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# 11 Best Financial Advisors in Cincinnati, OH | 2019 Ranking

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## 2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN CINCINNATI

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### 2019's Top Financial Advisors in Cincinnati, Ohio

Cincinnati, OH is one of the state's largest metropolitan regions and boasts three major sports teams as well as the largest Oktoberfest in the U.S. It's also home to 11 of the best financial advisors that help Ohioans plan for a prosperous financial future.

Whether you're just starting out and planning for things like buying a home or a child's future education or nearing retirement age and want to ensure you can continue leading the same lifestyle, a top Cincinnati wealth management firm can help you formulate a plan to get there.

It can sometimes be intimidating to choose a financial planner because you want to ensure you're working with someone you completely trust and that will take the time to understand your distinct needs.

Plus, there are so many firms to choose from, it can be a confusing and time-consuming task to do all the research on your own, especially if you haven't worked with any type of Cincinnati financial advisor in the past.

AdvisoryHQ makes the process a little easier by rating the best wealth management firms in Cincinnati, Ohio, as well as multiple other cities around the country. We choose only those with good reputations and that are at the top of their field in each specific area of wealth management.

As you read through the summaries below, you'll find out more about each top Cincinnati wealth management firm on our list. We'll tell you what fee structure they use, what makes them stand out, and more about the firm's services.

We'll also go over things to look for in the best financial advisors in Cincinnati so you can further hone down this list into a handful that you may want to consider working with in 2019.



*Award Emblem: Best 11 Financial Advisors in Cincinnati, Ohio*

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## **Top 11 Best Financial Advisors in Cincinnati, Ohio | Brief Comparison & Ranking**

<b>Best Financial Advisors in Cincinnati, OH</b>	<b>2019 Ratings</b>
Bartlett Wealth Management	5
Berno Financial Management, Inc.	5
Foster & Motley Corporation	5
HCM Wealth Advisors	5
Johnson Investment Counsel, Inc.	5
Madison Wealth Management	5
The Asset Advisory Group	5
Total Wealth Planning	5
Truepoint Wealth Counsel	5
OJM Group, LLC	3
Ritter Daniher Financial Advisory, LLC	3

*Table: Top 11 Best Financial Advisors in Cincinnati | Above list is sorted by rating*

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## **Tips for Selecting the Top Cincinnati Financial Advisors and Wealth Management Firms**

While at first glance it can seem like all Cincinnati wealth management firms are the same, if you know which details to drill down into, you can begin to separate the ones you want to consider from those that aren't a good match for you.

Following are questions to ask as you're reading each top Cincinnati financial advisory firm's profile to help you narrow down your options.

### **What Type of Clients Do They Work With?**

Some financial planning firms in Cincinnati, OH will work with people of all investment levels. Others will have a minimum investable asset or net worth level. This factor can help you quickly qualify advisors that would or wouldn't be a good match.

### **What is Their Fee Structure?**

Fee-only financial advisors in Cincinnati are the "gold standard" if you're looking for completely unbiased advice. They don't accept any 3<sup>rd</sup> party commissions or incentives from sales of financial products, so their only incentive is to protect and grow your wealth.

Fee-based Cincinnati wealth management firms do accept 3<sup>rd</sup> party commissions, which can cause an inherent conflict of interest. So, if you work with a fee-based firm, you want to make sure they are also a fiduciary, which means they're legally obligated to be transparent and put your needs first.

### **What Services Do They Offer and Specialize In?**

If you're a small business owner that needs help with an employee retirement plan, you'll want a Cincinnati financial planner that specializes in that service.

If you'd like to ensure your investments are planned with tax efficiency in mind, then you'll want to look for tax integration from any Cincinnati investment management firm you're researching.

Firms can all offer similar services, but if you see what's most prevalent on their website, their specialties will start to come into focus.



*Top-Rated Financial Advisors in Cincinnati, Ohio*

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## **2019 AdvisoryHQ's Selection Methodology**

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, wealth management 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 Financial Advisors in Cincinnati**

Below, please find the detailed review of each firm on our list of 2019 best financial advisors in Cincinnati. We have highlighted some of the factors that allowed these wealth management firms in Cincinnati to score so high in our selection ranking.

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

- [Bartlett Wealth Management](#)

- [Berno Financial Management, Inc.](#)
- [Foster & Motley Corporation](#)
- [HCM Wealth Advisors](#)
- [Johnson Investment Counsel, Inc.](#)
- [Madison Wealth Management](#)
- [The Asset Advisory Group](#)
- [Total Wealth Planning](#)
- [Truepoint Wealth Counsel](#)
- [OJM Group, LLC](#)
- [Ritter Daniher Financial Advisory, LLC](#)

Click below for previous years' rankings:

- **2018 Review: [Top 11 Best Financial Advisors in Cincinnati, OH](#)**
- **2017 Review: [Top 10 Best Wealth Management Firms in Cincinnati](#)**
- **2016 Review: [Top 10 Best Financial Advisors in Cincinnati](#)**

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## Bartlett Wealth Management

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[Bartlett Wealth Management](#) helps clients turn transitions into new beginnings through expert wealth management. This Cincinnati financial planning firm is one of the oldest on our list, being founded in 1898.

Bartlett Wealth Management is a [fee-based](#) firm, however they are also a fiduciary and as a Cincinnati Registered Investment Advisor (RIA) are held to a high standard of conduct and always operate in the best interest of their clients.

### **Key Factors That Enabled Bartlett Wealth Management to Rank as One of the Top Wealth Management Firms in Cincinnati**

#### **The Financial Planning Process**

While financial planning is generally coupled with investment management services, it is also provided as an independent service. Bartlett Wealth Management works to learn each client's objectives, retirement timetable, and other personal and financial life priorities.

Here's an overview of what the financial planning process with this Cincinnati wealth management firm may include:

- Retirement planning
- Financial impact of divorce

- Managing an inheritance
- Stock option exercise
- Birth of a child or grandchild
- Managing a large stock position
- Coping financially with an elderly parent
- Coping financially with the death of a spouse or life partner
- Planning and funding charitable contributions
- Taking advantage of an early retirement package



### *Cincinnati's Best Wealth Management Firms*

#### **Investment Management Services**

While keeping focused on your financial goals, your team of Cincinnati financial advisors will design a customized, diversified, and balanced portfolio that will minimize risk and deliver consistent high-yielding returns.

The following are some of Bartlett Wealth Management's main components of their wealth management services in Cincinnati:

- Bartlett Fund Advantage: Investment professionals identify a roster of superior funds with below-average expenses
- Environmental, Social, Governance Investing: Provides socially responsible portfolios without sacrificing investment performance

- Fixed Income: Dedicated investment team that works solely on the fixed income components of a portfolio
- Equity Management: Focuses on proven financial performance to pinpoint higher-quality companies with above-average earnings
- Alternative Investments: Opportunities outside of traditional asset classes of stocks, bonds, and cash designed to reduce portfolio volatility

## **Rating Summary**

Despite their fee-based structure, Bartlett Wealth Management adopts a strong commitment to their clients that includes always putting their interests above all else and to being completely transparent and open.

With a team-based approach, their own in-house research analysts, and a full-suite of financial services, Bartlett Wealth Management solidifies their 5-star rating as one of the best Cincinnati financial advisors to consider partnering with in 2019.

*See Also: [Top Financial Advisors in Indianapolis, Indiana](#)*

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# **Berno Financial Management, Inc. Review**

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With a goal to help their clients achieve peace of mind, [Berno Financial Management](#) is an independent, fiduciary, [fee-only](#) financial advisor in Cincinnati that was founded in 1993.

These Cincinnati financial planners serve a wide range of clients that include young professionals, those nearing retirement, self-employed professionals, and Proctor & Gamble employees (both past and present).

## **Key Factors That Enabled Berno Financial Management, Inc. to Rank as One of the Top Cincinnati Wealth Management Firms**

### **Ongoing Wealth Management**

Berno Financial offers financial advisory services for every stage of your life, from young professional to retirees. Their clients typically have an investable portfolio of \$750,000 or more, and those that are young accumulators (35-55) having annual incomes of \$100,000-plus.

The wide range of services offered by this Cincinnati financial advisor are fine-tuned to consider all your personal financial needs, including:

- Retirement
- Investments
- Cash flow
- Income taxes
- Education funding
- Insurance
- Estate planning

### **Investment Management Services**

These top-rated Cincinnati investment managers use the research of Nobel Prize-winning economist Eugene Fama as a foundation for their investment strategy. They plan for the long-term rather than trying to time the markets.

They adopt a “total portfolio approach” to help clients achieve their goals, which includes asset allocation and asset location strategies to ensure all accounts are working together towards the same end.

Berno’s financial advisors in Cincinnati believe that the best financial plan includes the following:

- Passive
- Broadly diversified
- Low cost
- Tax efficient

### **Rating Summary**

As a smaller firm, Berno Financial offers clients a personal touch that’s not always possible from larger Cincinnati financial advisors. They make a strong commitment to helping clients achieve their goals and provide completely targeted and unbiased guidance.

With a wide range of comprehensive services and a nationally recognized and credentialed team, Berno Financial scores a 5-star rating as one of the best Cincinnati financial advisors to consider partnering with this year.

***Don’t Miss: [Best Financial Advisors in Chicago, Illinois \(Ranking\)](#)***

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## **Foster & Motley Corporation Review**



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Approaching each client with conviction and compassion, [Foster & Motley Corporation](#) is a Cincinnati wealth management firm that offers three tiers of service, from below \$1,000,000 up to investments starting at over \$5,000,000.

They are a [fee-only](#) Cincinnati financial advisor that provides expert financial services to clients in the Tri-State region and throughout the United States.

## **Key Factors That Enabled Foster & Motley Corporation to Rank as a Top Cincinnati Financial Planner**

### **Extensive Financial Services**

A good financial plan integrates all components of your financial life, and this is something that the team at Foster & Motley understands and is a basis for their financial guidance in multiple areas.

Backed by an investment philosophy that emphasizes income, value, and quality, Foster & Motley offers a broad array of financial planning and wealth management services, including:

- Retirement Planning
- Tax Planning
- Estate Planning
- Portfolio Creation & Management
- Insurance Planning
- Cash Flow Planning
- Wealth Optimization
- Net Worth Analysis
- College Planning
- Money Movement
- Charitable Gifting
- Stock Option Planning

This is kicked off with an initial meeting where your advisor gets to know you, your current situation, and your goals for the future. Initial consultations with these Cincinnati financial planners are always free.



*2019 Best Financial Planning Firms in Cincinnati*

### **Innovation and Continuing Education**

The financial industry is dynamic and fluid. Changing factors that are legal and political, domestic and international can have an impact on an individual's financial planning and investment strategy.

As a result, it is important for a personal wealth management firm in Cincinnati to foster a culture of continuing education and keeping abreast with any industry changes.

As one of the top Cincinnati financial planners, Foster & Motley does just that. Not only do they regularly review their processes to ensure they're evolving as needed, they encourage their employees to keep themselves updated as well.

They invest in the continuing education of their employees and require each one to have completed (or be in the process of completing) a professional certification.

### **Rating Summary**

Foster & Motley is held to a fiduciary standard and is legally required to put clients' interests before the interests of the firm. Their fee-only, independent structure supports a foundation of trust and transparency that begins each client-advisor relationship.

With integrated financial services, accommodating, tiered financial planning fees, and a client-centric approach, Foster & Motley earns a 5-star rating as one of the best Cincinnati financial advisors to consider partnering with this year.

***Related: [Top Financial Advisors and Wealth Managers in Los Angeles, California](#)***

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## HCM Wealth Advisors Review

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Hengehold Capital Management LLC is now doing business as [HCM Wealth Advisors](#). The firm is focused on wealth design for smart retirement along with providing a host of other financial planning services to help their clients enjoy happy and financially successful lives.

They are a [fee-only](#) Cincinnati financial planning firm that offers four locations in Cincinnati, OH in addition to one in West Chester, OH and one in Florence, KY.

### **Key Factors That Enabled HCM Wealth Advisors to Rank as a Top Cincinnati Wealth Management Firm**

#### **HCM Retirement Roadmap™**

Financial independence doesn't just happen. It takes careful planning, commitment, and an experienced team of Cincinnati financial advisors to guide you.

The HCM Retirement Roadmap™ is designed to integrate the complexities of retirement planning into a comprehensive strategy. These financial advisors in Cincinnati focus on what's important to you to help you execute the best options for your financial plan.

Their roadmap identifies five primary retirement goal sets:

- Safety Net Reserve
- Base Expense Goals
- Lifestyle Expense Goals
- Personal and Family Goals
- Legacy Goals

The process created by these top-rated wealth managers in Cincinnati has an objective to fund your base goals, protect lifestyle goals, and design a diversified and low-cost portfolio to reach long-term objectives.

### **Wealth Enhancement Services**

The team at HCM takes a comprehensive approach to investment management which includes detailed portfolio planning and implementation to support each family's wealth plan.

Their investment process includes the following steps:

- They determine your risk tolerance to determine the best allocation for growth, income, and defensive assets.
- Next, these top Cincinnati financial advisors have a team of investment professionals that work with your advisors to choose the best vehicles to meet your needs.
- Implementation is done with a globally diversified portfolio that is tax efficient and utilizes low expense securities.
- For high-net-worth clients, HCM Dividend Growth Portfolio™ is incorporated into the asset mix.

### **Rating Summary**

HCM Wealth Advisors has a long history of working with some of the region's largest employers. Through their proprietary process, they work to ensure retirement planning includes both short-term and long-term needs and goals.

With multiple integrated services such as tax planning and family office service, a specialty in retirement planning, and a whole-team approach, HCM Wealth Advisors solidifies their 5-star rating as a top financial advisor in Cincinnati to consider working with in 2019.

***Popular Article: [Top Financial Advisors in Tampa, St. Petersburg, and Palm Harbor, Florida](#)***

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## **Johnson Investment Counsel, Inc. Review**

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Providing truly customized and integrated financial services, [Johnson Investment Counsel, Inc.](#) is one of the largest independent investment advisory firms in the U.S. They have six offices, two in Cincinnati, and one each in Cleveland/Akron, Dayton, Columbus, and Chicago.

As an employee-owned, [fee-only](#) Cincinnati financial planning firm, Johnson Investment supports each client with a dedicated team of investment professionals, attorneys, and trust officers.

## **Key Factors That Enabled Johnson Investment Counsel, Inc. to Rank as One of the Top Cincinnati Wealth Management Firms**

### **A Principled Investment Group**

The following is a list of key investment principles that drive Johnson Investment Counsel:

- A fully integrated, team-based approach
- Conflict-free investment advice
- Risk control through diversity
- Fee-only management—no commissions
- Passion for clients and helping them achieve their goals

Along with these core investment principles, the firm offers a strong value proposition to their clients by maintaining high integrity, independence, transparency, and experience.

Johnson Investment Counsel financial advisors are highly credentialed and have experience serving multiple generations of families.



### *Best Wealth Management Firms in Cincinnati, Ohio*

#### **Broad Range of Financial Divisions**

To best serve the diverse and detailed needs of their clients, Johnson Investment Counsel maintains a broad range of financial divisions. These include:

- Wealth Management: Integrated financial services that use in-house resources for unique planning techniques, investment allocation and security selection
- Family Office Services: For ultra-high-net-worth families, Johnson uses a highly personalized approach to help navigate even the most complex financial situations
- Trust Company: Helps families align their estate plan with their values with trust services for individuals, charitable organizations, endowments, foundations, and retirement plans
- Asset Management: Serving organizations with a disciplined and thoughtful approach to deliver superior results

#### **Rating Summary**

Johnson Investment Counsel is an excellent choice for many different clients due to their flexibility to work with clients with varying monetary amounts, making financial services both accessible and customizable.

With a client-focused philosophy, a large and accomplished team, and wide range of services to choose from, Johnson Investment Counsel scores a 5-star rating as one of the best Cincinnati wealth management firms to consider partnering with this year.

***Read More: [Top Financial Advisors in Portland, Oregon](#)***

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## **Madison Wealth Management Review**

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[Madison Wealth Management](#) is an employee-owned firm that serves as a trusted financial planner and investment management firm to individuals, multi-generational families, business owners, and charitable foundations

The firm is a [fee-only](#) fiduciary financial advisor in Cincinnati, Ohio that also has locations in Leesburg, Virginia and Bethesda, Maryland.

### **Key Factors That Enabled Madison Wealth Management to Rank as a Top Cincinnati Wealth Management Firm**

#### **Guiding Principles**

The team at Madison Wealth has an experienced and credentialed team that adheres to a set of disciplined guiding principles that are the driving force behind their operations:

- Interests aligned with clients
- Transparency
- Low client-to-advisor ratio
- Independence
- Best-in-class partners
- Philosophy of asset allocation and diversification
- Fiduciary Standard
- Confidentiality
- Objectivity
- Education

#### **Your Path to Success**

Their team understands that communication, mutual respect, and trust make up the foundation of a successful professional relationship. The advisors at this top-rated

Cincinnati wealth management firms anticipate your needs and will outline a path to help you achieve your goals through:

- **Discovery:** This step involves careful analysis of your financial situation, your dreams, your priorities, and everything that impacts your finances.
- **Diagnosis:** Your current portfolio is evaluated, and your advisor identifies risks as well as opportunities.
- **Proposal:** Your Cincinnati financial advisor will create a custom-tailored plan of action.
- **Implement:** Once all parties are satisfied with the plan, it is put into action and your relationship is nurtured.

### **Rating Summary**

Madison Wealth is fully committed to serving their clients and takes their fiduciary duty very seriously. Their goal is to form a long-term relationship built upon understanding, communication, trust, and mutual respect.

With a highly experienced team, in-depth financial planning, and a strong client commitment, Madison Wealth Management solidifies their 5-star rating as one of the best financial advisors in Cincinnati to consider partnering with this year.

***Related: [Best Financial Advisors in Atlanta, Georgia](#)***

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## **The Asset Advisory Group Review**

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[The Asset Advisory Group](#) helps clients build the life of their dreams through expert wealth management and financial coaching. The firm is based in Cincinnati, OH and was founded in 1988.

This Cincinnati financial advisor is [fee-only](#) and works with clients that are building wealth and have household incomes over \$200,000 and wealth management clients that are typically near retirement with investment portfolios of \$1 million to \$10 million.

### **Key Factors That Enabled The Asset Advisory Group to Rank as Top Cincinnati Wealth Management Firm**

#### **Wide Range of Financial Capabilities**



For many clients, finding the best financial advisor in Cincinnati means one that can handle more than just investing, and can help them address several areas of their financial life.

The Asset Advisory Group takes a holistic approach and offers a wide range of financial services and capabilities, including:

- Financial Coaching
- Investment Planning
- Cash Flow
- Tax Planning
- Risk Management
- Retirement Planning
- College Planning
- Estate Planning

### **TAAG 360° Dashboard**

As a top-rated Cincinnati financial planner, The Asset Advisory Group gives clients 24/7 access to their financial health through the TAAG 360° dashboard. This technology allows clients to access their personal dashboard on mobile or desktop to:

- View current balances of TAAG accounts, bank accounts, loans, credit cards, and more
- Send, store, and access documents
- View spending trends across all accounts
- Create monthly budgets
- Monitor the daily impact of changes
- Track net worth over time



## **Rating Summary**

The Asset Advisory Group offers a welcoming atmosphere and new clients will appreciate their two complimentary, no-obligation meetings to discuss financial needs and evaluate whether the relationship is a good fit.

Offering a wide array of services, a cutting-edge account dashboard, and a team of experienced professionals, The Asset Advisory Group scores a 5-star rating as one of the best Cincinnati financial advisors to consider partnering with in 2019.

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# **Total Wealth Planning Review**

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With a belief in creating an outstanding client experience, [Total Wealth Planning](#) has been serving multiple generations of client families in the greater Cincinnati area and throughout the country for over 25 years.

The firm is an independent, [fee-only](#) Cincinnati financial advisor that fosters long-term, collaborative relationships and provides clear and objective financial planning for their clients.

## **Key Factors That Enabled Total Wealth Planning to Rank as Top Cincinnati Wealth Management Firm**

### **The Investment Process**

Total Wealth's approach to portfolios is to "win by not losing" and they use investment philosophies that are based upon Nobel Prize-winning academics. This Cincinnati wealth management firm provides investment opportunities in 15-20 different asset classes, all with relative correlation to each other.

In addition to managing risk, creating wealth through opportunistic profit taking, tax loss harvesting, and rebalancing are all core tenants of managing your investments.

Globally-arrayed, institutional quality mutual funds and EFTs (exchange-traded funds) are positive additions to your portfolio and will be discussed during the planning process.

### **Client-Centric Values**

As one of the top-rated financial advisors in Cincinnati, Total Wealth Planning adheres to a strong set of company values that place clients first and foremost. These values include:

- Outstanding Client Experience: The firm emphasizes respect and confidentiality when establishing long-term client relationships that span generations
- Independence: All advice is clear, objective, and completely unbiased, with no hidden agendas
- Clients First: Each Cincinnati financial advisor adheres to the fiduciary standard of client care and transparency
- Sincerity and Truthfulness: Establishing long-term relationships means prioritizing passion, empathy, and integrity

### **Rating Summary**

Total Wealth Planning provides a foundation of client-centered service, trust, and transparency for corporate executives, wealth-building families, retirees, and business owners alike.

This Cincinnati financial planner upholds the highest standards of transparency, instilling trust and supporting long-term relationships spanning multiple generations.

With a passion for helping their clients succeed, and a time-tested and disciplined approach, Total Wealth Planning earns a 5-star rating as one of the best financial advisors in Cincinnati to consider partnering with this year.

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## **Truepoint Wealth Counsel Review**

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Promoting personal growth and open communication, [Truepoint Wealth Counsel](#) is a Cincinnati financial advisor that takes a personal and intellectually honest approach. They were founded in 1990 and serve clients in 39 states.

Truepoint is an independent wealth management firm in Cincinnati that was one of the regions first [fee-only](#) firms. Their advisors are highly collaborative and bring together several different specialties to serve the needs of their clients.

### **Key Factors That Enabled Truepoint Wealth Counsel to Rank as a Top Cincinnati Wealth Management Firm**

## **Intellectually Honest Investment Strategies**

When it comes to investing your money, it's important to have a financial advisor that you can trust to be on your side with the best advice possible.

Truepoint uses decades of market intelligence and extensive academic research to inform the portfolio choices they make for their clients. These Cincinnati financial advisors work under an intellectually honest, evidence-based philosophy.

Tax-efficient investment vehicles, asset location, and tax-loss harvesting are just a few of the investment strategies they use to minimize the impact of taxes on portfolio returns.

Clients working with this wealth management team in Cincinnati will benefit from their holistic approach that brings experts in multiple disciplines together to execute your plan.



*Cincinnati's Best Financial Planning Firms*

## **Women's Wealth Counsel**

A unique specialty of this Cincinnati financial advisory firm is meeting the financial needs of women. Women control 51% of the personal wealth in the U.S. and often outlive men by at least 5 years.

In an industry typically dominated by men, Truepoint stands out for their Women's Wealth Counsel which is designed to address the distinct needs of managing wealth for women.

Areas where their advisors help include:

- Reviewing spending plans
- Change of career or job

- Retirement preparation
- Caring for aging parents
- Shifting to an empty nest
- Taking care of post-divorce finances
- Coping with a spouse's illness or death
- Assisting with educational funding

## **Rating Summary**

Being authentic and honest are two hallmarks of Truepoint that help foster long-term client relationships. They have a close-knit team and emphasize that same type of relationship with their clients, keeping their client-to-employee ratio at 19:1.

With a strategic and grounded approach to investment management and a completely team-based philosophy, Truepoint Wealth Counsel solidifies their 5-star rating and is one of the best Cincinnati financial advisors to consider partnering with this year.

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# **OJM Group, LLC Review**

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[OJM Group, LLC](#) is a multidisciplinary financial management firm headquartered in Cincinnati with additional offices in Arizona and Florida. Their goal is to be your first call when you have any questions about any type of financial matter.

OJM Group does not clearly state whether they are a fee-based or fee-only firm. Their [ADV](#) states that OJM or Supervised Persons may receive commissions, which points to them being a fee-based firm.

As always, we recommend verifying fee structure before partnering with any financial advisor in Cincinnati.

## **Key Factors That Enabled OJM Group, LLC to Rank as a Top Cincinnati Wealth Management Firm**

### **Broad Range of Services for Multiple Clients**

OJM works with physicians, individual investors, business owners, and entrepreneurs to help them preserve and growth their wealth with a wide array of financial planning services.

Some of the services that clients of this top-rated Cincinnati wealth management firm can expect are:

- Investment Management: Tailored advice with a transparent fee structure, OJM takes an institutional approach to the safeguarding of assets
- Consulting: A truly unique division that assists with both personal and corporate financial planning, this Cincinnati financial advisor becomes your “financial quarterback”
- Insurance: OJM Group reviews existing policies to optimize insurance coverage and integrate them with other aspects of a client’s wealth goals
- Benefit Planning: These top-rated financial planners in Cincinnati help with qualified retirement plans and executive benefits plans to build opportunities for owners and employees

## **Educational Resources**

OJM Group believes that continuing education, whether it’s for their own team members or clients, is important and they put education at the center of everything they do.

They offer a number of financial educational resources on their site to help foster knowledge so clients can make better financial decisions.

The available educational resources of this wealth management firm in Cincinnati include:

- Bookstore
- Articles
- Videos
- Lectures
- Podcasts
- Seminars

## **Rating Summary**

OJM Group takes an integrated approach to financial planning and wealth management that benefits their clients and provides them with a customized financial strategy. Their commitment to education also helps them stand out among other top Cincinnati financial advisors.

However, because we cannot verify the firm’s fee structure, OJM Group is awarded a 3-star rating, because this can make it challenging for potential clients to fully evaluate the firm.

By clearly stating whether they use a fee-based or fee-only fee structure, OJM Group could easily improve both their value proposition to clients and their rating as a top financial advisor in Cincinnati, Ohio.

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

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## **Ritter Daniher Financial Advisory, LLC Review**

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Founded in 1999, [Ritter Daniher Financial Advisory, LLC](#) has a goal to participate meaningfully in their clients' lives. This Cincinnati-based wealth management firm works with Wealth Management clients that typically have a net worth of \$500,000+ and with NextGen Accumulators.

The firm is a [fee-only](#) Cincinnati wealth management firm that has a mission to educate, motivate, and support their clients in reaching their financial goals.

### **Key Factors That Enabled Ritter Daniher Financial Advisory, LLC to Rank One of the Top Wealth Management Firms in Cincinnati**

#### **Personal Wealth Management**

Ritter Daniher helps clients with streamlined wealth management services, which is a proven and effective way to help you to reach your goals seamlessly.

With an organized approach, ongoing reviews, and an adaptable philosophy, here's a look at some of the advantages of personal wealth management through Ritter Financial:

- Debt management
- Cash flow analysis
- Personal balance sheet preparation
- Employee benefit planning
- Expense management planning
- College fund analysis
- Insurance reviews and needs analysis



### *Best Wealth Management Firms in Cincinnati, OH*

#### **Experienced Advisory Team**

Ritter Daniher has an experienced team that have also been leaders in their field. Some of their past leadership positions include President of the Financial Planning Association of Greater Cincinnati and Chair of NAPFA Ethics Committee.

These Cincinnati financial planners bring a diverse range of experience and industry accreditations to solve a variety of financial challenges, including:

- CFP®—Certified Financial Planner
- CFS—Certified Fund Specialist
- CTFA—Certified Trust and Fund Advisor
- CLU—Chartered Life Underwriter
- AEP®—Accredited Estate Planner

#### **Rating Summary**

Ritter Daniher Financial offers clients a strong foundation of trust, being a fee-only Cincinnati financial advisor that also upholds a fiduciary commitment to always put their client's best interests first.

While Ritter Financial has an excellent team and a diverse range of financial planning services, the firm doesn't offer much information about their investment management



approach. This lack of information can make it more difficult for clients looking for portfolio management to fully evaluate the firm. Thus, we've scored them with 3-stars.

By providing detailed information on their investment philosophy and portfolio management process, Ritter Financial can easily improve both their value proposition to clients and their rating as a top financial advisor in Cincinnati.

***Popular Article: [Best Financial Advisors in Lexington & Louisville, Kentucky](#)***

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## **Conclusion – 2019 Top 11 Financial Advisory Firms in Cincinnati, Ohio**

Planning for retirement, integrating tax and investment strategies, and saving for funding a child's education can all be made easier with the help of a top Cincinnati financial advisor.

These 11 firms on our list represent a wide range of specialties, from financial services tailored to the needs of women to retirement plans for businesses to institutional wealth management services.

Your next step in finding the best financial planning firm in Cincinnati to match your distinct needs would be to decide on three to five firms that you'd consider good contenders and set up initial meetings with them to feel them out.

Many of them offer one or more complimentary meetings to learn more about each other and see if they are a good fit for your financial situation and goals for the future.

Once the selection process is done, you can begin working with your new Cincinnati financial advisor on a customized strategy to help you grow and protect your wealth and reach your future goals faster.

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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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- <https://pixabay.com/photos/cincinnati-ohio-city-skyline-79357/>
- <https://bartlett1898.com/>
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