
Top 8 Best Financial Advisors in Lexington & Louisville, Kentucky | 2019 Ranking

2019 RANKING & REVIEWS BEST FINANCIAL ADVISORS IN KENTUCKY

2019's Top Financial Advisors & Wealth Managers in Lexington & Louisville, KY

When it comes to saving for retirement or investing assets wisely a top wealth manager in Kentucky can help you make better financial decisions. The right advice can mean the difference between being able to live comfortably or just trying to keep your head above water.

Often people think they don't have enough assets to warrant working with a financial advisor in Lexington or Louisville, KY. And while some advisors do seek to work with only affluent clientele, others enjoy working with investors at all wealth levels.

The point is not to count out the benefits that financial expertise can provide when it comes to saving for a child's education or putting together a plan to pay off debt and grow your savings.

Financial planning firms in Kentucky have years of experience working with investors of all types and once you find the right one, it can make all the difference for your financial future.



Award Emblem: Top 8 Best Financial Advisors in Lexington & Louisville, Kentucky

So, how do you find the right financial advisory firm in Louisville or Lexington, KY to work with?

When selecting a financial advisor, you'll want to make sure that they have the expertise, transparency, values, and the services to match your unique financial needs. You'll also want to ensure they have a good reputation.

For Kentucky residents, we've compiled a list of the best investment firms in Lexington, KY and top financial planners in Louisville, KY to put you on the right path towards finding that perfect match to help you achieve your financial goals.

Top 8 Best Louisville & Lexington Wealth Management Firms | Brief Comparison & Ranking

Best Lexington & Louisville Financial Advisors	2019 Ratings
ARGI Financial Group	5
Coats Financial Planning	5
Moneywatch Advisors	5
Wrenne Financial Planning	5
Stegner Investment Associates, Inc.	5
Dupree Financial Group	3
Financial Engines	3
Meridian Wealth Management, LLC	3

Table: Top 8 Best Lexington & Louisville Financial Advisors | Above list is sorted by rating

Things to Consider When Choosing the Best Financial Advisors in Louisville, KY and Lexington, KY

When it comes to choosing the best Louisville or Lexington financial advisor, there are multiple firms to choose from. How can you narrow the search?

Here are some questions to ask when considering each of these investment firms in Lexington, KY and Louisville, KY. The answers will help you zero in on the KY wealth managers that offer the best fit for your distinct financial needs.

What Are My Top 3 Financial Goals?

Are you looking for help with retirement investment? Just had a major life change like a divorce or inheritance and need financial guidance? Identify the top three goals you have for your financial future and use those as a barometer when reviewing KY financial advisors.

See what they list of their specialties and whether those include one or more of your top three financial goals.

What Types of Financial Services Do I Need?

Some financial planning firms in Kentucky will be very narrowly focused and others may offer a wider range of services, like tax planning or accounting.

If you need additional services, then you may want to choose firms that can offer those in addition to wealth management services to make your life easier by getting multiple needs met at one place.

What Fee Structure Do They Use?

It's important to know the fee structure that your Kentucky financial advisory firm uses because that can impact how you feel about working with them.

You'll also want to know if they're a fiduciary. Fiduciaries have a legal obligation to always put their client's needs ahead of their own and to be completely transparent about all fees.

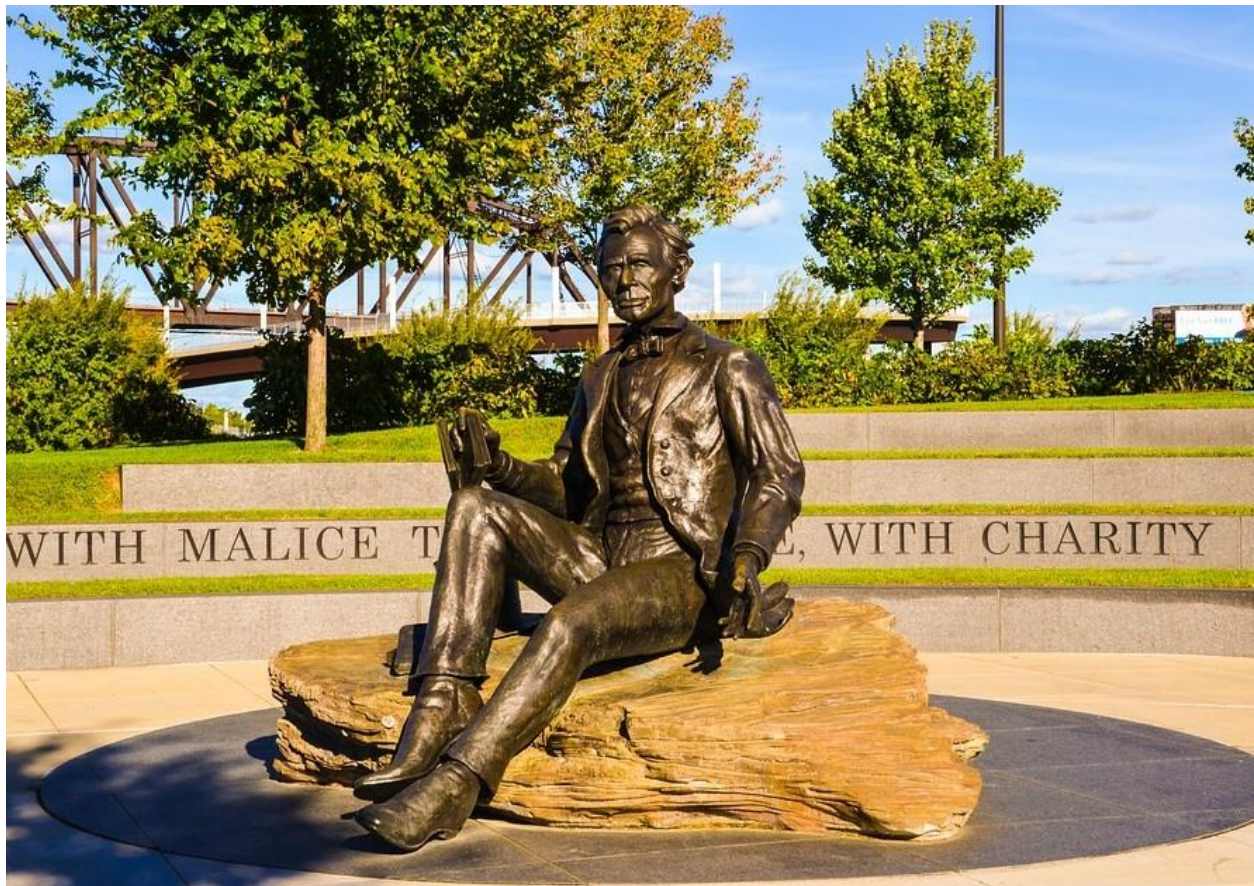
The two fee structures are:

Fee-only: They do not accept outside commissions on financial products and are paid only through client fees.

Fee-based: They do accept outside commissions in addition to client fees, which can cause a potential for conflict of interest. Being a fiduciary helps counteract this.

What Type of Clients Do They Work With?

Look for any minimum investable asset requirements when you're reviewing Lexington or Louisville, KY financial planning firms to quickly identify whether a firm is a good match for your desired investment level.



2019 AdvisoryHQ's Selection Methodology

What methodology does AdvisoryHQ use in selecting and finalizing the credit cards, financial products, firms, services, and products that are ranked on its various top-rated lists?

Please click here "[AdvisoryHQ's Ranking Methodologies](#)" for a detailed review of AdvisoryHQ's selection methodologies for ranking top-rated credit cards, financial accounts, firms, products, and services.

Detailed Review – Best Financial Advisors in Lexington & Louisville, KY

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

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

- [ARGI Financial Group](#)
- [Coats Financial Planning](#)
- [Moneywatch Advisors](#)
- [Stegner Investment Associates, Inc.](#)
- [Wrenne Financial Planning](#)
- [Dupree Financial Group](#)
- [Financial Engines](#)
- [Meridian Wealth Management, LLC](#)

Click below for previous years' rankings.

- [2018 Review: Top 8 Best Financial Advisors in Lexington & Louisville, Kentucky](#)
- [2017 Review: Top 9 Best Financial Advisors in Kentucky](#)

ARGI Financial Group Review

With a team of professionals dedicated to helping their clients adapt and prosper, [ARGI](#) is one of the top financial advisors in Louisville, KY and Lexington, KY.

The firm has 10 office locations including 6 in Kentucky and others located in Atlanta, GA, Grand Rapids, MI, Indianapolis, IN, and Cincinnati, OH.

This top KY wealth management firm is [fee-based](#) and is also a fiduciary. They've been proudly serving clients with expert financial advice since in 1995

Key Factors That Enabled ARGI to Rank as One of the Top Louisville Financial Advisors

Corporate Services

Part of what makes ARGI a standout financial advisor in Louisville, KY, comes from their strong commitment to helping companies attract and retain talented employees.

The goal of their [corporate services](#) is to both assist executives with taking full advantage of the benefits they receive and to act as a resource for human resources to help a company's employees learn how to understand, appreciate, and maximize their benefits.

Suitable for small and large companies alike, these financial advisors in Kentucky provide the following corporate services:

- Employee Benefit Education
- Outplacement Financial Services
- Executive Financial Planning
- ESOP Benefits Services
- Executive Compensation and Retirement Analysis
- Retirement Plan Services
- Retirement Plan Review
- Request for Proposal

Awards & Accolades

For many potential clients, part of finding the best financial advisor in Louisville, KY means identifying a firm that has proven themselves as an industry leader.

ARGI has an impressive range of recurring accomplishments, including:

- Named on the *Financial Times* Top 300 Registered Investment Advisors—2014 – 2016, 2018
- Named one of the Best Places to Work in Kentucky by Best Companies Group—2012 – 2018
- Ranked in *Business First's* Fast 50—2018 – 2018

- Named as one of 5000's Fastest Growing Public Companies in America— 2009 – 2018

This is also the third year that ARGJ has made AdvisoryHQ's list of the best financial advisors in Kentucky, bringing the firm another consecutive industry award.



Best Kentucky Wealth Management Firms

Large, Highly Qualified Team

ARGJ boasts a wide range of qualified financial advisors in Kentucky that have the expertise to handle a variety of financial planning needs, both business and personal.

The Louisville, Kentucky office alone has over 100 staff members specializing in an array of financial services, including personal planning, business services, and investments.

With such a full team of varied experience, ARGJ has a deep bench and ability to assist individuals with a large number of different financial requirements.

Many of these financial advisors in Louisville, KY come with an impressive range of professional designations, including:

- Accredited Investment Fiduciary Analyst (AIFA)
- Certified Plan Fiduciary Advisor (CPFA)
- Chartered Retirement Planning Counselor (CRPC)
- Certified Financial Planner (CFP®)
- Certified Exit Planner (CEXP)
- Certified College Funding Specialist (CCFS®)
- Certified Financial Analyst (CFA®)
- Certified Public Accountant (CPA)

Rating Summary

ARGI is a top financial advisor in Louisville and Lexington, KY that works with all types of clients at all wealth levels. Their expertise in business services makes them a valuable resource for small and large companies alike.

With a strong commitment to their clients, large and dedicated team, and an excellent reputation, ARGI earns a 5-star rating as one of the top fee-based Lexington and Louisville wealth management firms.

Coats Financial Planning Review

Offering analytical horsepower and the highest possible ethics, [Coats Financial Planning](#) is a top financial advisor based in Louisville, Kentucky.

They are both a fiduciary and a [fee-only](#) KY financial advisor and offer a customized, boutique approach backed with a depth of experience and expertise in a number of financial areas, including retirement, tax planning, and low-cost investments.

Coats has been providing investment advice and financial planning in KY for nearly two decades and works with clients in Kentucky, Indiana, Florida, and a dozen other states.

Key Factors That Enabled Coats Financial Planning to Rank as One of the Top Louisville Financial Advisors

Fee-Only & Fiduciary

Coats Financial Planning makes it clear that they will always act as a fiduciary for their clients, meaning that these Louisville financial advisors take a pledge to act in the best interest of their clients, always.

Closely tied to fiduciary services is their dedication to remaining a fee-only financial advisor. For many clients, this is a huge indicator of trustworthy, dependable financial services.

As a fee-only financial advisor, Coats Financial Planning strictly prohibits income from product sales, which means that any income comes from a transparent, client-centered fee structure.

Coats is also completely transparent about how they are paid. On its website, the firm explains how its retainer works and the prices clients can expect to pay. This Kentucky wealth management firm has no asset minimums, just a minimum fee of \$416.67 per month (\$5000 per year).

Expert Retirement Planning

The team at Coats Financial Planning calls themselves [“Retirement Puzzle Masters.”](#) recognizing that successful planning for retirement involves the complex task of combining multiple accounts and cash flow stream over the long term.

These financial advisors in Louisville, KY are well-versed in creating comprehensive retirement plans that are tax-efficient, sustainable, and effective over multiple decades.

Crafting a financial plan designed for longevity can be a challenging task, but with a nickname like “Retirement Puzzle Masters,” it appears as though clients are in good hands with these Louisville financial advisors.

Client Profiles

If you haven’t started to plan for your future yet, it’s difficult to determine where you fit in. How do you know that you’re ready to hire a financial advisor in Louisville, KY?

Coats Financial Planning offers Client Profiles on their site that make it simple for new clients to see how they could benefit from partnering with these Louisville financial advisors.

Early Mid-Career Professional (Ages 25-55)

Coats Financial Planning acknowledges that clients in early to middle age may not think of retirement traditionally, but that doesn’t mean that they shouldn’t consider using a financial planner.

Taking a long-term perspective, clients within this profile are perfectly situated to benefit from services like portfolio guidance, debt management, executive compensation, and saving for higher education.

Late Career/Early Retirement (Ages 55-65)

Most Coats clients tend to fall within this profile, although Coats Financial Planning recommends providing a few years before retirement to get the most out of their fee-only financial advisory services.

Whether a client is retiring soon or has already begun retirement, their experts can help craft a plan to help clients leverage their assets and fashion a financially sound retirement.

Retiree (Ages 65+)

Although new clients in this profile will have already made plenty of big financial decisions, Coats Financial Planning can still provide valuable assistance with social security benefit planning, estate planning, charitable gifting, and asset allocation.

No matter where you fall within these client profiles, it's never too early—or too late—to enlist expert advisory services from this top financial advisor in Louisville, KY.

Rating Summary

While Coats may be one of the smaller firms on our list of top financial advisors in Louisville and Lexington, KY, their team has two CFP® professionals with a minimum of 7 years of full-time experience. They offer clients the combination of industry expertise and tailored financial services.

This top Kentucky financial management firm is an excellent option for tax planning, low-cost investments, and retirement planning, no matter what stage of life you're currently at.

With an exceptional commitment to their clients, and dedication to being both fee-only and a fiduciary, Coats Financial Planning scores a 5-star rating as one of the top Kentucky financial advisors to consider partnering with this year.

Moneywatch Advisors Review

With a client-centered focus, [Moneywatch Advisors](#) is a top Kentucky financial advisor that was founded in 1980. The firm is based in Lexington, Kentucky and proudly works with clients in all stages of life and at all investment levels.

The firm holds the honor of being one of the first [fee-only](#) financial advisors in the country. They are also a fiduciary, sworn to place their clients' needs first always.

Moneywatch Advisors makes a point to really listen and get to know each client personally so they can offer the best financial guidance to help them forge a positive future.

Key Factors That Enabled Moneywatch Advisors to Rank as One of the Top Lexington Financial Advisors

Genuine, Friendly Approach

Talking about finances and managing your money is typically a sensitive conversation topic for anyone to have, no matter how organized your finances are.

When it comes to financial advisement, it helps to have a friendly, welcoming firm that can put both new and long-term clients at ease.

Moneywatch Advisors work to not only be genuine but also to be relatable. These financial advisors in Lexington, KY are more than only financial planners, they are also people who understand that talking about money is challenging.

Rather than drowning prospective clients in financial jargon, Moneywatch Advisors describes themselves in a down-to-earth way, [saying](#):

We appreciate you and want to understand your situation — whether you're a longtime University of Kentucky faculty or staff member, a young professional just starting to invest, or approaching retirement with questions on how to make that transition.



Best Lexington, Kentucky Wealth Management Firms

Clients Served

As a top Lexington wealth management and advisory firm, Moneywatch Advisors is prepared to serve a range of specific client needs. Their welcoming approach to a wide variety of clients makes them a top Kentucky wealth management firm for just about any type of investor.

Their client categories include:

- Busy Professionals
- Families
- Pre-Retirees and Retirees
- Business Owners
- University of Kentucky Faculty and Staff

What stands out about their service descriptions is that each one is tailored to meet the unique needs of that specific clientele base. This illustrates the understanding the firm has of the financial needs for each one.

For example, this Lexington wealth management firm uses the [following stance](#) when serving family clients:

A family's goals can be multidimensional and this requires the expertise and experience of financial planners in order to navigate the many issues that families face when making financial and wealth management decisions. It is more than just about money but includes support, lifestyle and legacy. The whole family becomes our client.

Code of Ethics

One of the most important components of a positive relationship between a client and an advisor is a focus on ethical practices.

Moneywatch Advisors is a financial advisor in Lexington, KY that has a strong commitment to abide by an advisory code of ethics, which includes:

- Requirement for all employees to comply with all federal securities laws at all times
- Client interests are always placed first
- All clients are treated fairly and equally
- Employees must be pre-approved to make trades by the President and Chief Compliance Officer
- Client trading takes precedence over any employee trades
- Non-public information collected from clients will not be disclosed except when permitted by law or by client request

- Physical, electronic, and procedural safeguards will be used to restrict client information

Rating Summary

If you're a new investor or shy about the financial advisory process, it will be hard to find a more welcoming firm to put your mind at ease as Moneywatch Advisors. Their approach is to de-mystify financial planning so everyone can benefit from a brighter financial future.

As an independent, fee-only firm with a fiduciary commitment, Moneywatch Advisors provides a strong foundation for ethical, trustworthy financial management.

With an experienced team, and a fully transparent and client-centered approach, Moneywatch Advisors scores a 5-star rating as one of the best financial advisors in Lexington, KY for new clients to consider working with this year.

Stegner Investment Associates, Inc. Review

[Stegner Investment Associates, Inc.](#) is an independent financial advisory firm in Louisville, KY that provides market-leading investment consultation to their clients at a high level of service.

The firm is a [fee-only](#) financial advisor that makes it a priority to forge strong client partnerships and they purposely limit their number of clients to ensure they can provide them with a customized experience designed to position them for success.

This top Kentucky wealth management firm focuses on high-net-worth individuals and has been providing exceptional client service since 1994.

Key Factors That Enabled Stegner Investment Associates, Inc. to Rank as One of the Top Financial Advisors in Louisville, KY

Focus, Education, & Integrity

This best financial advisor in Louisville, KY operates on a strong foundation of [focus, education, and integrity](#).

As such, Stegner Investment Associates, Inc. offers investment services to high-net-worth individuals with complex financial issues. Education is also an important facet of what SIA does—in their words, “Well-informed clients are our most successful clients.”

These financial advisors in Louisville, KY work diligently to help ensure clients gain a full understanding of both the process and the rationale behind every investment decision that is made.

Finally, SIA operates on a strong foundation of integrity, as shown through their commitment to providing fee-only services. This also means promoting transparency through full fee disclosure, ongoing evaluation, and segment benchmarking.

Woman-Led Team

It's fairly rare that you'll find an advisory firm with an equal division between men and women employees and senior members—it's even more rare to find a firm that is owned and operated in large majority by women.

Uniquely, the [experienced and dedicated team](#) at Stegner Investment Associates, Inc. is comprised almost entirely of women. Their team comprises:

- Beth Stegner Peabody, Chief Executive Officer & Chief Investment Officer
- Tracey G. Prosper, Managing Director & Chief Compliance Officer
- Ruth Wimsatt Trautwein, CFP®, Senior Investment Associate
- Missy Stegner Vella, Senior Associate
- Douglas D. Peabody, President & Chief Operating Officer
- Hannah English, CFA®, Portfolio Management Associate
- Leslie Shockley, Research Associate
- Abby Powell, MBA, Operations Assistant
- John Evers, MS Statistics, Research Associate

Using a team-based model, clients can benefit from an incredible range of financial expertise and industry experience when working with SIA.

Rating Summary

For high-net-worth individuals looking for a concierge-style experience, Stegner Investment Associates, Inc. excels at maintaining a personalized experience and a high level of service.

They additionally have a proprietary investment manager selection process that is designed to identify the most seasoned experts that can provide the most value to their clients' portfolios.

With a focus on exceptional service and providing thoughtful and well-researched wealth management advice, Stegner Investment Associates is awarded a 5-star rating as a top Louisville, KY financial advisor to consider working with this year.

Wrenne Financial Planning Review

With a dedication to transparency and a high fiduciary standard, [Wrenne Financial Planning](#) is one of the best financial advisors in Lexington, KY to consider working with.

They are a fee-only financial advisor in Kentucky whose team has a combined 25 years of experience offering financial guidance to physicians and other professionals.

Uniquely, this Kentucky financial advisor focuses on providing specialized financial services for physicians and dentists. This includes advising young doctors on student loans and general investment management and financial planning for these medical professionals.

Key Factors That Enabled Wrenne Financial Planning to Rank as One of the Top Financial Advisors in Lexington, KY

Fee-Only & Fiduciary Services

Some financial advisors in Lexington, KY operate on commissions, meaning that they receive income when clients sign up for certain financial products. This can cause an inherent conflict of interest and leave clients wondering about motivations.

This is not the case with the independent financial advisors at Wrenne Financial Planning. As a fee-only financial planner, they do not receive any commissions for sales of financial products.

Additionally, Wrenne Financial Planning clearly states that they operate under the [fiduciary standard](#), which means that these independent financial advisors will always act in their client's best interest.

This means that clients of Wrenne Financial Planning can feel assured they are receiving unbiased and objective recommendations on their financial future.

Student Loan Advising Services

Wrenne Financial Planning is the only financial advisor in Kentucky on our list that promotes offering student loan advisory services, which is especially helpful for those just starting out in the medical profession after having completed medical school.

These services are uniquely designed to help create, execute, and manage a personalized student loan plan through:

- Customized Annual Student Loan Plan
- Student Loan Recommendations

- On Call Questions
- Access to Personal Finance Tools
- Tax Integration & Preparation

Student loan planning is certainly an uncommon financial advisory skill, and one that certainly makes sense for Wrenne Financial Planning and their clientele.

Financial Planning & Investment Management Services

As one of the top financial advisors in Lexington, KY, Wrenne Financial Planning provides a wide range of expert financial services, including [financial planning](#) and [investment management](#).

Both together can offer a strong foundation of financial stability and a strategy for both short and long-term financial goals.

Their financial planning services include:

- Education Planning
- Employee Benefits
- Estate Planning
- Tax Planning
- Retirement Planning
- Cash Flow and Debt Management

For those looking for investment management, some of their services include:

- Asset Allocation
- Re-Balancing
- Tax Efficiency
- Quarterly Review Meetings



Top Lexington, Kentucky Wealth Management Firms

Rating Summary

While Wrenne Financial Planning has a very specific clientele, if you're a physician or dentist, they are one of the Louisville or Lexington, KY financial advisors that is well-positioned to serve your distinct financial needs.

Their fee-only structure and fiduciary commitment make this firm one that clients can trust will act in their best interest and be completely transparent about all fees.

With a laser-focused specialty on the medical profession and a client-centered approach, Wrenne Financial Planning earns a 5-star rating as one of the top Lexington financial advisors to consider working with this year.

Dupree Financial Group Review

With a client-focused, team-based approach, [Dupree Financial Group](#) is a top Lexington, Kentucky based financial advisory firm that was founded in 2003.

The firm is [fee-based](#) and also a fiduciary that focuses heavily on helping people plan for a comfortable retirement. They also offer investment guidance to help clients find the best strategies to reach their financial goals.

With a focus on people over money, Dupree Financial Group promises to be “right for you” for sound retirement planning in Lexington, KY.

Key Factors That Enabled Dupree Financial Group to Rank as One of the Top Lexington Financial Advisors

Core Values

As a top Kentucky wealth management firm, Dupree Financial Group adheres to a strong foundation of core values that are infused in everything that they do. These values include:

- Humanity: Focusing on people and individual goals first, rather than numbers
- Research: Dedication to in-house, in-depth research that they do themselves
- Education: Helping clients understand where their money is going
- Longevity: They believe in long-term relationships and managing long-term investments
- Adaptability: Investments are continuously evaluated to provide the best performance possible

Having an advisory firm with a commitment to these types of values is a great way to ensure that the client-advisor relationship is founded in trust, which is something that this financial advisor in Lexington, KY excels at.

Retirement Specialists

Dupree Financial Group has a range of retirement investment options to help clients create a comfortable life that can be sustained through their retirement. These services include:

- 401(k) Rollover
- Roth IRA
- Traditional IRA
- Individual & Joint Investment Accounts
- Portfolio Review

What makes these fee-based financial services stand out is that Dupree Financial Group provides a teamwork-oriented, friendly, and knowledgeable approach to everything that they do.

The firm is one of the best Lexington, KY financial advisors to work with when planning for retirement and they’re focused on financial education through publications, a blog, and radio show. One of their recent publications is “Dividend-Growth Investing for Retirement.”

Step-By-Step Approach

As part of their process, Dupree Financial Group breaks retirement planning three comprehensive stages.

The first is retirement preparation, which begins whenever a client is ready, regardless of where they are in life.

The second is approaching retirement, where clients can expect changes in their lifestyle, priorities, and how they will spend their time.

Finally, living in retirement means enlisting the help of these financial advisors in Lexington, KY to help you manage retirement income throughout fluctuating life events and priorities.

Rating Summary

Dupree Financial Group offers expert retirement planning and investment guidance that takes a team approach. This allows their clients to gain full benefit from the vast knowledge that these Lexington, KY wealth managers have on their staff.

However, for clients that need services outside of managing long-term investment products, such as IRAs and a dynamic portfolio, Dupree Financial Group may not be the best option. The firm does not offer financial planning services and mainly focus on retirement only, meaning that clients that need assistance in other areas will find their service lacking.

While certainly not a negative feature in its own right, Dupree Financial Group focuses completely on investment management for retirement and thus excels in this area. But due to the limited scope of their services, we've awarded them with 3-stars as a top Lexington investment management firm.

Financial Engines Review

[Financial Engines](#) is connected to Edelman Financial Engines, the nation's #1 independent financial advisory firm, according to the 2019 ranking of Top 50 Independent Advisory Firms by Barron's.

The firm was founded in 1996 and boasts over 180 locations nationwide, including three in Kentucky, in Lexington, Louisville, and Florence.

This top Kentucky financial planning firm is [fee-only](#) and uniquely offers services to large U.S. employers, including many of the Fortune 500, to assist their employees create manageable, effective retirement plans.

The firm was founded on the belief that everyone deserves a personal financial plan that fits their life and that wealth management shouldn't be overly complicated.

Because Financial Engines focuses on employer clients, in order to work with them your employer must use Financial Engines for employee retirement accounts for you to have access to their services.

Key Factors That Enabled Financial Engines to Rank as One of the Top Lexington Financial Advisors

Local & National Resources

Part of the benefit of partnering with Financial Engines is that clients can take advantage of both local and national resources.

Even though the firm has a nationwide reach, Kentucky residents can visit one-on-one with an investment advisor at the local office in Florence, Lexington or Louisville. This is a great way to build a personal plan and establish open communication while working towards financial objectives.

To support their local offices, Financial Engines has a strong base of national resources to conduct in-depth analyses and extensive research to create winning investment strategies, which gives clients the benefit of more resources than many other local Louisville or Lexington financial advisory firms can offer.

Professional Experience

As one of the top financial advisors in Kentucky, Financial Engines has an incredible range of professional experience to draw from. They work with over 10 million people across more than 770 companies.

Many of their clients are Fortune 500 companies and the biggest retirement plan providers, which certainly instills trust for potential clients. Their advisory services are included in employer benefit packages across a wide array of industries

Some of the top name clients they work with include:

- Arby's
- Bristol-Myers Squibb
- Comcast-NBCUniversal
- Dell
- Ford
- Raytheon
- Rockwell Automation

Core Services

Financial Engines focuses on providing three core categories of financial services and wealth management in Lexington, KY. These include Financial Planning, Investment Management, and Retirement Income.

If you're looking to get as many financial services as possible, this best Kentucky wealth manager would be a great fit. Looking at just their Financial Planning services, they cover an incredibly diverse range of financial topics, such as:

- Budgeting
- Employer-sponsored plans
- Life insurance
- College
- Estate
- Taxes
- Health care
- Long-term care
- Social security
- Retirement distribution



Best Lexington & Louisville Financial Advisors

Rating Summary

Financial Engines and the vast array of services they offer for employers is a great reason to check with your company to see if they may work with them for employee benefits.

These Lexington and Louisville financial advisors have incredible access a national network of knowledge and resources that can help people in any stage of life to prepare for a sound financial future.

However, it's worth mentioning that the firm is—by design—not as accessible to new clients as other top wealth management firms in Kentucky. Because an employer must first partner with Financial Engines, you will not be able to use their services unless this criterion is met.

Additionally, our review found that financial planning services were not easy to find and were located in small print in their site's footer. This could make it difficult for potential clients to understand the full scope of their services.

For these reasons, we've scored Financial Engine with an overall rating of 3 stars. However, if your employer does work with them, they'd be a top option for you as a financial advisor in Kentucky that's both fee-only and a fiduciary.

Meridian Wealth Management, LLC Review

Helping clients pursue their dreams with confidence since 2009, [Meridian Wealth Management, LLC](#) is an independent, financial advisor in Kentucky that provides unbiased advice under a fiduciary duty.

This [fee-only](#) financial advisory firm is based in Lexington, Kentucky, with additional offices in Hazard, KY and Nashville, TN.

This top-rated Kentucky financial advisor serves over 300 client families and offers a variety of innovative financial planning solutions for individuals, families, and institutions.

Key Factors That Enabled Meridian Wealth Management to Rank as One of the Top Lexington Financial Advisors

Fee-Only Advisement

Some financial advisors in Lexington, KY accept 3rd party commissions, which can inherently cause a conflict of interest and cause clients to wonder if they're receiving truly unbiased advice.

This is not the case with the independent financial advisors at Meridian Wealth Management. As a fee-only financial advisor, Meridian Wealth Management does not sell any investment products for a commission.

This means that clients of Meridian Wealth Management have the advantage of receiving conflict-free, objective recommendations and advice that are truly made in their best interest without any other potential influences.

Educational Resources

Some of the best financial advisors in Lexington, KY ensure their clients fully understand their financial options and portfolio products and have resources to boost financial literacy.

Empowering clients to take control of their own financial knowledge and awareness is key to ensuring that good financial habits can continue throughout a multitude of changes and life goals.

Meridian Wealth Management offers a library of free articles and newsletters on a diverse range of subjects, including the following categories:

- Early Working Years: Accumulating assets, aligning financial and life goals, and more.
- Later Working Years: Preparing for retirement, planning for unexpected needs, and more.
- Retirement: Planning for estate distribution, gifting, Social Security disbursements, and more.
- Women-Focused: Recent topics include the retirement gender gap, financial advice for women just starting out in the workforce, and financial advice on widowhood.
- Lifestyle: Recent topics include smart financial moves for each stage of life, investment challenges for the affluent, and smart spending tips.

Meridian Wealth Management also provides quarterly economic updates to keep clients and non-clients alike informed on the recent stock market and global financial trends.

Large, Experienced Team

Clients looking for Lexington wealth management have plenty of options with Meridian Wealth Management and can rely on a dedicated team of professionals to guide them on their financial journey.

The firm has 20 staff members spread between their locations. Many have significant previous experience with globally recognized firms such as Wells Fargo, JP Morgan, and Morgan Stanley.

Having a dedicated and experienced team allows clients the benefit of their combined brainpower and varied experiences from different areas and walks of life.

Rating Summary

Meridian Wealth Management is an excellent “full service” Kentucky financial planning firm that offers everything from cash flow and budgeting advice to retirement planning to investment and portfolio management, and more.

While their team is highly skilled and has years of expertise in the industry, we did not note any with the Certified Financial Planner (CFP®) designation. One advisor is an Accredited Investment Fiduciary (AIF®) and another holds the Certified Property Manager (CPM™) designation.

This lack of a CFP®, CFA or CPA may put them at a disadvantage compared to competing Kentucky financial advisors. These certifications come with requirements for continuing education and demonstrate a commitment to providing up-to-date financial approaches.

By encouraging financial advisors to add a certification or two to their list of qualifications, Meridian Wealth Management could easily boost their 3-star rating to a five in the future.

Conclusion – 2019 Best Financial Advisors in Lexington, KY & Louisville, KY

No matter what stage of life you’re in or what your personal financial goals for the future may be, a Kentucky financial advisor can help you create a comprehensive strategy to reach them.

The top wealth advisors in Louisville and Lexington, KY on our list cover a wide spectrum of client types, from the affluent to every-day investors, so no matter what your asset level is currently, there’s an investment professional that can help you grow your wealth.

When choosing one of the advisors that are the best fit for your needs to research more, be sure to take advantage of any free consultations. Many Kentucky financial planning firms offer them so a client can meet them and get a better feel for their vision.

Remember, it’s never too late or too early to start planning for your financial future, so it never hurts to speak with a financial professional and gain valuable insight into how you can chart a strong financial life course.

Rate Table Disclaimer

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

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