

---

# **Top 10 Best Financial Advisors in St. Louis & Clayton, MO | 2019 Ranking**

---

## **2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN ST. LOUIS, MO**

---

### **2019 Rating of the Best Financial Advisors in St. Louis, MO**

Many different types of individuals call the St. Louis/Clayton, Missouri area home – millennials, baby boomers, Generation X, and more. While each generation may have different financial planning needs, they can all use a top St. Louis financial advisor to help meet them.

Whether your near-term financial planning goals are to save for your first house, ensure your child can go to college, or plan for a comfortable and active retirement, all involve the need for smart financial strategies to make the most of your money so you can reach your dreams.

Wealth management firms in St. Louis and Clayton can help investors put together smart portfolios that integrate risk tolerance with growth needs. But many people find it intimidating to even try to find one to work with.

St. Louis has many great financial advisory firms but going through them all yourself while also learning financial jargon like “fee-only/fee-based” can take time. Many investors also aren’t sure if they have enough to invest for a financial advisor consider them as a client.

AdvisoryHQ works to simplify the search for your perfect financial advisor in St. Louis (or the rest of the country). We take an in-depth look at multiple wealth management firms, and choose the best of the best, saving you time and hassle.

We’ve identified ten excellent St. Louis wealth management firms to consider and will give you a summary of each one below as well as details on the types of clients they work with and what makes them a standout.



*Award Emblem: Top 10 Best Financial Advisors in St. Louis, MO*

---

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

<b>Best Financial Advisors in St. Louis</b>	<b>2019 Ratings</b>
Buckingham Strategic Wealth	5
Cambridge Capital Management	5
Droms Strauss Advisors	5
HM Capital Management	5
Matter Family Office	5
Paradigm Financial Advisors, LLC	5
Plancorp, LLC	5
Zemenick & Walker, Inc.	5
Acropolis Investment Management	3
North American Management	3

*Table: Top 10 Best Financial Advisors in St. Louis | Above list is sorted by rating*

---

## **Fee-Based vs Fee-Only Financial Advisors in St. Louis | What's the Difference?**

Two terms you'll need to understand before you sign up with a financial advisor in St. Louis or Clayton, MO are "fee-based" and "fee-only." Each denotes a different set of guidelines in how a financial planning firm is paid.

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

### **Fee-Only**

When an investment firm or a financial planner in St. Louis states that they are "[fee-only](#)," this means that they do not accept commissions or third-party referral payments. They are paid from client fees only.

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

A fee-only financial advisor in St. Louis adheres to the "gold standard" of serving the client's best interest only with unbiased advice.

### **Fee-Based**

[Fee-based](#) firms receive a portion of their compensation from client fees, however, they are free to accept commissions or financial incentives from the companies who provide financial products.

While a fee-based structure does create some inherent conflicts of interest, many fee-based St. Louis wealth management firms are also fiduciaries, which often counteracts the potential for conflict.

As a fiduciary, a St. Louis financial advisor is legally responsible for fully disclosing to their clients any conflicts of interest that would impact their advice and are required to put the interests of their clients ahead of their own. Fee-only firms also often adhere to a fiduciary standard.



*Top-Rated St. Louis Financial Advisors 2019*

---

## **2019 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 2019 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.

- [Buckingham Strategic Wealth](#)
- [Cambridge Capital Management](#)
- [Droms Strauss Wealth Management](#)

- [HM Capital Management](#)
- [Matter Family Office](#)
- [Paradigm Financial Advisors, LLC](#)
- [Plancorp, LLC](#)
- [Zemenick & Walker, Inc.](#)
- [Acropolis Investment Management](#)
- [North American Management](#)

Click below for previous years' rankings:

- **2018 Review:** [Top 9 Best Financial Advisors in St. Louis & Clayton, MO](#)
- **2017 Review:** [Top Rated Financial Advisors in St. Louis](#)
- **2016 Review:** [Top 9 Best Financial Advisors in St. Louis](#)

---

## Buckingham Strategic Wealth Review

---

Founded in 1994, [Buckingham Strategic Wealth](#) is a large St. Louis financial advisor that works with individuals, families, institutions, plan sponsors, and dental practice owners. They have 32 locations across the country, including St. Louis, MO, served by over 100 advisors.

The firm offers [fee-only](#) wealth management in St. Louis and is also a fiduciary. They believe in forming long-term relationships and offer a deep bench of multidisciplinary financial specialists.

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

#### **Robust Range of Financial Services**

If you prefer working with as few firms as possible when it comes to your finances, you'll appreciate the wide array of financial services that can be handled by Buckingham Strategic Wealth.

Whether you're looking for investment advice, insurance evaluations, or help with tax/portfolio integration, these financial planners in St. Louis can help.

However, your financial goals and objectives may fluctuate over time, these St. Louis financial advisors are well-prepared to expertly handle 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 Nonprofits**

Buckingham Strategic Wealth is a financial advisor that understands the many layers of responsibility that come with managing a nonprofit organization. This specialty makes them one of the top wealth management firms in St. Louis for nonprofits to work with.

This St. Louis financial advisory firm can provide organizations with a solid investing strategy designed for long-term stability that board members can feel good about.

Their Buckingham Institutional Services™ provides institutions with objective and prudent financial guidance that is based upon each organization's core mission and goals for the future.

Additionally, this St. Louis wealth management firm for nonprofits supports board members and trustees with education and guidance that goes above and beyond their main services.

### **Rating Summary**

Buckingham Strategic Wealth offers individuals, families, and organizations top quality financial advisory and wealth management services. As a fee-only St. Louis financial advisor with a fiduciary commitment, clients can be assured their guidance is completely unbiased, uncompromised, and in their best interests.

With a diverse team with multiple financial specialties and more than two decades of financial service, Buckingham Strategic Wealth solidifies their 5-star rating as one of the best financial advisors in St. Louis to consider partnering with this year.

***Don't Miss: Best Financial Advisors in San Francisco, Oakland, Corte Madera, CA***

---

# Cambridge Capital Management Review

---

[Cambridge Capital Management](#) was founded on the principles of complete transparency and customization. This independent financial advisor has offices in St. Louis, Missouri, and O’Fallon, Illinois and is focused on serving the emerging affluent, those planning for retirement, and retirees.

This financial advisor is proud to have been one of the first fee-only investment advisors and financial planners in St. Louis. Pioneering the importance of transparency and a “client-first” philosophy, which many firms since have followed.

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

### **Comprehensive Financial Planning Solutions**

Cambridge Capital Management offers a wide range of valuable financial planning solutions for its clients, which include the areas of tax planning and charitable giving.

This St. Louis wealth management firm believes in delivering results with unique and customized solutions that match each client’s needs and objectives.

Clients can work with these St. Louis financial advisors in the following areas:

- **Retirement Planning**: Each St. Louis financial advisor at Cambridge works one-on-one with clients to evaluate their current financial health and assess future goals for their retirement
- **Investment Management**: Utilizes portfolio design, investment selection, and portfolio management with a focus on stability and growth and complete customization
- **Risk Protection**: Assesses the need for insurance and ensures clients understand their options while maintaining complete objectivity
- **Estate Planning**: Key strategies include minimizing taxes, avoiding probate, retaining control over property, and more
- **Tax Planning**: Keeps tax efficiency in mind when creating portfolios to ensure tax-efficient wealth growth strategies



- Education Funding: Clients sit down with a St. Louis financial planner to discuss education funding goals and evaluate unique saving options
- Charitable Planning: These St. Louis financial advisors help strategize annual charitable giving for tax efficiency



### *Best Wealth Management Firms in St. Louis*

#### **Independent, Fee-Only, & Fiduciary**

As an independent financial advisor in St. Louis, Cambridge Capital Management is not tied into any particular set of financial products, so they can offer their clients a wider range of recommendations for products and services.

As a fee-only wealth management firm in St. Louis, Cambridge does not earn additional income from commissions, referral fees, or investment products. So, clients know their advice is completely conflict-free without any hidden incentives that would cause an advisor to recommend one product over another.

Their fiduciary commitment is the next layer of integrity and trust. 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 that firms always put their clients' needs first and foremost.

#### **Rating Summary**

Being founded as one of the first fee-only financial advisory firms in St. Louis Cambridge has always made it their mission to provide the best and most unbiased financial guidance to their clients. This begins each client-advisor relationship on a foundation of trust.



With a robust offering of services and a client-centric approach, Cambridge Capital Management earns a 5-star rating and is one of the best financial advisors in St. Louis or Clayton to consider partnering with in 2019.

***Related: Top Financial Advisors and Wealth Managers in Los Angeles, California***

---

## **Droms Strauss Wealth Management Review**

---

[Droms Strauss Wealth Management](#) was founded with a goal to bring institutional quality investment management services to individual investors. This St. Louis financial advisory firm was founded in 1994 and provides financial planning and investment guidance to individuals, families, and business owners around the world.

They are a fee-based wealth management firm in St. Louis, which means they do accept commission from sales of financial products, however, we have included them on our list of top St. Louis financial advisors because of their fiduciary duty to the client to put their interests first.

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

#### **Client Relationship**

You'll never get a "one size fits all" approach when working with Droms Strauss. While different clients may have similar long-term goals, they understand that the path to reach them is distinct for each client and customize each financial plan accordingly.

As a premier financial advisory firm in St. Louis, Droms Strauss Wealth Management employs a highly personalized approach to understanding, defining, and implementing tailored strategies for their clients.

The steps in their process include:

- **Meet**: Discuss your vision for the future and your life vision over the next 10 to 20 years throughout the course of several meetings.
- **Create**: Familiarize yourself with the potential strategies for realizing your goals before deciding on a course of action that you're comfortable with.
- **Implement**: Your St. Louis financial advisor puts your plan into action as described in your Investment Policy Statement.

- Update: You're provided with monthly statements that are independently produced and are accessible online.
- Reassess: Monitor and review your plan on a regular basis to ensure things are on track and assess whether anything needs adjustment.

## **Integrated Wealth Management Services**

Wealth is influenced by multiple factors. Money is just one of these, and other important variables to take into consideration include 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 is provided with a personal approach, which allows these St. Louis wealth advisors to better understand the needs of their clients and the individual dynamics of each financial situation.

This St. Louis financial planning firm effectively takes on the role of a client family's "Chief Financial Officer," offering expert guidance and direction on all financial and wealth management decisions.

## **Rating Summary**

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

Their client-centric approach and a focus on financial integration and completely customized financial strategies help Droms Strauss solidify their 5-star rating as one of the best financial advisors in St. Louis to consider partnering with in 2019.

***Popular Article: Top Financial Advisors in Tampa, St. Petersburg, and Palm Harbor, Florida***

---

# HM Capital Management Review

---

The team of problem solvers and solution finders at [HM Capital Management](#) strive to give their clients peace of mind through quality and comprehensive financial management services. They're based in Clayton, Missouri and serve affluent families and institutional clients.

They are a [fee-only](#) investment and financial advisor serving the St. Louis area and they take a client-first approach. Their goal is to be the “go to” for all things financial in their clients' lives.

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

### **Independent, Fee-Only, & Fiduciary**

HM Capital is the gold standard as far as transparency and client trust, being independent, fee-only, and a fiduciary.

By being an independent financial advisor in St. Louis, HM Capital Management is free to provide clients advice and recommendations from a wider range of products and services than those advisors who are affiliated with third-party providers.

As a fee-only St. Louis wealth management firm, HM Capital Management does not earn any income from commissions, referral fees, or investment products. This ensures their advice and guidance is completely unbiased with no hidden agendas.

As a registered investment advisor (RIA), HM Capital Management is mandated by federal law to uphold the fiduciary standard of accountability. This means they must be completely transparent about all fees and always act in the best interests of their clients.



## *St. Louis & Clayton, MO Top-Rated Financial Planners*

### **Comprehensive Family Financial Planning**

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

They pride themselves on being proactive problem solvers and simplifying money matters for multiple generations. They help families with a comprehensive financial plan that takes into account the following areas:

- 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 integrated approach and personal focus on family office services make HM Capital Management one of the best financial advisors in St. Louis for high-net-worth families to consider working with.

### **Rating Summary**

Their experience serving affluent families and institutions with any and all financial needs, help HM Capital Management stand out from their competition and make them an excellent St. Louis financial advisor to consider for affluent investors.

Their fee-only, independent, fiduciary status also ensures that each client relationship is grounded in trust and transparency. These factors contribute to HM Capital Management earning a 5-star rating as a top financial planner in St. Louis and Clayton to consider working with this year.

***Read More: Top Financial Advisors in Portland, Oregon***

---

**Matter Family Office Review**

---

[Matter Family Office](#) has been providing wealth management and financial advisory services to multi-generational families since 1990. They are one of the largest independent multi-family offices and have a team of 38 dedicated professionals that bring a dynamic mix of disciplines and perspectives.

This [fee-only](#) financial advisor has offices in St. Louis, Denver, and Dallas. They provide financial advice, investment management, and family office support exclusively to high-net-worth families.

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

### **Independent, Fee-Only Advisor**

This St. Louis financial advisor is 100% owned by the management and employees of the firm. Matter Family Office is an independent firm that does not accept any commissions or fees from third-party product providers.

This independence enables the firm to provide advice that has no conflicts of interest and that has a single agenda: to act in each client's best interest.

As a highly respected family office and financial planner in St. Louis, Matter works exclusively with families, so their service model is extremely tailored to their distinct needs and they're able to help with all aspects of family wealth management.

### **Wide Range of Services**

Providing a wide range of family office support and services, clients can count on Matter Family Office to serve as a single touchpoint for multiple financial areas of their life, including financial planning, wealth management, investment advisory, and multiple family office needs.

There are three main categories of financial services offered by Matter Family Office, and each has its own set of sub-services. These categories are:

- Investment Management
- Wealth Planning & Coordination
- Culture & Legacy Planning

Culture & Legacy Planning is a particularly important service for affluent families. As this financial advisor 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 support wealth retention from one generation to the next, making Matter Family Office a great financial advisor in St. Louis for multigenerational families to work with.

## Rating Summary

With a boutique focus on multigenerational family office services, Matter Family Office offers a unique value to affluent families looking for an advisor they can trust to be by their side and acting in their best interests for generations.

With a detailed list of integrated financial services, an independent and fee-only structure, and decades of expertise serving multiple generations of families, Matter Family Office scores a 5-star rating as one of the top financial advisors in St. Louis to consider partnering with this year.

***Related: Top Financial Advisors in Atlanta, Georgia***

---

## Paradigm Financial Advisors, LLC Review

---

Based in Des Peres, Missouri, [Paradigm Financial Advisors](#) utilizes a team approach in all facets of client financial planning and wealth management. This wealth management firm works with both individuals and businesses.

Paradigm is a [fee-only](#) financial advisory firm serving St. Louis and the surrounding area. They are also held to a fiduciary standard, required to act with undivided loyalty to their clients and with complete transparency.

### **Key Factors That Enabled Paradigm Financial Advisors to Rank as a Top Financial Advisor in St. Louis**

#### **Core/Tactical Approach**

This St. Louis wealth management firm does not use model portfolios or a “cookie-cutter” approach. Clients can expect fully customized portfolios that utilize both core and low-cost funds. This ensures a comprehensive allocation of assets along with tactical positions.

Paradigm believes that 80 to 90% of an investor’s portfolio should use the core strategy. This strategic allocation includes investments in the following:

- Exchange traded funds
- Low-cost funds
- Dividend-paying stocks

This tactical strategy provides clients with the ability to keep their long-term goals and objectives at the forefront of their financial plan and to easily adjust for any changes in priorities or market conditions.

### **Team Approach**

Clients working with this St. Louis financial advisory firm get the benefit of two members of their planning staff at every client meeting. They believe in utilizing the expertise of their whole team to give clients the benefit of their combined knowledge and experience.

Paradigm requires professional standards and experience of all its team members and they emphasize professional designations and recognized standards. Each staff member of this St. Louis financial planning firm is required to pursue and attain recognized standards that reflect their positions.

Some of the professional designations obtained by the team at Paradigm financial advisors include:

- CPA
- J.D.
- CFP
- AIF
- CFTA
- NAPFA Fee-Only Advisor

### **Rating Summary**

Serving a wide range of clients with comprehensive and strategic wealth management services, Paradigm Financial Advisors brings a lot of value to their clients. They offer a wide array of services, all offered with the same customized approach.

With a high standard of expertise and quality for their staff and a well-executed tactical approach to portfolio management, Paradigm Financial Advisors earns a 5-star rating as one of the top-rated financial planners in St. Louis to consider working with this year.

***Don't Miss: Top Financial Advisors in Minneapolis, St. Paul, and Edina (Minnesota)***

---

## **Plancorp, LLC Review**

---



[Plancorp, LLC](#) has been serving as “financial life advocates” for over three decades. This top-rated financial advisor is headquartered in St. Louis, MO and has offices in Nashville, TN, Sarasota, FL and San Jose, CA.

As a fiduciary and [fee-only](#) wealth manager and financial planner in St. Louis, they provide specialized financial services to individuals, families, and business owners and help them craft a successful plan for financial independence.

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

### **Broad Offering of Financial Capabilities**

For many clients, the best financial advisors in St. Louis are those that have the team and capabilities to handle a variety of financial challenges.

Not only does this capability make life easier for clients, 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 top-rated wealth management firms in St. Louis, Plancorp offers clients a wide array of financial capabilities, including:

- **Financial Planners**: The St. Louis financial planners at Plancorp have the ability 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 employer-sponsored retirement plans for simplicity, effectiveness, and employee engagement
- **Exit Strategy Advisors**: For business owners, these financial planners in St. Louis can offer guidance for 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 mission, values, and goals for the future
- **Family Office**: Plancorp can help simplify the complexity of multi-generational wealth, employing strategies like tax coordination, trust and estate planning and more

### **InspireHer Women’s Initiative**

As a top-rated St. Louis financial planner, Plancorp is committed to inspiring financial confidence in all woman through education and impactful support.

Their InspireHer women's initiative provides support and promotes financial literacy for women through a series of blogs and bi-annual events, that feature guest speakers, book discussions, networking opportunities, and more.

To better serve their female clients, Plancorp leverages the expertise and knowledge of their female advisors, actively listening to input from clients and providing actionable solutions that address many key financial concerns for women.

### **Rating Summary**

As a firm that assists a wide variety of client types, from individuals to families to institutions and business owners, Plancorp, LLC provides exceptional value for their clients and has over three decades of experience serving their financial needs.

Their fee-only structure and fiduciary commitment to clients combined with comprehensive services and a proven commitment to enhancing financial confidence for the women, Plancorp earns a 5-star rating as one of the best financial advisors in St. Louis to consider partnering with in 2019.

***Popular Article: Best Financial Advisors in Lexington & Louisville, Kentucky***

---

## **Zemenick & Walker, Inc. Review**

---

Founded in 1987, [Zemenick & Walker, Inc.](#) was started on the promise to deliver professional, tailored, and unbiased advice to investors. This St. Louis-based wealth management firm's advice revolves around capital preservation and uses consistent asset allocation and equity sector diversification.

Serving investors in Clayton and St. Louis, Missouri, this [fee-only](#) firm specializes in working with high-net-worth individuals, qualified retirement plans, and not-for-profit entities.

## **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 (RIA) in the St. Louis area that adheres strongly to a fiduciary standard.

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

Unlike transaction-based relationships, where advisors are free to also be compensated by financial product or service providers, these St. Louis financial advisors only receive compensation through client fees and do not accept any outside 3<sup>rd</sup> party commissions, which eliminates unnecessary conflicts of interest.



*Top Wealth Management Firms in St. Louis and Clayton, MO*

### **In-Depth Investment Management Approach**

As a top-rated St. Louis wealth management firm, Zemenick & Walker uses an in-depth approach to create portfolios that are tailored for each client. This approach includes considering the following aspects of a client's financial life:

- Liquidity
- Cash flow
- Investment experience
- Investment goals
- Time horizon

- Income and federal taxes
- Personal income
- Age
- Dependents
- Education
- Charitable intentions

If you're looking for a firm that takes a long-term view of the markets, then you'll appreciate Zemenick & Walker's philosophy when it comes to strong investment portfolios. In addition, one of the hallmarks of the firm's portfolio building strategies is to create highly diversified portfolios for its clients.

These St. Louis investment managers do this by diversifying assets within a specific class, and then by segments within those asset classes.

### **Rating Summary**

Zemenick & Walker provides a completely customized and comprehensive approach to wealth management and takes a long-term view, which is of value to many of those in the high-net-worth category.

Their strategic and integrated take on portfolio structuring and fee-only, fiduciary commitment to their clients help solidify the 5-star rating for Zemenick & Walker as one of the top-rated St. Louis wealth management firms to consider partnering with this year.

---

## **Acropolis Investment Management Review**

---

[Acropolis Investment Management](#) was founded in 1999 and has been serving clients for two decades both in St. Louis, where they are based, and throughout the U.S. Their specialty is serving the financial needs of individuals, institutions, and 401(k) plan sponsors.

This [fee-only](#) financial advisory firm in St. Louis was founded with a mission to deliver trusted advice, foster personal and long-term relationships with clients, and assist clients with achieving their financial 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 does not receive any compensation or commissions from third-party companies that sell financial products, leaving the firm free to make completely unbiased recommendations.

The firm operates as a fee-only wealth management firm in St. Louis, only receiving compensation from client fees which are charged based on assets under management. As a result, the firm's mission is clear and only based on the success of its clients' portfolios.

As [Center for Fiduciary Excellence \(CEFEX\)](#) designation holders, Acropolis Investment Management upholds a high standard of advisor quality and is committed to offering advice and recommendations that are always in the best interest of its clients.

## **Business Transition Services**

When it's time to sell or pass on your business, there are multiple financial challenges to address. Acropolis Investment Management is a financial advisory firm that can help with this important transition and set business owners up for a successful process.

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 while transitioning away from their business and onto the next stage of their life.

With ABLE, the financial advisors at Acropolis can help owners put together an exit plan that ensures they and their family are well taken care of and that incorporates the collective knowledge of their network of specialists.

## **Rating Summary**

Acropolis Investment Management excels at offering unbiased, client-centric financial advisory services, and their expertise in business transitions makes them a particularly attractive choice for business owners in St. Louis or other areas of the country.

One area where Acropolis Investment Management falls slightly behind other firms, however, is in describing in detail the full scope of their wealth management services, particularly when it comes to individual investors. Thus, we've awarded the firm a 3-star rating.

With a more clear and detailed description of how the firm helps their clients reach financial goals and objectives outside of investment management, Acropolis could easily earn a higher rating in the future.

However, the firm remains an excellent option for many investors due to their sound advice and outstanding service, along with their personal commitment to clients, making them a top-rated financial advisor in St. Louis to consider partnering with this year.

***See Also: Top Financial Advisors and Wealth Managers in Nashville and Memphis, Tennessee***

---

## North American Management Review

---

One of the longest-established firms serving St. Louis investors is [North American Management](#) (NAM). They have been serving wealthy families and nonprofit organizations since 1928. This is a privately-owned financial advisor in St. Louis has one other primary office in Boston, MA.

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.”

The firm’s independent status and refusal to accept outside commissions would point to NAM using a fee-only structure. However, we always recommend that clients verify a firm’s fee structure before contracting 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 a top-rated choice for financial services in St. Louis is their focus on providing clients with a comprehensive array of financial solutions.

These St. Louis financial planners assist clients with their financial health in three key areas. Their main services are:

- **Financial Planning**: Uses goals-based wealth management to address current and future financial needs, like business succession planning, second-home purchases, retirement, education funding, and more
- **Investment Management**: Focuses on asset allocation, security and manager selection, and portfolio construction and monitoring taking risks and objectives into consideration.

- Trustee/Trust Advisory Services—Through North American Fiduciary Services, LLC, NAM assists in administering trusts, educating beneficiaries, and providing services for trust accounting and tax reporting



*St. Louis Top-Rated Financial Advisors*

### **Independent RIAs**

NAM is privately owned and acts independent of any associations with third-party financial product providers, brokers, or insurance companies. This allows them to offer completely unbiased, conflict-free advice to their over 450 client relationships nationwide.

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

This type of relationship provides the utmost in client trust and security because they can have faith that the company's RIA status ensures the advice they receive is always completely free of conflicts at every stage of their relationship.

### **Rating Summary**

Few financial advisory firms in St. Louis have the wealth of experience that North American Management has. They've been advising affluent individuals, family offices, and non-profits for over 90 years.

However, while NAM provides the utmost in transparency by providing specific fee percentages, potential clients may find it challenging to fully evaluate the firm because they haven't clearly stated whether NAM uses a fee-based or fee-only structure.



For this reason, we've rated North American Management with 3-stars, but that could easily be raised in the future with a clear statement of their fee structure.

Their independent status, client-commitment, and wealth of expertise to draw upon makes NAM one of the best wealth management firms in St. Louis for affluent investors to consider working with this year.

***Don't Miss: Top Financial Advisors in Dallas, Texas (Ranking of Dallas Wealth Advisors)***

---

## **Conclusion – 2019 Top 10 Financial Advisory Firms in St. Louis**

If you're seeking an excellent St. Louis wealth management firm to help you chart your path to a sound financial future, we hope to have given you a good head start. By using the above list of the top financial advisors and financial planners in St. Louis you have a high-quality base to start from.

As a next step, you could further narrow down the list to perhaps 3 to 5 St. Louis financial advisors to strongly consider by matching your own situation and needs with their clientele type and financial specialties.

Then it's a good idea to contact each of those firms 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 meet both your current financial needs and dreams for the future.

While the initial process can seem daunting, once you've settled in with a top St. Louis financial management firm, you'll feel much more secure in your financial health and planning for a successful future.

---

## **Rate Table Disclaimer**

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

---

Image sources:

- <https://pixabay.com/photos/arch-st-louis-st-louis-arch-sky-2396483/>
- <https://www.camcapmgt.com/>
- <https://www.hmcapitalmanagement.com/meet-the-firm/>
- <http://www.pfaclient.com/>
- <http://www.zandw.com/approach/>
- <https://www.namcorp.com/about-the-firm/>

