
Top 10 Best Financial Advisors in Greensboro, Chapel Hill & Winston-Salem, NC | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN GREENSBORO, CHAPEL HILL, & WINSTON-SALEM

Rating 2019's Top Financial Advisors in Greensboro, Chapel Hill & Winston-Salem, North Carolina

Many of those living in Chapel Hill and the Piedmont Triad region (Greensboro, Winston-Salem, and High Point) are looking for trusted financial advisors that can help them plan for things like retirement, education funding, and growing their nest egg through smart investments.

No matter where you are in your life goals, when it comes to financial management, many of us can use the help of an experienced North Carolina wealth management firm to help us make sense of the markets and create a strategic path to our future dreams.

The challenge with finding the right Greensboro, Chapel Hill, or Winston-Salem financial planning firm to work with is how to short through multiple firms to find one with the attributes that are a perfect fit for your needs.

You might wonder:

- Do they work with my level of investable assets?
- What's their track record with investment portfolios?
- Do they offer additional services like insurance or tax planning?

Narrowing down the list to your best candidates can take a lot of time and effort, especially if you're not sure what to look for in a top North Carolina financial advisory firm.

AdvisoryHQ tries to make the search easier by reviewing hundreds of firms throughout the country and providing a financial advisor "best list" for multiple cities and areas.

In the Chapel Hill, Greensboro, and Winston-Salem area, we've rated the top 10 wealth management firms for you. We include things like fee structure, financial philosophy, and what makes each firm stand out.

After reviewing this list of the top 10 financial advisors in the Winston-Salem, Chapel Hill, and Greensboro areas, you should be in a much better position to find a financial advisor that you can trust and that will match your needs and future objectives for your finances.



Award Emblem: Top 10 Financial Advisors in North Carolina

Top 10 Financial Advisors in Greensboro, Chapel Hill & Winston-Salem | Brief Comparison & Ranking

Financial Advisors in North Carolina	2019 Ratings
Delegate Advisors	5
Maestro Wealth Advisors	5
Old Peak Finance	5
Salem Investment Counselors	5
Stearns Financial Group (SFG)	5
Triad Financial Advisors	5
Woodward Financial Advisors	5
Blue Rock Wealth Management	3

DMJ Wealth Advisors, LLC	3
Eton Advisors	3

Table: Top 10 Financial Advisors in Greensboro, Chapel Hill & Winston-Salem, NC | Above list is sorted by rating

Fee-Based vs Fee-Only North Carolina Financial Planners | What's the Difference?

When you're researching financial advisors in Greensboro, Chapel Hill, or Winston-Salem, you'll run across two terms that sound similar, but mean very different things: "fee-only" and "fee-based."

What do those terms mean and which type of wealth management firm in North Carolina should you choose?

Below, we'll provide you with an overview of each type of fee structure and the differences between fee-based and fee-only financial advisors in Winston-Salem, Chapel Hill, and Greensboro.

Fee-Only Financial Advisors

When an NC wealth management firm states they are [fee-only](#), it means they earn compensation **ONLY** from client fees and do not accept any outside commissions or incentives from 3rd parties for selling financial products.

Because an advisor's only source of income comes from the client, a fee-only structure minimizes the natural conflicts of interest that can accompany the recommending and selling investment products if incentives were to be involved.

A financial advisor in Greensboro, Winston-Salem, or Chapel Hill that uses a fee-only structure is in a better position to act solely in the best interests of their clients.

Fee-Based Financial Advisors

Financial planning firms in North Carolina that state they are [fee-based](#) are free to accept commissions or incentives from companies whose financial products they recommend and sell to investors.

Because a fee-based structure does create some potential conflict of interest, many fee-based investment firms are also fiduciaries, which often offsets the potential for conflict.

Both fee-based and fee-only firms can also be fiduciaries. As a fiduciary, a financial advisor in Winston-Salem, Greensboro, or Chapel Hill, NC takes on a legal obligation to

fully disclose any conflicts of interest and are required to put the best interests of their clients ahead of their own at all times.



Top-Rated Financial Advisors in Greensboro, Chapel Hill, & Winston-Salem, NC

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 Wealth Management Firms in Greensboro, Chapel Hill, & Winston-Salem, NC

Below, please find a detailed review of each firm on our list of 2019 best wealth management firms in Greensboro, Chapel Hill, and Winston-Salem, NC. We have

highlighted some of the factors that allowed these financial advisors in North Carolina 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.

- [Delegate Advisors](#)
- [Maestro Wealth Advisors](#)
- [Old Peak Finance](#)
- [Salem Investment Counselors](#)
- [Stearns Financial Group \(SFG\)](#)
- [Triad Financial Advisors](#)
- [Woodward Financial Advisors](#)
- [Blue Rock Wealth Management](#)
- [DMJ Wealth Advisors, LLC](#)
- [Eton Advisors](#)

Click below for previous years' rankings:

- [2018 Review: Top 10 Best Financial Advisors in Greensboro, Chapel Hill & Winston-Salem, NC](#)
- [2017 Review: Top 9 Financial Advisors in Greensboro, Chapel Hill, & Winston-Salem, NC](#)
- [2016 Review: Top 10 Financial Advisors in Greensboro, Chapel Hill, and Winston-Salem, North Carolina](#)

Delegate Advisors Review

Firm believers in patient but flexible capital, [Delegate Advisors](#) is an independent financial advisor in Chapel Hill, NC with an additional office in San Francisco, CA. The firm specializes in helping families simplify their financial lives.

This top-rated wealth management firm in North Carolina is [fee-only](#) and a fiduciary, ensuring clients receive completely unbiased advice that's given with their best interests in mind.

Key Factors that Enabled Delegate Advisors to Rank as a Top Financial Advisor in Chapel Hill, NC

Strong Value Proposition

When it comes to selecting the top North Carolina financial advisors, one of the best ways to identify the top firms to work with is by looking at their value proposition to clients. For Delegate Advisors, this includes:

- Looking at the Horizon: Financial plans are tailored to the distinct needs of each client, and always focused on achieving long-term goals
- Patient but Flexible Capital: These Chapel Hill financial advisors will keep your money on a steady path while also remaining open to new opportunities
- Believing in the Golden Rule: Maintaining transparency, trust, and accountability every step of the way
- Taking Your Time: Rather than rush through financial decisions, Delegate Advisors prefers to check and double-check to minimize mistakes and ensure your financial plan is thoroughly thought through
- Reduce the Noise: Existing portfolios are evaluated to improve efficiency, cost-effectiveness, and ease of management

Clear Investment Philosophy

The investment philosophy at Delegate Advisors is comprised of a set of clear, core principles that may sound simple, but have deep impacts on financial strategies and keeping your plan going in the right direction.

These top-rated Chapel Hill financial advisors hold the following principals as part of their investment philosophy:

- All costs matter
- Great ideas can come from anywhere
- Patient but flexible capital is key
- There is no risk like not understanding risk
- Common sense should be more common
- Know when to walk away

Rating Summary

With a straight-forward and comprehensive approach, Chapel Hill, NC works to make wealth management as simple as possible and infuses their clients' portfolios with sound investment principals.

With an experienced team, a wide range of services, and a commitment to trust and transparency, Delegate Advisors solidifies their 5-star rating as one of the best financial planners in North Carolina to consider partnering with this year.

See Also: [*Best Financial Advisors in Oklahoma City & Tulsa, Oklahoma*](#)

Maestro Wealth Advisors Review

Helping clients answer the difficult questions about their financial future, [Maestro Wealth Advisors](#) is full-service, independent financial advisor in Winston-Salem, NC, with a “by appointment” office in Greensboro.

The firm offers [investment advisory services](#) through Retirement Wealth Advisors (RWA), a [fee-only](#) Greensboro and Winston-Salem wealth management firm. Maestro Wealth Advisors themselves, do not state whether their firm is fee-based or fee-only.

We always suggest confirming fee structure before hiring a financial services firm.

Key Factors that Enabled Maestro Wealth Advisors to Rank as a Top Financial Advisor in Winston-Salem, NC

Wide Range of Financial Services

Financial goals are subject to change and naturally evolve over time, and for many, finding a Greensboro financial advisor that can adapt their services accordingly is a key component of long-term financial stability.

The financial advisors at Maestro can provide an array of financial services to support multiple financial needs, including:

- **Financial Goal Planning**: Preparing for milestones like retirement, purchasing a home, education funding, and more
- **Investment Asset Management**: Utilizes proven mathematical formulas and nearly three decades of experience to craft customized asset management strategies
- **College Funding**: Balances retirement goals with education goals so both can be handled simultaneously
- **Income Planning & Analysis**: Highly focused tool that aligns savings and investments to provide steady future income
- **Retirement Planning**: Comprehensive process to identify goals and estimate future expenses to create a plan for success in retirement
- **Tax Planning**: Structures assets to minimize tax implications in the future

- Social Security Analysis: Answers questions about Social Security, such as when to file, spousal benefits, and more
- Estate & Legacy Planning: Creates a plan to effectively transfer assets to the next generations



Best Winston-Salem Financial Advisors 2019

WealthGuard™

To keep clients up to date on their financial progress, Maestro Wealth Advisors provides access to WealthGuard™, a powerful and easy to use account monitoring system.

WealthGuard™ allows clients to track all of their accounts from one dashboard, monitoring components like asset allocation and overall performance.

Clients are notified by either email or text message should any changes occur, making it easy to keep on top of their portfolio performance on a daily basis.

Rating Summary

Maestro Wealth Advisors is a great fit for those that want to know everything they can about financial management and investing because they offer a host of educational resources on their website.

With a broad offering of services, a specialty in retirement planning, and holistic approach, Maestro Wealth Advisors scores a 5-star rating as one of the top financial advisors in Winston-Salem, NC to consider partnering with in 2019.

Old Peak Finance Review

[Old Peak Finance](#) believes that no two clients are alike and provides financial solutions tailored to each individual client. This Chapel Hill, North Carolina financial advisor works with busy executives, expatriates, and retirees seeking income.

The firm is a [fee-only](#) financial advisor in Chapel Hill that is also a fiduciary, taking on a legal commitment to always act in their client's best interests and to be completely transparent with unbiased advice.

Key Factors that Enabled Old Peak Finance to Rank as One of the Best Financial Advisors in Chapel Hill, NC

Clear Investing Philosophy

When you're entrusting a NC financial advisor with your money, you want to know where they are coming from. It helps when a company clearly outlines their investing philosophy. Old Peak Finance's investment approach is grounded in academic research with an emphasis on the individual.

- Create individualized portfolio's based on a given client's risk tolerance
- Invest in a wide range and mix of investments
- Rebalance periodically
- Target higher returns with Nobel Prize-winning investment research
- Avoid engaging in market timing
- Stay focused on the long-term

This process is beneficial to anyone who is looking for a North Carolina financial advisory firm that will prioritize long-term stability and wealth growth as opposed to ineffective short-term gains.

Comprehensive Financial Planning & Wealth Management

Efficient financial planning considers all facets of a client's life and integrates them for a complete financial plan. Old Peak Finance provides comprehensive wealth management services for clients in Chapel Hill, including:

- Financial Goal Planning: Creating a financial plan for retirement, future education funding, starting a business, and other financial goals
- Investments: Analysis of current investments, their performance, and strategizing for the future
- Analysis of Insurance Needs: Identifying whether you have too little (or too much) insurance coverage
- Estate Planning: Analyzing current estate plan for risk areas
- Tax Minimization: Identifying opportunities to minimize tax expenses and use tax-efficient strategies
- Liability Management: Deciding whether to borrow, pay off, or refinance loans for the most effective financial gains

Rating Summary

Old Peak Finance offers clients a strong foundation of trust and transparency. They are both a fee-only and fiduciary firm and make a strong commitment to doing right by their clients.

With an integrated investment approach, a comprehensive strategy, and mission to help clients achieve financial success, Old Peak Finance earns a 5-star rating as one of the best Chapel Hill financial advisors to consider partnering with this year.

Don't Miss: [Best Financial Advisors in Austin, TX \(RIAs, Wealth Managers, Planners\)](#)

Salem Investment Counselors Review

[Salem Investment Counselors](#) was founded in 1979 and is a Winston-Salem wealth management firm with a second office in Durham, NC. They see their fiduciary duty to clients as paramount and provide completely unbiased financial advice.

The firm doesn't explicitly state whether they are fee-based or fee-only, though the [ADV](#) for Salem Investment Counselors states that "Salem's fees are exclusive of brokerage commissions, transaction fees and other related costs and expenses..." and "Salem shall not receive any portion of these commissions, fees, or charges"

This would point to them possibly being fee-only. As always, we recommend verifying fee structure before partnering with any financial advisor in Winston-Salem, NC.

Key Factors that Enabled Salem Investment Counselors to Rank as One of the Best Financial Advisors in Winston-Salem, NC

Diverse, Talented Team

Clients of Salem Investment Counselors have the advantage that comes with a large team of diverse backgrounds and skillsets, including banking, law, accounting, taxation, investment analysis, real estate, and venture capital.

This team of North Carolina financial planners at Salem Investment Counselors also hold industry and professional designations, such as:

- CFA – Chartered Financial Analyst
- MBA—Master of Business Administration
- CPA—Certified Public Accountant

With a wide array of professional backgrounds and advisors holding a variety of designations, clients can trust that their financial health is in expert hands with these Winston-Salem financial managers.



Top Financial Planning Firms in Winston-Salem, NC

Clear Investment Philosophy

Investors looking for solid portfolios, will appreciate the investment approach by Salem's advisors. With an expertise in selecting investments throughout the real estate, energy, and venture capital industries, the North Carolina financial advisors at Salem concentrate on building a portfolio foundation with common stocks that are:

- Established companies with above-average growth prospects
- Small and medium-sized companies that are selling at prices that do not reflect their long-term potential
- Companies in industries that are undergoing consolidation

For fixed-income investing, these advisors maintain an approach that minimizes risk, only considering high-quality issues that fall within the short-term to immediate-term maturity range.

Rating Summary

Salem Investment Counselors is a great option for clients looking for a disciplined investing approach that looks at long-term, sustainable gains while minimizing risk.

With an experienced team, a fiduciary commitment, and a mission to help clients enjoy financial well-being, Salem Investment Counselors solidifies a 5-star rating as one of the best financial advisors in Winston-Salem, NC to consider partnering with in 2019.

Stearns Financial Group (SFG) Review

With forward-thinking services, [Stearns Financial Group](#) (SFG) is a top-rated financial advisor in Greensboro and Chapel Hill, NC. They believe in taking a common sense approach to investment management and serve clients throughout the US and overseas.

The firm is a [fee-only](#) North Carolina financial advisor that prides themselves on their in-depth financial planning using a multi-scenario approach.

Key Factors that Enabled Stearns Financial Group to Rank as One of the Best Greensboro & Chapel Hill Financial Advisors

Focus on Women

Women often have unique financial needs due to factors such as longer lifespans, prolonged careers, and taking time away from the workforce to build a family.

As a top-rated Chapel Hill and Greensboro wealth management firm, SFG maintains a special focus on empowering women financially and nurturing their financial literacy to help them effectively handle finances through:

- Divorce and New Beginnings
- Financial Literacy as Awareness
- Loss of Spouse
- Philanthropy
- What-If Scenario Planning
- Sudden Money Events
- Transition Planning

Specialty Financial Planning

Financial planning helps you put your money to work to fund future dreams and goals, such as retirement, travelling, and funding your children's educations.

But sometimes, you need expert advice when life takes a sharp turn in an unexpected direction. A financial advisor in North Carolina can review your finances with an objective eye and determine what can be adjusted to keep your financial future on track.

This Greensboro and Chapel Hill financial advisor offers the following areas of specialty:

- Business Owners
- Intelligent Aging
- Life Transitions
- Retirement Readiness
- Sudden Money
- Women

The North Carolina financial advisors at SFG can also help you answer questions like:

- Are my investments set up in the best way?
- Will I outlive my money?
- Do I need long-term insurance?
- Will my estate plan actually work?
- Is aging in a retirement community a better option?

Rating Summary

Stearns Financial Group helps clients through financial challenges that come in all stages of life. For clients that want a financial partner that goes well beyond just investments, this North Carolina wealth management is an excellent match.

With a specialty in financial planning for women, a proactive approach, and a fully integrated financial planning philosophy, SFG earns a 5-star rating as one of the best financial advisors in Chapel Hill, NC and Greensboro, NC to consider working with this year.

Related: [Top Advisors and Wealth Managers in Ohio](#)

Triad Financial Advisors Review

Helping clients and colleagues live with intention, [Triad Financial Advisors](#) has been committed to their clients in the Greensboro, NC area for more than three decades.

The firm is a [fee-only](#) financial planner in the Piedmont Triad region that also makes a fiduciary commitment to their clients to always put their best interests first and foremost in everything they do and to provide completely conflict-free advice.

Key Factors that Enabled Triad Financial Advisors to Rank as a Top Financial Advisor in Greensboro, NC

Fee-Only Firm

Being an independent, fee-only investment advisory firm, Triad Financial Advisors offers a solid foundation of trust and transparency upon which to build a long-term client-advisor relationship.

These Greensboro, NC financial advisors embrace client-centered values that include always acting in their client's best interest and not having any competing conflicts of interest that can come from accepting commissions or incentives.

Triad Financial Advisors' fee-only model offers peace of mind to clients who want to know that their advisor is managing their money with only the client's healthy future in mind.



Greensboro, NC Top-Rated Wealth Management Firms

Wide Range of Services

When you work with a financial advisor that offers multiple services, it provides convenience and a better chance that any financial steps you take will all be leading in the same direction.

Triad boasts an array of personalized, goal-based services to help clients, arranged according to client needs:

- Build Your Plan: Merges life goals with financial health by answering questions about education funding, retirement goals, short-term and long-term budgeting, and more
- Monitor Your Plan: Each client gets a dedicated team with at least one CFP® professional to ensure that their financial strategy is consistently on track
- Life's Surprises: Helps clients handle unexpected life changes like the loss of a job, the death of a spouse, divorce, injury, inheritance, and more
- Cash Management & Investments: Investment philosophy is built on quantifiable, objective approach risk management

Rating Summary

Triad Financial Advisors takes a personalized approach to financial management, and does not believe in being compromised by commission, affiliations or product sales goals, but instead works solely in the interest of their client.

With multiple industry recognition, an experienced team, and client-centric attitude, Triad Financial Advisors scores 5-stars as one of the best financial advisors in Greensboro, NC to partner with this year.

Woodward Financial Advisors Review

Offering personalized financial planning services in Chapel Hill, NC, [Woodward Financial Advisors](#) believes clients are more than just a pie chart. They get to know your hopes, dreams, fears, and concerns so they can help with targeted financial advice.

The firm is a [fee-only](#), independent financial advisor in North Carolina that charges a flat annual fee and does not accept any commissions or referral fees, ensuring the advice they give comes with no hidden agendas.

Key Factors that Enabled Woodward Financial Advisors to Rank as a Top Financial Advisor in Chapel Hill, NC

Comprehensive View

Woodward believes that by taking a proactive role, clients can have more control over their financial future. Comprehensive planning is a key component to this approach and makes working with this North Carolina financial advisor easy.

During the planning process, this team of Chapel Hill wealth managers assess all areas of a client's financial situation, including income, expenses, debt, insurance, taxes, retirement savings, estate planning, and investments.

By taking the time to understand each individual client, these financial advisors are able to craft targeted, coordinated financial strategies with a better chance of success.

This thorough approach also puts the firm in the best position to give spot-on recommendations for issues such as tax planning and cash flow.

Clear Wealth Management Process

Clients benefit from a team of three financial advisors that will work together to help them succeed.

Woodward Financial Advisors' wealth management process begins with the creation of an investment policy statement. This document is the map by which the firm will help clients reach a variety of financial goals. It contains the following elements:

- Clear articulation of goals and dreams
- Investment time horizon
- Diversification among asset classes and securities
- Cash flow needs
- Asset allocation targets
- Tax issues and efficiency in investing
- Estate planning
- Risk tolerance assessment

Rating Summary

The dedicated team approach of Woodward Financial Advisors offers a valuable asset to clients who can be assured they will always have a team member available to them when they need one.

With a straight-forward financial planning process, an experienced team, and a fee-only status, Woodward Financial Advisors earns a 5-star rating as one of the best financial advisors in Greensboro, NC to work with in 2019.

Popular Article: [Top Financial Advisors in Omaha, Nebraska](#)

Blue Rock Wealth Management Review

With an seasoned team and over 100 years of collective experience, [Blue Rock Wealth Management](#) works to simply finances to help shepherd clients through life transitions and keep them on the right financial path.

This Winston-Salem, NC financial advisory firm doesn't specifically state whether they are fee-based or fee-only, however their [ADV](#) says that Blue Rock executive officers and associates "may receive usual and customary commissions associated with insurance and securities brokerage transactions."

This would point to the firm being fee-based. However, we always recommend you confirm a firm's fee structure with them prior to contacting their services.

Key Factors that Enabled Blue Rock Wealth Management to Rank as a Top Financial Advisor in Winston-Salem, NC

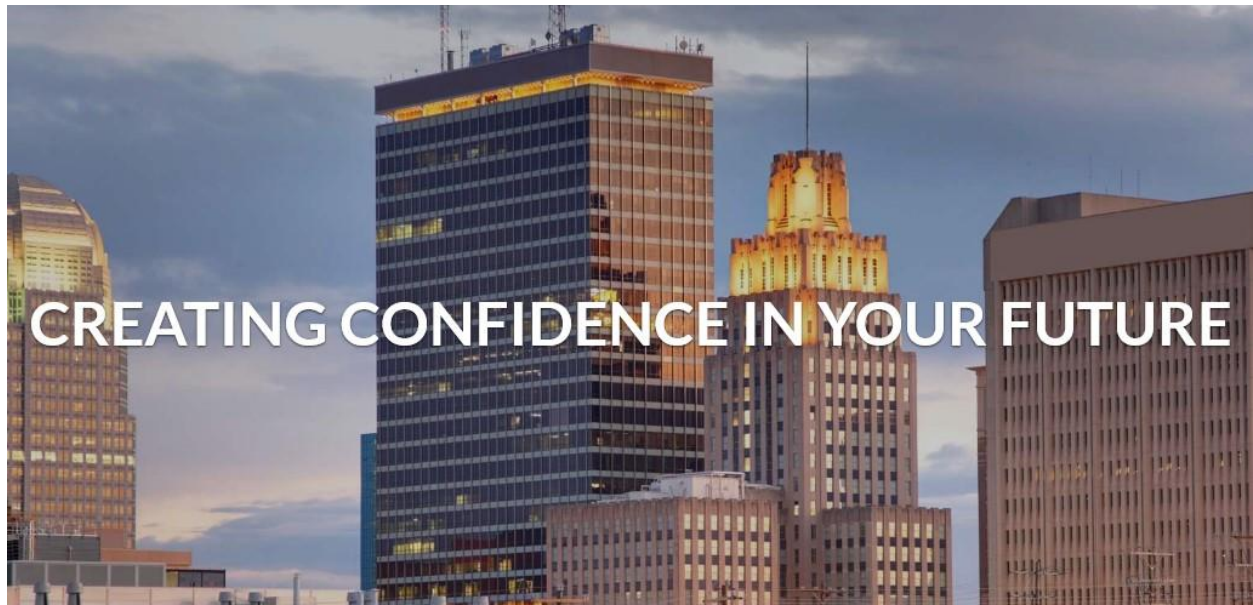
Holistic Financial Planning

Blue Rock works to cut through the clutter and connect all pieces of your financial life. In this way they can better provide a clear direction that has all parts working together to help you reach your financial goals.

These Winston-Salem, NC financial advisors provide a full range of services that including things like financial assessment, advice about 401Ks, and more.

Their holistic financial planning integrates the following to better serve your needs:

- Retirement
- Investments
- Insurance
- Cash Flow
- Estate Planning
- Tax Planning



Top-Rated Wealth Management Firms in North Carolina

Financial Education Resources

One of the hallmarks of a top North Carolina financial planning firm is a focus on financial education and helping their clients gain more knowledge of multiple financial management topics.

Blue Rock offers a robust set of educational tools on their website for clients and non-clients alike. This shows that they go out of their way to help individuals make better financial decisions by fostering financial literacy.

This financial advisor in Winston-Salem, NC offers the following educational resources

- Blogs
- Helpful websites
- Podcasts
- Whitepapers
- Ebooks

Rating Summary

Blue Rock Wealth Management upholds a fiduciary standard and is legally bound to always act in their client's best interest. Their client-centric, holistic approach ensures portfolios are designed to be fluid and to integrate all facets of a client's financial life.

While Blue Rock has a lot to offer clients, we found their description of their services and how they help clients achieve their financial goals to be lacking. This could make it

more difficult for potential client to fully evaluate the firm, and thus we've rated them with 3-stars.

By adding more detail on their financial planning and wealth management services, and by clearly stating their fee structure, Blue Rock Wealth Management could easily improve their value proposition to clients and their ranking as a top North Carolina financial advisor.

DMJ Wealth Advisors Review

Providing financial planning services for 70 years, [DMJ Wealth Advisors, LLC](#) is a full-service financial advisory firm based in Greensboro, North Carolina. They maintain an environment that values education, competence, and integrity.

It is not clear whether DMJ is a fee-based or fee-only wealth management firm in North Carolina. However, they note that advisory services are offered through Investment Advisors, a division of ProEquities, and ProEquities is a [fee-based](#) financial advisory firm.

We advise all readers to verify a firm's compensation structure before starting a working relationship.

Key Factors that Enabled DMJ Wealth Advisors to Rank as a Top Financial Advisor in Greensboro, NC

Focus on Women

DMJ Wealth Advisors believes that women should have the confidence to make smart life decisions that are backed by financial literacy.

This Greensboro financial advisory firm seeks to foster that confidence by offering educational opportunities and advisors that understand the surprises that life can bring, some of which include divorce, the death of a spouse, and children returning home.

Services for women provided by DMJ Wealth Advisors include:

- Financial plan development
- Investment placement and management
- Estate conservation
- Long-term care
- Qualified retirement programs
- Personalized investment tracking website

- Tax-efficient investing
- Life insurance assessment and policy acquisition

Additionally, the firm hosts Women in New Friendships and New Experiences (WN2). This program gives women the chance to take advantage of fun activities, such as yoga and painting, with the purpose of making new connections for mentorship, encouragement, and company.

Extensive Resources

DMJ Wealth Advisors provides clients with an extensive range of resources to build up their financial knowledge. These educational resources fall under six main categories.

- Retirement: Focus on the accumulation of wealth so that clients can attain the retirement lifestyle that they desire.
- Investment: Strategies designed to fit into clients' goals, time horizon, and risk tolerances.
- Estate: Helps educate to ensure that a client's wealth is distributed equally after passing.
- Tax: Educate clients on the variety of ways they can make tax-efficient decisions.
- Money: Helps clients discover better ways to manage their money.
- Lifestyle: Focus on helping clients to envision and create a lifestyle which suits their desires and financial targets.

Rating Summary

As a top-rated Greensboro financial planner, DMJ Wealth Advisors offers a full range of integrated financial planning and wealth management services. They also offer value through their focus on financial education.

However, we could not find a statement of a fiduciary commitment, which is a vital element of any financial planning relationship. For this reason, along with the difficulty of finding their fee structure, we've scored DMJ with a 3-star rating.

By adopting a fiduciary commitment and clearly stating their fee structure, DMJ Wealth Advisors could easily improve both their value proposition to new clients and their rating as a top financial advisor in Greensboro, NC.

[Read More: Top Financial Advisors and Best Wealth Managers in the US & UK | Top Ranking Lists](#)

Eton Advisors Review

With a goals-based framework, [Eton Advisors](#) is a boutique financial advisory firm in Chapel Hill, NC that serves ultra-high-net-worth clients and offers sophisticated multi-generational wealth management and family office services.

Eton does not specifically state whether they are a fee-only or fee-based North Carolina wealth management firm. Their [ADV](#) does make note of “sponsorship fees” but is not completely clear about commissions.

We advise readers to verify compensation structures before working with any financial advisor.

Key Factors that Enabled Eton Advisors to Rank as One of the Best Financial Advisors in Chapel Hill, NC

Goal-Based Framework

While the means may vary, a solid financial plan that’s tied to your goals is a crucial element of any successful financial strategy.

The Chapel Hill, North Carolina financial advisors at Eton use their goals-based investment framework to assist clients with the following:

- Identify risk tolerances
- Identify nature and size of financial goals
- Determine the priority of different goals relative to each other
- Determine the respective time horizon for individual goals
- Conduct a cash flow analysis that prioritizes these goals
- Categorization of goals into Needs & Obligations, Priorities & Expectations, and Desires & Aspirations
- Sub-portfolios are created with different levels of risk based on the goal category (i.e. low risk assets in Needs & Obligations with higher risk assets in Desires & Aspirations)

Wealth Structuring & Family Office Services

This branch of Eton provides experienced support and services for individuals who want to proactively manage their family's wealth. These services are divided into three categories:

Estate Transfer & Tax Planning

- Integration of investment and tax planning

- Wealth transfer strategies
- Gifting and philanthropic strategies
- Integration across different households and generations

Reporting and Administrative Services

- Compliance with regulations
- Cash flow and budget management
- Trust and partnership administration
- Oversight of fiduciaries, consolidated reports, statements, and record keeping
- Accounts payable
- Foundation management

Private Wealth Education and Special Projects

- Family meeting, retreat planning, and administration
- Planning for post-sale liquidity
- Leadership succession planning
- Vendor network library, management, and referrals
- Private foundation overview and recommendations



Best Financial Advisors in Chapel Hill, North Carolina

Rating Summary

For those with generational wealth and more sophisticated wealth management needs, Eton offers a boutique service that can maximize the probability of achieving specific financial goals over generations.

The firm also offers a large team that ensures that clients can benefit from a wide range of financial expertise, enhancing the overall investment management experience.

While the firm is a fiduciary, they are unclear about their fee structure, which makes it difficult for potential clients to fully evaluate them. For this reason, Eton Advisors ultimately earns a 3-star rating among the top financial planners in North Carolina.

By clearly stating their fee structure, Eton Advisors could easily improve both their value proposition to new clients and their rating as a top financial advisor in Chapel Hill, NC.

Conclusion — 2019 Best Financial Advisors in Greensboro, Chapel Hill, and Winston-Salem, North Carolina

The top financial advisors in Greensboro, Winston-Salem, and Chapel Hill, North Carolina take a personalized approach and have a lot to offer potential clients looking to start working toward their financial management goals.

Now that you've had a chance to learn more about these top 10 firms, your next step would be to choose perhaps 3 to 5 firms that you would consider working with and would like to learn more about.

Use qualifiers to help narrow down the list, such as:

- Types of asset levels they work with
- Specialties they offer
- Investment approach and philosophy
- Whether their services match your needs

Next, set up an initial consultation with your handful of contenders. Many top North Carolina wealth management firms offer free initial consultations. This will allow you to get a feel for the advisors and whether or not they're a good fit for you.

Once you've found the one advisor that checks all the boxes for your financial needs, you can rest easy knowing you've taken an important step towards a brighter financial 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/mountain-fall-autumn-travel-2809977/>
 - <https://maestrowealth.com/contact/>
 - <https://saleminvestment.com/>
 - <http://www.triadfa.com/>
 - <http://www.bluerockwealthmanagement.com/>
 - <https://www.freeimages.com/photo/lake-view-1368227>
-