

# **Top 10 Best Financial Advisors in New York, NY – 2016 Ranking & Comparison**

---

**2016 RANKING OF TOP WEALTH ADVISORS  
IN NY**

---

## **Finding a Top Financial Advisor in New York City, New York**

Finding the right New York financial advisor, wealth management firm, and financial planner in a city as full and ever-moving as New York City is no easy task. A metropolitan area like New York, with its rich history in business, trade, and commerce, makes it a prime destination for financial wealth management services. A basic search of financial advisors in New York leaves a lot of unanswered questions.

What information should you consider in your search for a top New York wealth manager? Which New York financial planners are fee-only, and which are not? What do New York wealth managers offer in relation to your specific financial planning needs? Can you trust the information you find on their websites? You will notice rather quickly what a task this becomes!



In today's market, where you put your money really, really matters. Don't just make an investment with the first New York financial advisor you come across. You should do your research, and look carefully at all parts of the picture—the ones presented to you in plain view and those in the fine print.

## **Let Us Do the Hard Work for You!**

AdvisoryHQ uses a comprehensive review system and has done most of the work for you, so you can skip sifting through information for hundreds of New York advisory firms and simply compare the details of our “top 10 financial advisors in New York” list to find the best financial planner to meet your needs.

## **2016 Ranking of the Best Financial Advisors in New York City**

- **Altfest Personal Wealth Management**
- **Capstone Wealth Management**

- **Francis Financial**
- **Frisch Financial Group Inc.**
- **Greystone Wealth Advisors**
- **Joel Isaacson & Co.**
- **KBK Wealth Management**
- **Piermont Wealth Management**
- **RLP Wealth Advisors**
- **Total Alignment Wealth Advisors**

*List is sorted alphabetically (click any of the names above to go directly to the detailed review section for that advisor)*

## **Top 10 Financial Advisors in New York, NY**

*(List is sorted alphabetically)*

<b>No.</b>	<b>Firm</b>	<b>Location</b>
1	Altfest Personal Wealth Management	New York
2	Capstone	New York
3	Francis Financial	New York
4	Frisch Financial Group	New York
5	Greystone Wealth Advisors	New York
6	Joel Isaacson & Co.	New York
7	KBK Wealth Management	New York
8	Piermont Wealth Management	New York
9	RLP Wealth Advisors	New York
10	Total Alignment Wealth Advisors	New York

# Methodology for Selecting the Top Financial Advisors – New York City, New York

What methodology did we use in selecting this list of best financial advisors and top wealth managers in New York?

Using publicly available sources, we identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in New York City and surrounding areas.

We then applied AdvisoryHQ's [Breakthrough Selection Methodology](#) to identify the final list of top advisors that provide services to communities in and around New York City, New York.



[Click here for an overview of AdvisoryHQ's Top-Down Methodology.](#)

## Detailed Review – Top Financial Advisors in New York City, New York

What follows is a detailed review of each firm on our list of top advisors and financial planners in New York. We have highlighted some of the factors that allowed these financial advisory firms to score so high in our selection ranking.

## **Altfest Personal Wealth Management Review**

---

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

At first glance, [Altfest Personal Wealth Management](#) seems like an extremely rounded, well-executed wealth management firm, and that's because they are.

Founded in 1983 by Lewis J. Altfest, who is an award winning advisor, this New York wealth management firm has grown significantly over the decades, and today they are built on a solid foundation with a team of experts here to serve your needs.

They utilize comprehensive financial services, frequent monitoring, and a few unique tools to help you build upon your success. Individual stocks, mutual funds, bonds, and private investments are among their listed services.

### **Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

#### **Fee-Only Wealth Management Firm**

Altfest is a pioneer in the world of fee-only wealth management. They receive no commissions and do not sell any products. As such, they've eliminated the conflict of interest that is normally associated with commission based advice.

#### **A Solid Team**

A look at Altfest's team of wealth management advisors shows a broad spectrum of knowledge and expertise. Their staff of about 20 includes financial advisors, planners, and managers. You'll find that many of their top employees bring with them backgrounds in other fields, like

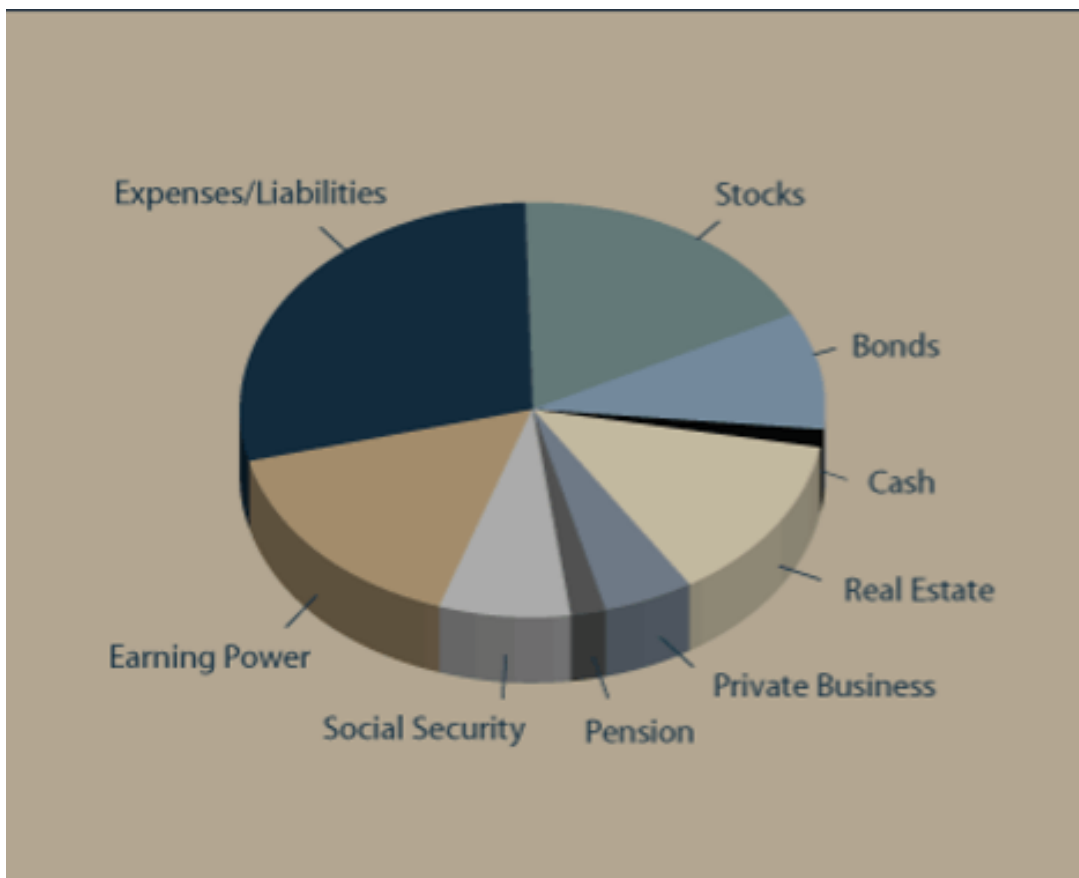
science, psychology, and architecture, which further exemplifies their knowledge base.

### **Client Priority**

The team at Altfest strongly believes in a client-centered approach. This is why they do not charge additional fees or put you "on the clock" when you call to ask important financial questions. You can expect each advisor to serve you with the commitment you deserve.

### **Their Patented Approach**

Altfest Wealth Management uses a trademarked TPM (Total Portfolio Management) model, which "is a proprietary investment and financial planning tool that reflects the holistic approach" they apply to their clients' finances. Their aim is to design a portfolio that takes into account ALL of your assets, rather than just giving you pieces of the services you really need.



### **Specialized Services**

Something we really liked about Altfest's services was their range of financial services that are custom tailored to your lifestyle. Examples of such niches include:

- [Endowments & Foundations](#)
- [Mental Health Professionals](#)
- [Physicians](#)
- [Dentists](#)
- [Business Owners](#)
- [Executives](#)
- [Lawyers](#)
- [Domestic Partners](#)
- [Divorced Persons](#)
- [Widows](#)

### **A Boost for Women**

Not only are some of Altfest's top financial advisors women, the company puts out a quarterly business newsletter called "The Financially Savvy Woman," which can be found [here](#) and opened as a PDF with just one click. The information contained in these newsletters is extremely valuable and offers an alternative viewpoint in investing from a woman's perspective.

Additionally, another newsletter called [The Altfest Advisory Letter](#) is for women and men alike.

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

## **Capstone Wealth Management Review**

---

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

[Capstone Wealth Management](#) is a private wealth management firm in New York that provides a broad range of financial services to private clients and institutions with at least \$1 million in investable assets.

While this may take Capstone's services off the list for some, for others, this tailored approach can really help you zone in on your wealth management needs.

## Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company

### Well-Rounded Services

Capstone Wealth Management has taken the time to create a detailed concept of what they can offer their clients. Among their personalized services you will find tax strategies and concentrated stock hedging, services other firms may not offer.



### Certified Financial Planners

All three of Capstone's Executive Managers are also Certified Financial Planners. This designation comes only through the completion of CFP Board requirements and is a reflection of Capstone's drive to be the best.

### A Solid System



Through the use of their trademarked Wealth Management System, Capstone uses an integrated approach to offer clients constant access to their financial information, and a host of financial planning tools and analyzers. With this, the client has an opportunity to be truly informed about their financial options.

**Capstone WEALTH MANAGEMENT SYSTEM®**

The Wealth Management System provides a web-enabled wealth-planning tool that offers an intergrated, comprehensive view of a client's financial portfolio and provides complex planning functions.



[View WMS Demo](#) 

You can watch a demonstration of the benefits of their Wealth Management System [here](#).

Additionally, they also offer clients access to their Charles Schwab Institutional Platform, which further serves to offer a variety of tools for their clients.

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

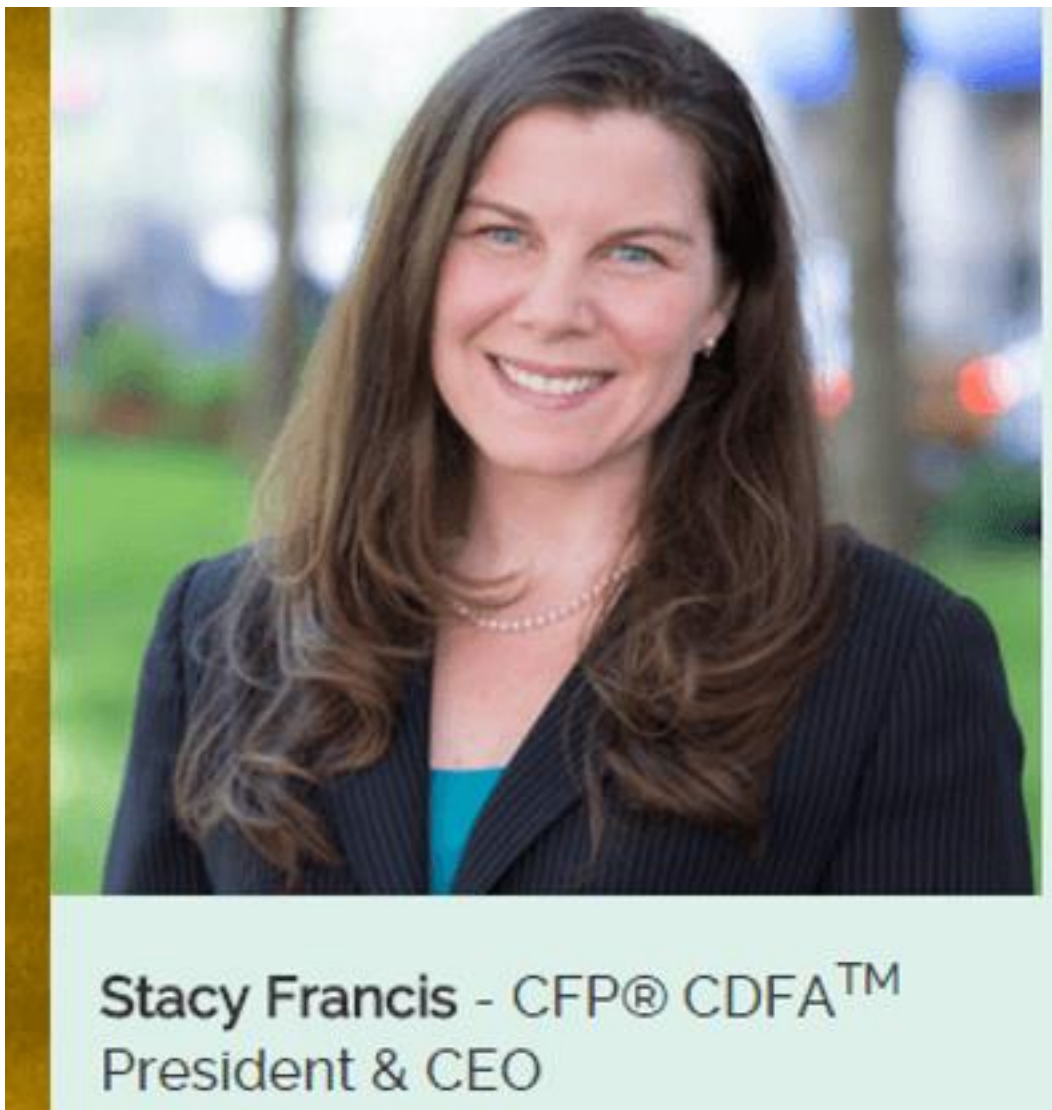
## **Francis Financial Review**

---

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

At [Francis Financial](#), you can expect a holistic approach when it comes to handling your financial future. Their team focuses on providing services that won't be drowned out by financial jargon or leave you without the answers you need. They want to present your options in a clear and concise manner that you truly understand.

This New York financial advisory firm was founded by Stacy Francis, who as a child watched her grandmother remain in a difficult relationship because she didn't have the ability to make financial decisions for herself. Stacy knew she wanted to help others avoid becoming victims like her grandmother, and this is where Francis Financial got its start.



Francis Financial is now led by a group of nine planners, advisors, analysts, and executives. They each bring a different set of skills to the table, but what they all have in common is a desire to help their clients achieve complete financial peace of mind.

The Francis Financial team guides individuals with at least \$1 million in investable assets through any of life's transitions.

## **Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

### **Independent and Transparent Structure**

Francis Financial was created over 13 years ago to make a difference in the wealth management industry. The firm was built on a core ideology of “independent advice, transparency and individual attention.” Today, the firm works to maintain a boutique feel that makes them much different from most New York-based wealth management firms.

### **Services for Every Stage**

Francis Financial has created a list of services that can carry you through a host of life changes, even stressful ones that may come as a result of death or divorce. Their empathetic staff promises to be there for you with sound financial advice during your best—and worst—times. Situations that may call for financial planning include:

- Loss of a loved one
- Divorce
- Inheritance
- Retirement
- Career Change

### **A 5-Step Plan**

The 5-Step Plan-Grow-Protect Approach through Francis Financial is laid out as an extremely comprehensive plan for your financial future. Each step is designed to lead into the next; by step 5, you should be well on your way to financial peace.

- **Discovery.** This can be considered your interview. Your financial advisor will spend time listening to your interests, values, goals, relationships, and assets.

- **Investment Plan.** You'll be presented with a proprietary "first draft" of your investment plan. At this point, you will have the opportunity to ask questions, assess risks, and make changes to your plan.
- **Mutual Commitment.** Once both parties are happy with the plan, you sign an agreement that puts the wheels of your financial future into motion, and you are officially part of the Francis Financial family.
- **Foundation.** Shortly after you have officially become a client, you can opt to meet with your advisor to further discuss the details of your situation.
- **Review.** Through regularly scheduled reviews, Francis Financial's team of advisors can stay on top of your financial needs and make adjustments if a life situation requires an amendment to your plan.



## A Boom for Women

If you are looking for a financial advisor who understands the unique needs of their women clientele, look no further. Not only are seven out of nine of Francis Financial's employees successful women, they've been

awarded the 2014 and 2015 Women's Choice Award for "Best Financial Firm for Women."

Additionally, they run an organization that is aimed at helping women find the information and resources they need to make empowered financial decisions. You can see more of this approach at [SavvyLadies.org](http://SavvyLadies.org).

Their successful and driven strategies have made them a powerhouse in this field.

### **Awards and Accolades**

The team at Francis Financial carries with them a long list of awards and accreditations. They've also appeared on numerous news and television programs, and even The Wall Street Journal and The Chicago Tribune. Take a look at their impressive press portfolio [here](#).

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

## **Frisch Financial Group Review**

---

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

[Frisch Financial Group](#) is a fee-only, fiduciary, financial planning and investment management firm located in Long Island, New York, and Florida, that is focused on wealth management and the simplification of complex financial situations for their clients.

As a [fiduciary](#), Frisch Financial Group is required to provide investment and financial planning recommendations that are unbiased and carefully constructed to their clients' best interests.

While Frisch happily works with any client committed to improving their financial situation, there are four types of clients for which they have specialized expertise:

1. Family owned businesses
2. Senior executives
3. Families focused on creating multi-generational wealth
4. Retirees
- 5.

These types of clients have one very important thing in common that demands the need for a higher expertise than is found from the typical financial advisor – complex tax issues. The firm’s founder, David Frisch, is both a CPA AND CFP® and has 25 years of Financial Planning, Investment Management, and tax experience.

## **Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

### **Fee-Only Structure**

As a fee-only Registered Investment Advisor (RIA), Frisch Financial Group does not provide advice based on commissions and does not sell any products. As such, the Frisch Financial Group team is able to provide you with objective, unbiased advice.

As a goal-based financial planner, Frisch Financial Group seeks to clarify, organize, and consolidate client information using multiple financial tools to create a unified vision of their client's goals. They are a private firm that offers investment management as well as financial planning for all your needs.

### **Small Scale of Clients**

Frisch Financial Group, unlike most firms, strives to keep a limited number of clients so they can best serve you. Instead of signing as many clients as they can, they take a more personable approach, keeping a limited number of openings, which can only be beneficial to your financial future.

### **Over 100 Years of Experience**

Between their five senior advisors and client service staff, Frisch Financial Group has over 100 years of combined experience in their field! This supplies them with a wealth of knowledge and expertise, knowing the ins and outs of the business to serve you better every day.



*(Pictured: Jason Sacks, Joyce Streithorst, and David Frisch)*

## **The Women's Choice**

Frisch Financial Group has received The Women's Choice Award® for two years in a row (2014 and 2015). The Women's Choice Award® Financial Advisor Program is the only recognition program that acknowledges well-qualified advisors who are committed to the women's market and effectively serve women clients.

## **Client Expertise / Services Provided:**

### Senior Executives

Senior executives have unusually complex financial situations with much of their income and assets tied up in stock options, deferred compensation plans and other types of "golden handcuffs." Frisch Financial Group identifies the more optimal methods of accessing those assets and benefits to provide the money you need, as tax efficiently as possible, to maximize wealth and protection.

### Specific Services Include:

- Executive Compensation Strategies
- Investment Management including 401(k)'s
- Restricted Stock Issues / Single Stock Concentration
- Stock Option Planning
- Tax Planning
- Executive Benefits Optimization
- Insurance Needs Review and Planning
- Retirement Planning

## Family Owned Small Business Owners

Many business owners have a large percentage of their wealth wrapped up inside the business and when it's time to retire, accessing that wealth can be difficult. A solid business succession plan that helps pull the most capital out of the business, while trying to minimize taxes, is crucial to supporting your retirement lifestyle.

Once Frisch Financial Group has identified how to capitalize on the business assets, they help keep you on the right path by combining investment strategies with a financial plan designed to preserve what you have, while providing the income you need.

Specific Services Include:

- Succession Planning
- Retirement Plan Design & Management
- Tax Planning (help determine business entity and ongoing planning)
- Investment Management
- Collaboration with CPA's, attorneys, insurance professionals, and other competent specialized professionals which support the business.

## Families Committed to Leaving a Legacy

Often, Frisch Financial Group works with more than one generation of a family. Their clients are focused on the bigger picture. They help them look at their financial landscape from the top of their family tree and not just their own branch.

Specific Services Include:

- Family Meetings
- Preparing Heirs
- Philanthropic Planning
- Investment Management
- Succession Planning for multiple generations involved in a family business
- Estate Planning

## Retirees/Pre-Retirees



There are two sides to retirement – accumulation and distribution. The decisions you make regarding how you build your nest egg are complex and very different than the decisions needed to start withdrawing from that nest egg. Frisch Financial Group helps clients on both sides prepare for the retirement of their dreams and maintain it throughout their lifetime.

- Investment Management
- Tax Planning
- Social Security Optimization
- Cash Flow / Retirement Analysis
- Estate Planning
- Education Planning
- Retirement Planning
- Risk Management

### **Free Consultation**

Frisch Financial Group wants to make sure that not only will they be a good fit for you, but also that you will be appropriate for them. They offer a Free Consultation to discuss the array of investment management and financial services they offer and then select the ones you need. They have offices in New York, NY, Long Island, Westchester, NY, and Tampa, FL.

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

## **Greystone Wealth Advisors Review**

---

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

[Greystone Wealth Advisors](#) is an SEC-registered wealth management firm in New York City that specializes in financial planning and investment management.

Their institutional quality asset management feature is just one of many customized services you'll find with this firm. They also boast a combined 50 years of experience just between their top two principal advisors alone!

## **Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

### **Fee-Only and Independent**

Greystone Wealth Advisors is a fee-only New York independent investment adviser that takes its role as a fiduciary very seriously. As stated on their website: “Our singular focus is to provide competent, transparent and objective wealth management and financial planning guidance.”

### **A Focus on Long-Term Growth**

Greystone doesn't believe in short-term success. This is why they purposely downplay any short-term market volatility that is not only unstable but has a high chance of failure. Instead, they focus on long-term, proven data to build a portfolio strategy that is best suited for your financial planning needs.

### **Risk Management**

It's very important to Greystone Wealth Management that you are completely informed about the risks and benefits of each of your portfolio assets. They will never push you into a situation that carries too great a risk for your financial goals.



### **Low Investment Costs**

If you are in search of a New York financial advisor who maintains reasonable investment costs and treads on the safe side of the investment waters, Greystone Wealth Management may be right for you.

They claim to offer low costs to their clients, which they believe will create higher financial success in the future.

### **Client Oriented**

Greystone has created a strong system and strives for customer service excellence. The below criteria are just an example of the benefits you can expect when doing business with Greystone Wealth Management.



## **Giving Back**

Greystone believes one of the greatest measures of a business is how well it takes care of its most disadvantaged members. For this reason, they have established four charitable causes with the aim to improve the well-being of all people, at home and abroad:

- Isaiah's Room
- The Samora Project
- A-Home Affordable Housing Project
- Pro Bono Financial Planning

You can find detailed information about each of their projects on [their giving page](#).

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

# Joel Isaacson Review

---

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

Founded in 1993 by Joel Isaacson himself, [Joel Isaacson & Co.](#) set out to create a mutually beneficial partnership between clients and investors to help clients achieve financial planning success. They have a successful portfolio of over 700 clients and state that a majority of these clients have been with them for years.

## **Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

### **Independent and Fee-Only Status**

Joel Isaacson is built on an independent and transparent structure. As a fee-only wealth management firm in New York City, the firm's focus is clearly on their clients' best interests. Joel Isaacson & Co. is not part of any big institutional firms, and they strive to maintain their objectivity in providing clients with the best possible advice to help them achieve their personal and business goals.

### **Range of Services**

Like most financial advisors, Joel Isaacson & Co. has created a broad range of services to meet their clients' needs. Here is a look at what kinds of services they have to offer:

- Investment management
- Cash flow management
- Estate planning
- Tax planning
- Employee benefit coordination
- Insurance planning
- Retirement planning

### **Integrated Tax Strategies**

Creating a plan for all of your tax needs certainly seems to be a niche for Joel Isaacson and his team. Their integrated system and wealth of tax experience puts them at the forefront in dealing with your tax issues.

Their goal is not just to deal with your tax liabilities effectively, but to save you from overpayments and fees that can add up quickly. Below is an overview of how they approach each individual tax situation:

- **Thoroughly review** tax planning opportunities to proactively plan financial transactions to minimize current and future tax liabilities.
- **Conduct proactive** quarterly and year-end tax planning to avoid underpayment penalties and interest-free loans to the government.
- **Prepare** personal, corporate and fiduciary federal and state income tax filings, as well as help clients respond to government inquiries.










## Well-Rounded Team

One look at Joel Isaacson's [Meet the Team page](#) will present you with a team of 14 financial partners and directors, all with unique backgrounds and attributes that are carefully composed to look at ALL aspects of your portfolio.

## Quarterly Newsletter

A newsletter published by a financial advisor whom you know and trust with all of your personal financial needs is a great benefit. Joel Isaacson & Co. puts out a quarterly newsletter that is full of information and news that their clients will find relevant and thought-provoking. After you've read their latest newsletter, you can take any questions you have straight to the source!

## Newsletters

-  [Fall 2015 \(371.4 KiB\)](#)
-  [Summer 2015 \(350.8 KiB\)](#)
-  [Spring 2015 \(764.1 KiB\)](#)
-  [Winter 2015 \(497.3 KiB\)](#)
-  [Fall 2014 \(281.6 KiB\)](#)
-  [Summer 2014 \(248.2 KiB\)](#)
-  [Spring 2014 \(350.6 KiB\)](#)
-  [Winter 2014 \(324.5 KiB\)](#)
-  [Fall 2013 \(1.2 MiB\)](#)



[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

## KBK Wealth Management Review

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

As a financial planning and investment management firm, [KBK Wealth Management](#) has been operating for over 20 years in the New York City area. They are an independent fiduciary advisor, and they aren't the kind to sit back and let things happen. They take a proactive approach to your financial needs, staying ahead of the curve, even if just by a little bit. This kind of foresight will serve you well in all stages of financial planning and management.

**Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

## **Unbiased and Independent Approach**

As a fiduciary, KBK Wealth Management is required to put its clients' interest first always. For more than 25 years, since its inception, the firm has guided clients with an unbiased, independent approach to wealth management.

As an independent New York wealth management firm, KBK Wealth Management has "no obligations to financial products or house brands, which leaves them open to offer the best advice and services for you, the client."

## **A Boutique Firm**

When you hear "boutique," you know that this particular firm is a smaller company and, in this case, has invested in a limited liability partnership, focusing on select niches in their field to bring you the absolute best and most personalized services available. They are built on a foundation of objective, expert advice.

## **Trustee Planning**

The KBK trustee solution has been developed to help clients fulfill their fiduciary duty to their trust and its beneficiaries. They provide a comprehensive suite of services for managing trustee accounts. Their plan includes:

### **Solution Services Include:**

- Custodial Services through National Financial Services
- Comprehensive Investment Services
- Annual Fiduciary Review
- Comprehensive Reporting
- Record Keeping
- Annual review of trust terms and structure
- Electronic filing of all trust documents and correspondences
- Transparency with 24 hour account access
- Cash Management
- Cost basis retention and recovery
- Annual tax reporting



## Specialty Research Partnership

KBK partners with Commonwealth Financial Network, which is an independent network of specialty research providers. The team at Commonwealth is an invaluable resource to KBK, helping them to stay on top of all current trends in the market and making note of any such discrepancies which may affect your planning and investment future.

## Knowledge Portal

The team at KBK wants you to stay informed. They want you to navigate their services with ease and have access to all the information you need to make important financial considerations. For this reason, they've created what they call a knowledge portal, a place where you have around-the-clock access to financial news, tools, and information. Here is a brief look at some of the knowledge portal features.



## Chemo Caps for Kids

If you are in search of an advisor with a big heart, you can find some of KBK's team members knitting caps for charity right in the office. They believe wearing your heart on your sleeve isn't always a bad thing—especially when it comes to KBK's involvement with Chemo Caps for Kids, a charity organization which supplies knitted hats for children undergoing chemotherapy.

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

## Piermont Wealth Management Review

---

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

Piermont Wealth Management is a commission-free (fee-only) financial planner with locations in Long Island and New York City. They offer retirement and investment solutions for all stages of your life. Whether you want to retire early, on a normal schedule, or you made the mistake of having no plan in place at all and are reaching retirement age, look to Piermont's expert services to guide you.

They also offer a host of other wealth planning solutions, which include but are not limited to:

- Stock Management
- Tax Planning
- Healthcare Expense Planning
- Cash Flow Management
- Home Purchase Planning
- Insurance and Risk Management
- Broad Range Investment Planning
- Social Security Benefit Planning
- Retirement Planning on All Levels

### **Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

**Independent, Objective, Commission-Free Advice.** As a fee-only and independent wealth management firm, Piermont Wealth provides independent advice that adheres to all state laws and federal regulations.

**5-Step Plan.** Piermont has taken the foundation and core values of their business and created a comprehensive 5-Step Plan to provide the best wealth management and financial planning services possible. Each step of the plan is designed to work with the next to help you achieve your financial goals. The five steps are:

- **Consultation.** During your consultation, your financial advisor will get to know you, help you identify your financial needs and wants, and review the financial planning process with you to paint a clear picture of where you are now and what is possible in the future.
- **Discovery.** Your financial advisor will review the questionnaire they've had you fill out regarding your finances, taxes, and estate

planning documents. They'll go over your investment portfolio, and they'll also take an in-depth look at your risk tolerance.

- **Strategy.** This is where the team at Piermont will present you with a plan for your financial future. They'll discuss every detail with you, recommend their strategy, and together you'll discuss and create a plan.
- **Implementation.** At this stage, your plan goes into action. Your advisor takes the necessary steps to initiate financial plans, including working with other professionals you have handling your finances (such as lawyers, stock brokers, etc.).
- **Review.** You will have the opportunity to meet periodically with your financial planning team to talk about how the plan is working, any concerns you may have, and what changes, if any, need to be made. Your advisor will always be on top of your financial plan, ready to advise you when better opportunities arise.

You can take a complete look at Piermont Wealth Management's 5-Step Plan [here](#).

**Free Consultation.** On top of choosing the New York financial advisor that best meets your needs, it is also extremely important to be comfortable with the people who will be handling your money, the environment in which your planning will be done, and knowing the exact details pertaining to your financial goals.

However, you may not want to shell out a consultation fee to find these answers, and Piermont offers a FREE consultation to help you better understand who they are and what they can do for you.

**Retiree Focused.** While Piermont Wealth offers a variety of services, if retirement (now or decades from now) is one of your top priorities, they have all the expertise you need from beginning to end. Their list of strategies for retirement planning is extremely comprehensive, and we have yet to find a financial advisor in New York City who rivals this.

**CFP Certification.** Piermont employs Certified Financial Planners, a designation that requires a great amount of experience, knowledge, and testing. This is a benefit to you and you should ask your potential financial advisor if he or she is a CFP. At Piermont, the answer is always yes.

You can read more about the stringent requirements to become a CFP [here](#).

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

## **RLP Wealth Advisors Review**

---

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

If your concerns for our planet are as real as the threat global warming poses to it, consider taking your business to a New York financial planning firm whose sustainability is as important as their financial success.

[RLP Wealth Advisors](#) operate locations in New York City, New Jersey, and Florida. RLP Wealth Advisors offers complete wealth management and financial planning services to individuals, families, and institutions.

The RLP Wealth Advisors team of 12 highly skilled and experienced advisors, planners, and investors at their New York City location are ready to serve you. Stop by their [team page](#) to learn more about their accreditations and expertise.

**Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

**Independent and Employee-Owned.**



## What Sets Us Apart?

Today's environment demands transparency, accountability, responsible citizenship and the highest ethical standards. As an independent, employee-owned, sustainable wealth management firm, RLP Wealth Advisors proudly stands apart from traditional Wall Street financial companies.

**Comprehensive Services.** RLP Wealth strives to meet the needs of all of their clients. They provide complete financial planning and wealth management services in-house, and they also have affiliations with tax, legal, bookkeeping, and corporate trusts to further provide the highest level of expertise, should you need them.

Here is an outline of RLP's services:

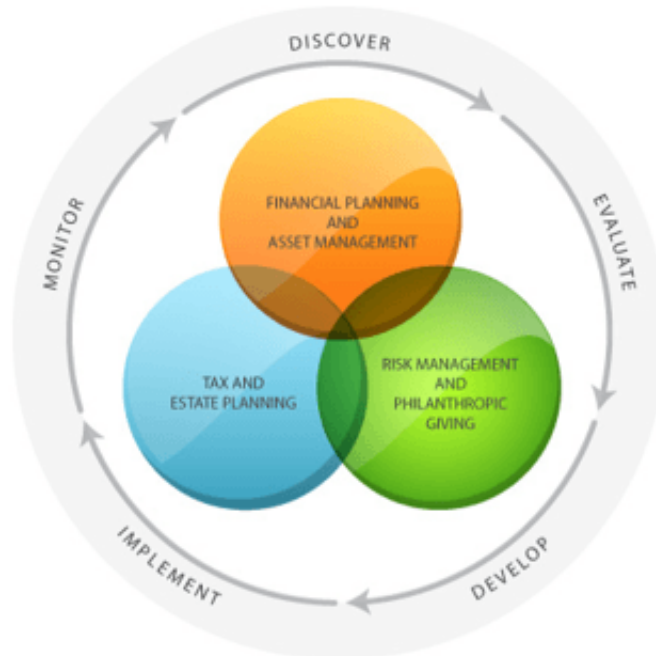
# Wealth Management Services

## Core Services:

- Risk Management
- Financial Planning
- Asset Management
- Wealth Protection
- Insurance Consulting
- Investment Portfolio Design, Oversight, and Monitoring
- Cash Flow Management
- Income Distribution Planning
- Estate Planning
- Philanthropic Giving
- Family Governance
- RLP LifeTrack™ integrated financial client portal
- Income Tax Consulting
- Sustainable/Responsible Investing Strategies

**The RLP LifeTrack Process.** RLP has carefully created a system which ensures ALL aspects of your life are carefully examined and included in your plan. They strongly believe that financial planning goes beyond the numbers and must include your personal life views, intellect, and interpersonal relationships, too. This great financial tool will help you and your advisor create a solid financial future for you.

## The RLP LifeTrack™ Process



**A Sustainable Mindset.** As mentioned, RLP Wealth Advisors believe in the importance of doing their part to create a greener, more sustainable future for us all. Knowing the environmental issues posing serious threats to our planet, we applaud RLP for their position on this matter. Here are just some of the ways RLP Wealth does this:

- Use of electronic storage for all records and delivery of documents, greatly reducing the reliance on paper goods.
- Their web hosting is done through a company which is 100% solar powered.
- They utilize [Carbonfund.org](https://www.carbonfund.org), a company which has helped them reduce their carbon emissions in their offices, on business trips, and even their employees' daily commutes.
- They are a member of [1% For the Planet](https://www.1percentfortheplanet.org) and proudly contribute 1% of all their revenue to this notable cause.

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

## Total Alignment Wealth Advisors Review

---

[Get Free Emblem](#) [Request PDF of Review](#) [Get Personalized Page](#)

Total Alignment Wealth Advisors is an independent, multi-family financial planning and advising firm in New York, NY. The firm has a clear philosophy: “created by clients, for clients.” They believe in utmost transparency and a client-centered approach to deal with all of your family's financial needs.

Total Alignment Wealth Advisors does not have a minimum net worth requirement, but they do state that their services "begin to make sense" at the \$3 million dollar mark, and their ongoing Private Family Office and Analytical Services are geared toward those who have a net worth of \$30 million or more.

They operate a small but powerful office with about 10 financial advisors, executors, directors, strategists, and analysts. Their goal is to be versatile and comprehensive to stay ahead of the curve. Take a more detailed look at the structure of their team [here](#).

## **Key Factors that Enabled This Firm to Rank as a Top Wealth Advisory Company**

**Independence, Control and Transparency.** Total Alignment Wealth Advisors operates under a fully transparent, fee-only structure and holds themselves up to the highest level of fiduciary standards.

### **🔒 Independence, Control and Transparency**

Because the value of independent analysis and comprehensive reporting depends on clients' trust, our advisors are not permitted to sell commissions-based financial products to clients, nor is the company permitted to receive referral fees from outside advisors who provide advice separately to our clients. That is, our advisors will operate under a fully transparent, fee-only structure and be held to the highest fiduciary standard. To ensure that our business model remains pure and that the company is never controlled by those who might attempt to disrupt these independence and trust principles, ownership in Total Alignment will remain with either those who are clients or those who are advisors. At all times, principles of client-advisor alignment and empowerment will control.

**Three Levels of Service.** To provide custom experiences for their clients, Total Alignment Wealth has created three levels of service, developed to suit a wide range of clients and their financial needs.

- **Level I: Periodic Financial Reviews.** This service is best suited for those who require basic financial services such as collecting, organizing, and evaluating their financial data. Clients who fall into this category usually only need services intermittently.



- **Level II: Personal CFO.** This level of service is naturally more comprehensive and is designed for tax savings, fee savings, and an overall sense of peace regarding a financial plan. The Personal CFO structure begins with the development of Total Alignment Wealth's comprehensive financial plan and review.
- **Level III: Private Family Office and Portfolio Analysis.** This all-encompassing level of service is what this firm was founded on. When choosing this level, you will receive all benefits offered by the firm, including a complete portfolio review, client-centered advising, and expert oversight of all your financial needs.

To learn more about each level of Total Alignment's service, you can take a look [here](#).

**Company Constitution.** We admire a firm that stands by a company constitution that is solidly built with the needs of the client as top priority. Their comprehensive constitution is built on this VIEW:

- Viewpoint and holistic approach
- Independence, control, and transparency
- Expertise and superior resources
- Work ethic, attention, diligence, and capacity

Each core value is expanded upon [here](#), and we urge you to read it thoroughly to get a good idea of what you can expect.

**Group Training and Executive Services.** Total Alignment Wealth offers group training services to others, alleviating them of the burden of having to train, educate, and involve staff. The results provide worry-free, comprehensive education that saves time and money.

[Get Free Emblem](#)   [Request PDF of Review](#)   [Get Personalized Page](#)

---

## **Conclusion – Top 10 Best Financial Advisors in New York, NY**

As you can see, there is a lot to choose from when you are looking for the top financial advisor in New York City that is right for you. Each of the firms we have reviewed today offer fee-based fiduciary services to a wide range of clients. Some are limited to those with higher assets, but for those that meet this income, what you get is worth the restrictive criteria. However, only a few of the firms on our list have this restriction.

When deciding whom to contact, make a list of what you would like to get out of a relationship with your advisor. Once you assess your own needs, you can easily match those needs with a planner on our list.

Lastly, don't be afraid to take advantage of free consultations or picking up the phone to ask a quick yet game-changing question.

---

If you have questions, comments, or tips about this "Top 10 Best Financial Advisors in New York, NY – 2016 Ranking & Comparison" article, send us an **email**. Follow us on social media to be the first to hear about major economic news stories.

- **Follow AdvisoryHQ on Twitter**
- **Like/Follow AdvisoryHQ on Facebook**
- **Follow Us on LinkedIn**

Cheers,  
AdvisoryHQ Team