what they need from their finances.

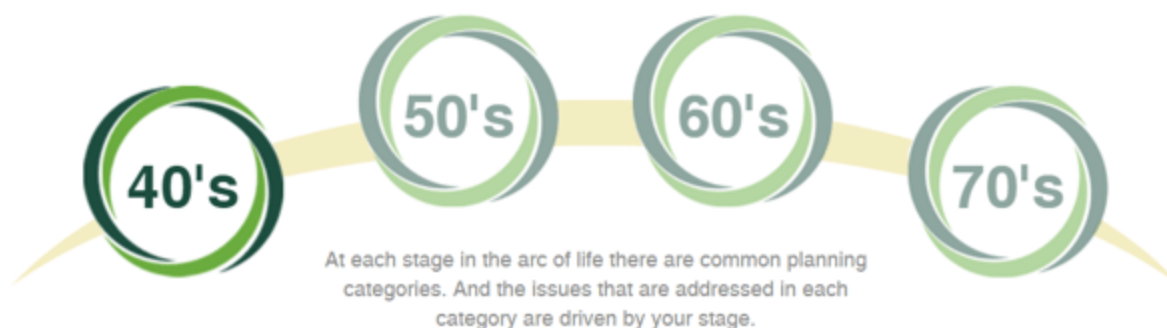
After conducting a thorough analysis, these Houston financial advisors draft a financial plan based on a client's discussed goals, which includes:

- Understanding You: Discussion of goals and gathering of personal, financial, and legal information.
- Financial Analysis & Education: Conversation about your existing resources and how to maximize them.
- Guidance & Implementation: Presentation of plan ideas.
- Financial Review: Monitoring of the plan and adjustments as needed.

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## THE ARC OF LIFE

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*Willis Johnson & Associates*

### **The ARC of Life**

As one of the best financial advisors in Houston, Willis Johnson & Associates strives to help clients through each ARC of Life, separating their financial planning and Houston wealth management services out by specific decade.

Each service is tailored to identify the most common issues facing clients in their 40s, 50s, 60s, and 70s, providing specific solutions for clients based on their age. These include:

- Retirement Planning
- Investment Planning
- Estate and Charitable Planning
- Insurance and Liability Planning
- Education Planning

Although there are common services that apply to all age ranges, there are some financial concerns that may apply to clients in their 40s, but not clients in their 70s.

For example, retirement planning for clients in their 40s includes:

- Maximizing Employee Benefits
- Tax Efficient Savings Strategies
- Roth IRA Contribution Strategies
- Cash Flow Projections
- Emergency Funds

For clients in their 70s, however, retirement planning includes:

- Tax Efficient Distribution and RMD Strategy
- Cash Flow Projections
- Living-Expense Cash Reserve

- Transitioning Into Ideal Retirement Home
- Roth Conversions
- Retirement Plans for Consulting Income
- Bundling Deductions

### **Rating Summary**

Although Willis Johnson & Associates may earn commissions as a fee-based firm, they provide clients with a unique focus and maintain a fiduciary commitment to always act in a client's best interests.

Not only does their age-based approach to wealth management and financial planning in Houston demonstrate a keen awareness of how financial needs fluctuate over time, but it also ensures that clients get advice that is truly relevant to their needs.

For many clients, this unique approach will justify a fee-based structure, earning the firm a 5-star rating overall.

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## **Conclusion—Top 10 Financial Advisory Firms in Houston, Texas**

Now that you've had the opportunity to dive deep into the top financial advisors and wealth management firms in Houston, Texas, you will hopefully have a better grasp of what services you need and what services are available through a financial advisor in Houston.

The best way to move forward is to take what you've learned and create a short list of what financial services are most important to you.

Are you looking for basic asset management? Do you need help with financial planning in Houston for your business? Maybe you have been neglecting your retirement, and it's time to take a look.

Whatever the case may be, knowing what you are looking for will help you when narrowing down your options to a few financial advisors in Houston.

Once you have written down your needs, you can match those needs to the services offered by the top financial advisors in Houston. You may end up with more than one advisor that piques your interest, so don't hesitate to contact the firm with any further questions you may have.

Better yet, if your potential Houston financial advisor offers a complementary consultation, this can be a great opportunity to get the conversation started.



Whichever route you choose, we hope that what you've read here today serves you well along your journey to a bright and secure financial future.

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## **Rate Table Disclaimer**

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

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