
10 Best Financial Advisors in New Jersey | 2019 Ranking

2019 RANKING & REVIEWS BEST NJ WEALTH MANAGEMENT FIRMS

Intro: Finding the Top 10 Best Financial Advisors in New Jersey for Wealth Planning

Trying to find the best financial advisor for your needs can be an intimidating task, especially if you haven't worked with a New Jersey wealth manager in the past. It takes a lot of trust to open up to someone about your finances (both the good and the bad) and accept their advice.

Most people go to the dentist to have a cavity filled or use a professional mechanic for their car, so it makes sense that when it comes to how to do things like build a retirement nest egg or manage investments for your business, you'd also look to a pro.



Award Emblem: Top 10 Best Financial Advisors in New Jersey

New Jersey financial advisors can help point you in the right direction and guide you on a path a better financial future. Their years of experience in the industry and knowledge of financial products go well beyond what most of us have ourselves.

But just like a dentist or mechanic, not all NJ financial advisors are created equal, and some will be better attuned to your needs than others. Some of the elements you'll want to look for when selecting the best NJ financial planning firm for your needs are:

- Transparency
- Strong values
- Services that match your needs
- A good reputation
- That you match their client profile

We've compiled a list of the best NJ wealth management firms and the best NJ financial advisors to give you a starting point in your search and put you on track towards reaching your short and long-term financial goals.

AdvisoryHQ's Top 10 Best NJ Financial Advisors | Brief Comparison & Ranking

Best Financial Advisors in New Jersey	2019 Ratings
Baron Financial Group	5
Eagle Rock, A Greenberg and Rapp Company	5
HIGHLAND Financial Advisors, LLC	5
Lighthouse Financial Advisors, Inc.	5
Modera Wealth Management	5
Mullooly Asset Management, Inc.	5
SageBroadview	5
Stonegate Wealth Management	5
Chartered Financial Services, LLC	3
HFM Investment Advisors	3

Table: Top 10 Best Financial Advisors in New Jersey | Above list is sorted by rating

Finding Top NJ Financial Advisors: What Questions Should I Ask?

When you're first beginning your search for the best financial advisor in NJ, you're going to see there are a lot of different firms to choose from. So many in fact, that it can be difficult to know where to begin and how to narrow the field.

We've got several questions that can help you identify the top New Jersey wealth management firm to fit your particular needs. By asking these as you're looking through the list that follows you can avoid being overwhelmed, and instead can make an informed decision.



Best Financial Advisors in New Jersey

What are my main financial goals?

Are you trying to save towards retirement? Do you have a large estate that you need a financial planner in NJ to help you manage? Perhaps you're saving for a child's education?

Different New Jersey financial advisors have different specialties, so you want to know first what your needs are, then you can see as you're looking through their website whether their specialties match your goals.

How much money do I have to invest?

Certain wealth management firms in NJ will have minimum limits on the investable assets of their clients. For example, some work mainly with high-net-worth individuals. Others welcome clients of any income level.

Look for any asset minimums when you're evaluating financial advisors in New Jersey to quickly qualify or disqualify one that isn't a good fit for you.

How many types of financial services do I need?

Some financial planners in NJ offer additional services, such as accounting and tax management. Others may offer a smaller range of additional services.

Think about the full range of financial planning and wealth management needs you have. Would you benefit from some tax assistance? Are you looking for someone that understand family businesses and how ownership is transferred?

The range of services offered by a financial planner in NJ is another consideration point that can help you narrow down your options.

Are they fee-only or fee-based?

It's important to know whether a top-ranking NJ wealth advisor operates under a fee-only or fee-based structure. One offers less potential for conflict of interest than the other.

Fee-only NJ financial advisors do not accept outside commissions from third parties selling financial products. This helps ensure the advice you receive is completely unbiased.

Fee-based NJ wealth managers may accept outside commissions, which could lead to a conflict of interest. Look for any fee-based firms to also be fiduciaries. Fiduciaries have a legal obligation to always act in the best interest of their client.

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 NJ Wealth Management Firms

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

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

- [Baron Financial Group](#)
- [Eagle Rock, A Greenberg and Rapp Company](#)
- [HIGHLAND Financial Advisors, LLC](#)
- [Lighthouse Financial Advisors, Inc.](#)
- [Modera Wealth Management](#)
- [Mullooly Asset Management, Inc.](#)
- [SageBroadview](#)
- [Stonegate Wealth Management](#)
- [Chartered Financial Services, LLC](#)
- [HFM Investment Advisors](#)

Click below for previous years' rankings:

- **2018 Review: [Top 10 Best Financial Advisors in New Jersey](#)**
- **2017 Review: [Top 10 Best Financial Advisors in New Jersey](#)**

Baron Financial Group Review

Committed to making a positive difference in their clients' lives, [Baron Financial Group](#) is financial planner in NJ that looks beyond the numbers in your bank account and instead strives to uncover and help you achieve your financial ambitions.

Located in Fair Lawn, New Jersey with an additional office in Sarasota, FL Baron is an independent, [fee-only](#) NJ financial advisor that serves all types of clients, including individuals and families, organizations, retirees, women, and families with special needs.

If you like a straightforward and no-nonsense approach to financial planning, then this top NJ wealth management team will be a top choice for you. They work to simplify the complex areas of your financial life and help you chart a successful path to the future.

Key Factors That Enabled Baron Financial Group to Rank as One of the Best Financial Advisors in New Jersey

Areas of Client Expertise

Just as no two NJ wealth advisors are alike, each client brings their own distinct financial needs and goals.

As one of the best financial advisors in New Jersey, Baron Financial Group specializes in serving the following types of clients:

- Retirees
- Individuals and Families
- Women
- Families with Special Needs
- Organizations

What truly makes this NJ financial advisor stand out is their focus on providing customized services for women and families with special needs, as detailed below.



Best Financial Advisors in New Jersey

Women

To provide the best possible financial services for women, this top financial advisor in NJ is dedicated to helping women pursue their dreams on their own terms. They also understand that women have unique financial needs that benefit from expert guidance to prepare for life events like:

- Preparing for retirement
- Creating a career
- Investing in yourself
- Caring for children
- Unexpected turns
- Divorce or widowhood
- Caring for elderly parents
- Family needs

- Launching a business

This commitment to providing valuable financial services for women has paid off—Baron Financial Group has been awarded the [Women’s Choice Award](#) seal illustrating their empowerment of women.

Families with Special Needs

Baron Financial Group recognizes that families with special needs members have unique—and often complex—financial goals and needs.

Coordinating a financial plan between special needs children and their parents isn’t always easy, which is why finding an experienced NJ financial advisor is crucial.

To best benefit these families, this financial advisor in NJ offers the following services:

- Comprehensive financial planning
- Knowledge of eligibility requirements for disability and government programs
- Legal, Education, Care Management, Residential, Benefits, and Income Tax planning

Expert Asset Management

As one of the top financial advisors in NJ, Baron Financial Group is committed to crafting portfolios to help every client reach their financial goals, which means using an expert approach to asset management.

For this financial planner in NJ, asset management is accomplished through what they call “The Seven Essentials for Portfolio Strategy Success,” which include:

- Diversify across asset classes
- Objective security selections
- Individual bond selections
- Rebalance
- Capitalize on institutional pricing
- Maximize tax efficiency
- Behavioral discipline

A unique aspect to the firm’s approach is their commitment to behavioral discipline, or what they call making “decisions based on merit, not emotions.”

This includes choosing to hire—or replace—investment managers and fund managers based on research and analysis to find the best long-term fit, rather than making decisions based upon emotions.

This focus on long-term growth and data-driven analysis makes Baron Financial Group one of the best financial advisors in NJ for residents to consider.

Rating Summary

Baron Financial Group's client-centric approach makes them one of the best financial advisors in New Jersey. They operate with integrity and transparency and put their client's financial aspirations first and foremost.

With a fiduciary commitment and a desire to help their clients of all wealth levels achieve financial freedom, Baron Financial Group scores a 5-star rating as one of the top wealth management firms in NJ.

See Also: [Top Financial Advisors in Miami and Coral Gables, Florida](#)

Eagle Rock, A Greenberg and Rapp Company Review

[Eagle Rock](#), a Greenberg and Rapp Company has a dedication to helping clients solve needs in a variety of areas, including estate planning, business continuation, personal income protection, and investment management.

This top New Jersey financial advisor is based in East Hanover, New Jersey and their specialty is providing financial guidance to high-net-worth individuals and families. They offer innovative solutions for often complex client needs.

They are a member firm of M Financial Group and their securities and investment advisory services are offered through Holdings Securities, Inc, a [fee-based](#) registered broker/dealer

Key Factors That Enabled Eagle Rock, a Greenberg and Rapp Company to Rank as One of the Best Financial Advisors in New Jersey

The M Financial Difference

As a top financial advisor in NJ, Eagle Rock is part of the nation's premier financial services distribution organization, M Financial Group. This group is uniquely suited to serving ultra-affluent individuals and Fortune 1000 companies.

Some of the hallmarks of this New Jersey wealth management firm that makes them a great fit for the needs of the wealthy are their innovative approach, track record of success, and broad range of tailored financial solutions.

When it comes to those in the high-net-worth category, they often have a unique range of financial planning requirements that differ from those at other wealth levels. For example, rather than focusing on saving for retirement, they may need help protecting and growing generational wealth.

Some of the services that this top NJ financial advisor and other M Financial Group Member Firms offer to their highly affluent clientele include:

- Disability and long-term care insurance
- Employee benefits
- Fixes and variable annuities
- Investment advisory services
- Life insurance
- Life settlements with respect to existing insurance contracts
- Mutual funds and private investment funds
- Securities and brokerage services



Top NJ Wealth Management Firms

Long-Term Future Planning

When you're planning for wealth or asset transitions in the future, whether that's an estate or a family business, it's wise to have the expertise of a top financial advisor in New Jersey as a guide to ensure the best strategy.

Eagle Rock advisors can play a vital role in addressing all your areas of concern, including financial, philosophical, and emotional when it comes to future planning and how to address family finances in both emergent situations and for the long-term.

Business Continuation

One area of focus for these top financial advisors in New Jersey is to help business owners make plans for continuing their legacy after they've retired or moved on. Considerations for business continuity can include sudden/unexpected death, disability of an owner or key decision-maker, or natural disaster.

Eagle Rock advisors act as a trusted resource and strategists to help businesses plan for resiliency in all types of potential scenarios.

Estate Planning & Wealth Transfer

Another long-term planning need for wealthy individuals that these NJ wealth managers can assist with is estate planning and transition.

Their expertise offers the assurance of future financial security for you and your family and helps guide you through delicate wealth transfer to future generations that eliminate unnecessary taxes and expenses.

Rating Summary

For those in the high-net-worth category looking for a financial advisor that has the experience to handle often complex financial needs, Eagle Rock, a Greenberg and Rapp Company is one of the best financial advisors in New Jersey to consider.

Their team is known for innovation and extraordinary client service that goes beyond mere satisfaction.

With a streamlined approach and experience delivering tailored financial services to meet individual and family goals, Eagle Rock earns a 5-star rating as a top New Jersey financial advisor to consider working with this year.

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

HIGHLAND Financial Advisors, LLC Review

Proudly adhering to Real Fiduciary™ Practices that include loyalty and good faith, [HIGHLAND Financial Advisors, LLC](#) is based in Wayne, NJ and has been serving the distinct financial needs of high-net-worth families and individuals since 1987.

This independent, [fee-only](#) financial advisor in NJ takes a team approach in order to provide their clients the full advantage of a collaborative and creative team with varying areas of expertise.

Key Factors That Enabled HIGHLAND Financial Advisors, LLC to Rank as One of the Best Financial Advisors in New Jersey

Fee-Only & Fiduciary Advisor

As an independent, fee-only NJ financial advisor, HIGHLAND is committed to offering trusted financial advice, not selling financial products.

This means that they do not receive any outside commissions from third parties for selling financial products, nor do they sell insurance. This gives their clients the added peace of mind that the firm's only incentive is the success of their clients.

Fiduciary Commitment

Closely related to fee-only services is the fiduciary commitment that all HIGHLAND advisors have taken.

As a fiduciary, HIGHLAND advisors each have a legal duty to avoid any conflicts of interest to pursue the best financial guidance for each and every client.

This commitment shows that HIGHLAND puts client trust and transparency first and foremost in all they do, making them one of the best financial advisors in New Jersey to consider.

The Person is the Plan®

As one of the best financial advisors in New Jersey, HIGHLAND strives to set clients up for success as early as possible, creating thoughtful and personalized financial plans.

This proprietary process is called "[The Person is the Plan®](#)," and it includes the following steps:

- **Achieving Your Goals**—Clients and advisors work together to discover, explore, and clarify financial needs to design a plan for retirement, income tax, and investments.
- **Protecting Your Lifestyle**—Advisors discuss potential risks and make recommendations on appropriate coverage plans to protect their clients' lifestyle.
- **Planning Your Legacy**—Clients understand how to reach their financial goals, along with any trusts, wills, or estate planning needs.
- **Meeting Your Unique Needs**—As needed, your advisor will provide additional financial planning services such as college planning, business planning, and even executive benefits planning.



RETIREMENT



INHERITANCE OR
OTHER WINDFALL



SALE OF A
BUSINESS



STARTING A
FAMILY



CAREER
CHANGES



DIVORCE OR
PASSING OF
A SPOUSE

Best Financial Advisors in New Jersey

Rating Summary

For affluent families and individuals, HIGHLAND Financial Advisors in NJ has the expertise to handle a number of your complex financial needs. They also operate under a high standard of fiduciary best practices that instills trust in their clients.

With a team-based approach and a strong dedication to creative problem-solving, HIGHLAND scores a 5-star rating and is an excellent choice for a New Jersey financial advisor that serves clients nationwide.

Popular Article: [Best Financial Advisors in Seattle, Bellevue, Kirkland \(Washington State\)](#)

Lighthouse Financial Advisors, Inc. Review

With a talent for strategic investing and identifying simple catalysts for creating long term wealth, [Lighthouse Financial Advisors, Inc.](#) is a top New Jersey financial advisor based in Red Bank, NJ since 1999.

As a [fee-only](#), fiduciary NJ wealth management firm, this NJ financial advisor does not have any inherent conflicts of interest that come with accepting commissions. They welcome clients of all investment levels and do not have any minimum asset requirements.

Key Factors That Enabled Lighthouse Financial Advisors, Inc. to Rank as One of the Best Financial Advisors in New Jersey

Wide Range of Services

As one of the best financial advisors in New Jersey, LFA offers a variety of financial services to their clients, which makes them a convenient financial planning firm to work with.

The main services that Lighthouse offers fall under these 6 categories:

- Basics
- Scorecard
- Cash Management
- Goals
- Financial Independence
- Risk Management



Best Financial Advisors in New Jersey

Here is an example of the multiple services they provide to clients:

- Portfolio Analysis/Net Worth
- Record Keeping & Spending Plan
- Mortgage Review/Refinance Analysis
- Debt Management, Reduction & Leverage
- Education Planning
- Financial Independence Planning/Retirement Analysis
- Estate Planning
- Rollovers, Pension Plans, Annuities
- Goal Setting
- Investment Implementation
- Life Insurance/Other Insurance Analysis
- Tax Planning/Tax Projection
- Tax Preparation
- Review Employee Benefits
- Financial/Life/Small Business/Entrepreneurial Coaching

Canon of Ethics

For many investors, finding a trustworthy, principled NJ financial advisor is the best way to ensure that their funds are held responsibly, and their financial future is in good hands.

As a value-driven financial advisor in NJ, Lighthouse Financial Advisors operates under a Canon of Ethics, which includes:

- As a fiduciary, LFA will put a client's needs ahead of all else
- All agreed-upon work will be completed in a timely and prompt manner
- As fee-only advisors, LFA will act objectively, and does not accept commissions
- LFA will continuously strive to evolve their services
- Advisors will maintain the highest level of professional integrity
- All client information is held confidentially to the extent allowed by law

Rating Summary

Lighthouse Financial Advisors, Inc. is a financial advisor in New Jersey that welcomes all levels of wealth, allowing those just starting out investing to gain expert guidance as well as those who are more seasoned investors.

They are distinctly client focused, being guided by their clients' hopes, dreams, and desires, with a dedication to helping them achieve a financially fulfilled life.

With an exceptional client dedication and welcoming atmosphere, Lighthouse Financial Advisors stands out as one of the best wealth management firms in NJ focus and scores a 5-star rating.

Read More: [Top Financial Advisors in Denver, Colorado Springs, and Boulder \(Colorado\)](#)

Modera Wealth Management Review

With a drive to deliver compassion along with expertise, [Modera Wealth Management](#) is a top financial advisor in New Jersey that's been serving clients since 1983. They have an office in Westwood, NJ as well as Massachusetts, North Carolina, Georgia, and Florida.

This [fee-only](#) NJ wealth management firm works with individuals, families, trusts, institutions, and philanthropic organizations and typically serves clients that have at least \$1 million in investment assets.

Key Factors That Enabled Modera Wealth Management to Rank as One of the Best Financial Advisors in New Jersey

Investment Philosophy

Modera Wealth Management takes a long-term approach to all investments, working closely with clients to foster relationships and encourage portfolio growth through strategic planning and by being proactive to market conditions.

As defined by this NJ wealth management firm, their investment philosophy includes a focus on protection. They believe those who have acquired assets over time should have proper protection throughout ups and downs in the market to ensure their wealth is maintained and nurtured.

Their core guiding principles include:

Taking holistic approach: They understand that while managing your investments is often a large part of a client's financial plan, it's not the only part.

Individualized Recommendations: These top NJ financial advisors base their personalized advice on your goals, time horizon, and risk tolerance.

Globally Diversified Portfolios: Using research-based methodologies and balancing expected returns with risk, they work to minimize portfolio taxes and keep overall costs low.



Top NJ Wealth Advisors

Comprehensive Financial Planning

As a top NJ financial advisor, Modera Wealth Management works to simplify what can often be an overly complicated process of financial planning. They offer a wide array of services, taking a holistic approach to address all areas of a client's financial life.

The client relationship building process at this financial planning firm in New Jersey includes two formal discussions per year to monitor and review your financial strategy. However, you don't have to wait for these to ask questions. Modera invites clients to touch base with them whenever they like by phone, email, or in person.

Their client care and attention includes:

- A collaborative and personalized approach
- Support for your goals based on decades of experience and research
- Finding and mitigating potential risks
- Complete transparency about fees and services
- Regular communications to keep you involved and up to date

Rating Summary

Modera Wealth Management is a top-rated NJ financial advisor, that provides the unique combination of the one-on-one attention of a boutique firm and the financial expertise and resources of a larger wealth management firm.

With a commitment to personalized solutions and to always putting the client's needs first, Modera Wealth Management solidifies their 5-star rating as one of the best financial advisors in New Jersey to consider partnering with this year.

Related: [Best Financial Advisors in New York, NY – Ranking & Comparison](#)

Mullooly Asset Management, Inc. Review

With a desire to serve the individuals and families in their “own backyard,” [Mullooly Asset Management, Inc.](#) focuses on providing a uniquely different financial advisory experience that puts the needs of their clients at the center of everything they do.

The firm was founded in 2002 and is a family-owned business. Mullooly is one of the top [fee-only](#) investment advisors in New Jersey, based in Wall Township, NJ on the Jersey Shore.

Key Factors That Enabled Mullooly Asset Management, Inc. to Rank as One of the Best Financial Advisors in New Jersey

Fiduciary Standard & Fee-Only Services

When you're looking for a reliable and trustworthy financial planner in NJ, you're often going to decide who to work with based whether a firm has taken a fiduciary oath.

Mullooly Asset Management operates underneath the fiduciary standard, meaning that they are legally obligated to fully disclose all information and act in each client's best interest at all times.



New Jersey's Top Financial Advisors 2019

Fee-Only

Closely related to the fiduciary standard is Mullooly Asset Management's commitment to offering fee-only financial services.

Clients can take comfort in the fact that this best financial advisor in New Jersey maintains fee-only practices and philosophies, meaning that the firm does not accept any commissions, kickbacks, or incentives for the sales of any financial products.

A fee-only structure means clients can rest assured that they are receiving transparent, unbiased advice, as the firm's success is defined by each client's individual success.

Investment Management Process

One unique aspect of the investment management process at Mullooly Asset Management is the focus on collaboration and teamwork.

At this top NJ financial advisory firm, their advisory team meets each morning to take stock of and discuss economic and market data pertinent to their clients' portfolios. This includes reviewing their investment research and position.

This emphasis on real-time monitoring ensures financial strategies are dynamic and fluid to accommodate changes in the market.

Their collaboration and teamwork also apply to the relationship between advisor and client. As one of the best financial advisors in New Jersey, Mullooly Asset Management is committed to keeping in close communication with clients and helping their sights remain on their long-term goals.

Rating Summary

It's not often that you can find the warmth and years of continuity that comes from a family-owned and operated financial advisory firm, which is something that makes Mullooly Asset Management stand out among other wealth managers in New Jersey.

While they may have a smaller team and only one team member that carries an industry certification (CFP®), many clients appreciate the more personalized service they receive from working with a close-knit team, and many families have worked with them throughout multiple generations.

With a focus on trust, integrity, and transparency and offering a personalized experience, Mullooly Asset Management scores a 5-star rating as a top financial advisor in NJ.

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

SageBroadview Review

With a mission to help professionals unclutter their financial lives, [SageBroadview](#), is top financial advisor in New Jersey with offices in Morristown, NJ, Farmington, CT, and Burlington, MA.

This [fee-only](#) NJ wealth management firm is “tax-centric,” offering expert financial life planning and portfolio management that helps clients stay the course financially, no matter what surprises life throws at them.

Key Factors That Enabled SageBroadview to Rank as One of the Best Financial Advisors in New Jersey

Niche Focus on Busy Professionals

Not all financial advisors in NJ are prepared to handle the unique financial challenges held by busy professionals and business executives, such as taxes, employee benefits, or stock options. This is an area in which SageBroadview truly stands out.

As a top financial advisor in New Jersey, SageBroadview specializes in serving the needs of both young and established professionals in the following areas:

- Corporate executives/managers
- Medical professionals
- Attorneys
- Small business owners
- Those just starting their careers

Their niche focus on young and established professionals makes SageBroadview one of the best financial advisors in New Jersey for those climbing the corporate ladder and looking for guidance through an array of personal and business-related financial challenges.



2019's Top NJ Wealth Management Firms

Financial Planning That's as Unique as You Are

SageBroadview, one of the best financial advisors in New Jersey, does not believe that financial solutions should be “cookie-cutter” style. Each client is unique, and they craft solutions that are customized to their distinct needs, goals, and lifestyle.

Their financial advisory services are organized into 6 areas:

- Get Organized – This is a session where these NJ financial advisors use digital tools to build your Net Worth Dashboard as a base to crafting your financial plan.

- Discovery – The discovery process with SageBroadview is designed to be an enjoyable “get to know you” session where your advisors can understand your hope, dreams, and financial picture.
- Analyze, Recommend & Make It Happen – This is where a team of experts formulates a full-bodied plan and recommends strategies across a wide spectrum of planning areas, such as retirement planning, income tax, insurance, education, and more.
- Design & Manage Investments – Another team of expert NJ financial advisors will craft and manage a mindful investment strategy designed to be low-cost and tax-efficient.
- Regularly Review Progress – Your progress towards financial goals are monitored and reviewed with you regularly.
- Assist Along the Way – When something comes up like buying or selling a home, a new job offer, or new marriage or baby, your trusted NJ financial advisors at SageBroadview are there for you.

Rating Summary

With a focus on the specific financial needs being juggled by business professionals, SageBroadview makes a great option for many corporate employees and executives looking for an honest and trustworthy New Jersey financial advisor.

These NJ financial advisors also limit their client load so they can provide personalized attention to each client. The above qualities along with their expertise and positive track record earn SageBroadview a 5-star rating as one of the best financial advisory firms in NJ to work with.

Stonegate Wealth Management Review

With the ability to offer a personalized boutique experience and the institutional pricing power of a larger firm, [Stonegate Wealth Management](#) is a top New Jersey financial advisor based in Oakland NJ, with an additional office in Sarasota, FL.

Stonegate a [fee-only](#) financial advisor in New Jersey that works with business owners, inheritors, executives, medical professionals, retirees, and entrepreneurs. Their typical client has “accumulated significant investment assets from diverse sources.”

Key Factors That Enabled Stonegate Wealth Management to Rank as One of the Best Financial Advisors in New Jersey

The Stonegate Difference

Out of all the advisory and wealth management firms in NJ to choose from, how do you know that you are partnering with the best NJ financial advisor for you?

In the case of Stonegate Wealth Management, there are some very clear advantages to choosing their financial advisory services, which they call “[The Stonegate Difference](#).” These advantages include:

Experienced Core Management Team

Part of what makes Stonegate one of the top financial advisors in NJ is the wide range of experience held by the firm.

The senior wealth managers at Stonegate Wealth Management have a combined experience spanning more than 100 years in the financial industry.

Sound Principles

This best financial advisor in New Jersey prides itself on remaining effective through two guiding principles: strong client relationships and customized financial plans.

Well-Informed, Knowledgeable Clients

The average client base at Stonegate Wealth Management stems from individuals, families, and corporate retirement plans that are knowledgeable and well informed.

Detailed Approach to Research

For this NJ wealth management firm, research is a key component to the success of the client and of the firm.

As one of the top financial advisors in NJ, all their planning strategies and investment methodologies are based on extensive knowledge of the latest research.



Top NJ Wealth Advisors

Fiduciary Standard & Fee-Only Services

It isn't always easy to find a financial planner in NJ that you fully trust to responsibly manage your finances with impartial advice.

While part of establishing trust comes from creating a positive relationship between clients and advisors, it also is a key component of fiduciary responsibility.

As such, Stonegate Wealth Management abides by a fiduciary standard, meaning that these financial advisors in NJ are committed to being complete transparent and acting in their client's best interests by:

- Providing full and fair disclosure of all important facts
- Fully disclosing any potential conflicts of interest

Fee-Only

Clients can feel good about the fact that this best financial advisor in New Jersey maintains fee-only practices and philosophies, meaning that the firm does not accept commissions, kickbacks, or incentives for any financial product sales.

A fee-only structure allows clients to be assured they are receiving transparent, unbiased advice, as the firm's success is defined by each client's individual success.

Rating Summary

If you're looking for the personal touch of a smaller boutique NJ financial advisor that has the full bench of resources of larger firms, Stonegate Wealth Management is an excellent option. They are committed to providing the most dynamic and well-informed financial advice that's customized to each client's needs.

With a focus on building long-term relationships, and a client-centric spirit, Stonegate Wealth Management earns a 5-star rating as one of the top wealth management firms in NJ to consider partnering with this year.

Chartered Financial Services, LLC Review

Offering a wide range of financial services including auto and home insurance, [Chartered Financial Services, LLC](#) is one of the top NJ wealth management firms to consider partnering with for a holistic approach to financial health.

This top NJ financial advisory firm is [fee-based](#), and is located in Warren, New Jersey. Their financial advisors and financial planners offer financial planning and investment advice through Pruco Securities, LLC.

Key Factors That Enabled Chartered Financial Services, LLC to Rank as One of the Best Financial Advisors in New Jersey

Comprehensive Services

As one of the best financial advisors in New Jersey, Chartered Financial Services, LLC provides a comprehensive [suite of services](#) to clients of all asset levels. These services are organized into three main areas of financial needs, detailed below:

Insurance

- Disability Income Insurance
- Life Insurance
- Long Term Care Insurance
- Automobile Insurance
- Homeowner's Insurance
- Umbrella Insurance

Financial Planning

- Fee-Based Financial Planning

- Estate Planning Strategies
- Retirement Income Distribution Planning
- Retirement and Legacy Planning

Investments

- Variable Annuities
- Fixed Annuities
- Brokerage Accounts
- Traditional, Roth, and Simple IRAs

Thorough Approach to Financial Planning

As one of the best financial advisors in New Jersey, Chartered Financial Services takes a thorough approach to provide expert financial planning services for their clients.

This approach relies heavily on centering their attention on the client first and foremost, including:

- Clarifying, quantifying, and identifying your life dreams and goals to help you plan a life that has meaning, joy, and financial stability
- Gathering information to assist in making educated and informed decisions
- Establishing critical assumptions for your plan
- Finding the most efficient and appropriate tools to implement your strategy
- Identifying expectations for loved ones in the event of a premature death, disability, or long-term care event
- Creating a financial plan with strategies to pursue goals and mitigate risks
- Meet with family members, executors, and other advisors upon request
- Periodically update each financial plan to adjust as needed to meet changing needs

Rating Summary

Chartered Financial Services proudly creates a close-knit, family-oriented environment for their clients and works to nurture long-term relationships. If you're looking for a boutique experience, this top NJ financial advisor is definitely one to consider.

We did find two areas that could use some attention, however. As a fee-based firm, Chartered Financial Services accepts third-party commissions, but we did not find any

mention of a fiduciary commitment on their website, which would help alleviate any client concerns about potential conflicts of interest.

The second area of improvement is with links pointing potential clients to learn more the company from their home page. These links go to areas such as wealth management and fee-based financial planning, and unfortunately, they don't work by clicking on them as usual. Instead you have to right-click and open in another tab or window.

This can make it more difficult for potential clients to find the information they need about the company.

For these reasons, we've awarded a 3-star rating to Chartered Financial Services, but addressing the items above could easily improve their rating as a top New Jersey financial advisory firm in future rankings.

Don't Miss: [Best Financial Advisors in San Antonio and New Braunfels, Texas](#)

HFM Investment Advisors Review

[HFM Investment Advisors](#) is a top-rated New Jersey financial advisory firm that works to empower clients financially through both coaching and discipline. The firm is based in Glassboro, NJ and serves clients in South Jersey and the Greater Philadelphia area.

The firm is an independent, fiduciary, fee-based NJ wealth management firm that puts client financial education at the center of their philosophy. They believe knowledge can help clients avoid common investment and financial planning mistakes.

Key Factors That Enabled HFM Investment Advisors to Rank as One of the Best Financial Advisors in New Jersey

R.I.C.H. Approach to Readiness

As a top financial advisor in NJ, HFM works to set clients up for success, no matter what their unique financial plan entails.

This means following the [R.I.C.H. Approach to Readiness](#) to "build a community of educated investors who are ready for whatever life throws their way."

Their unique approach offers a series of financial ethics, discipline, and philosophy through the following steps:

Relationship Building

Clients can rest assured that this financial advisor in New Jersey will take the time to completely understand all their financial requirements and goals, creating long-term relationships by listening, coaching, and teaching.

Inspiring You to Dream Big

HFM is committed to diligently designing the best financial plan to help clients reach their own definition of success.

Coaching Our Investors

For this best financial advisor in New Jersey, empowering clients through education and communication is of the utmost importance.

The NJ wealth advisors at HFM help clients understand their portfolios to better prepare them for financial challenges throughout the investment process, providing confidence and clarity.

Holding You Accountable

Closely related to coaching is accountability, which means ensuring clients understand the impact that their investment choices have over the long-term.

Honest Approach to Retirement

The thought of retirement can be intimidating and keeping on track throughout a life of ups and downs can make retirement planning difficult for many.

Clients saving for retirement with HFM benefit from a straightforward, honest approach, which includes asking questions like:

- What if Social Security pays less than expected?
- What if one person—or both—needs a long-term care facility?
- When can I affordably stop working?
- Can our income keep up with inflation?

With so many unforeseen costs and life events, planning for a successful retirement can be challenging, and is something that this best financial advisor in New Jersey can help make easier.

Rating Summary

HFM Investment Advisors take a unique approach to wealth management, by emphasizing education and accountability. They believe the more informed a client is about investing and finances, the better future they'll be able to craft for themselves.

HFM is a smaller, boutique-style firm that many clients will appreciate. While their ability to personalize their financial advisory services is a plus, one drawback is that they do not have a wide range of certified professionals for clients to choose from.

Only two staff members have industry certifications within the financial planning and wealth management industry.

One other potential barrier a client may have is that there is not much information about the firm on the “about” page. More details here could definitely offer a better introduction to help potential clients better get to know and trust this NJ financial advisor.

For these reasons, we’ve scored HFM with 3-stars as a top NJ financial advisor. By increasing the certifications among their staff and offering more background information about their firm, they could easily garner a higher score in the future.

[Related: Top Financial Advisors in Greensboro, Chapel Hill, and Winston-Salem, North Carolina](#)

Conclusion - 2019 Best Financial Advisors in New Jersey

New Jersey offers a wealth of expert top financial advisors to meet the needs of multiple individuals. From high-net-worth families, to young professionals, and those nearing retirement on the Jersey Shore, you can find an excellent option among these top 10.

Once, you’ve narrowed down your options for a wealth management firm in New Jersey to help you chart a successful financial path, you’ll want to meet with 3-4 of them to get a feel for how good a fit they are for your needs.

Keep in mind the questions we discussed earlier, when choosing the best financial planner in NJ or partnering with a NJ wealth management firm, you may even want to bookmark this page so you can refer to them later.

By initially identifying your unique financial requirements and dreams and goals for the future, you’ll be well-equipped to locate the best financial advisor in New Jersey that can help you make them a reality.

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/jersey-city-new-jersey-america-3994051/>
 - <https://baron-financial.com/about>
 - <http://greenbergandrapp.com/who-we-are.html>
 - <https://www.highlandplanning.com/>
 - <http://lfadvisors.com/work/>
 - <https://www.moderawealth.com/>
 - <https://mullooly.net/>
 - <https://sagebroadview.com/our-approach-2/>
 - <https://www.stonegatewealth.com/>
-