

Top 10 Best Financial Advisors in San Diego, California

2016 RANKING OF TOP WEALTH ADVISORS

Finding the Best Financial Advisors in San Diego, California

Greetings, San Diegans! Are you venturing into the world of finding the best financial advisors and wealth managers in San Diego, California? Perhaps you are looking for help in managing your assets or you want to make the leap into investing.

No matter what your specific needs are, you've come to just the right place. It's difficult to pick out the best performers from a long list of financial advisors in San Diego, Solana Beach, and other areas, but we at AdvisoryHQ are always up for the job!

We take our time to find those financial advisors and wealth managers in San Diego that stand independently, offer trusted services, and continue to perform year after year.

As you get ready to weigh the benefits of the following top financial advisors in San Diego, you will most likely have more than a few questions. You may wonder "how does a financial advisors in San Diego assess their fees?" or "what does it mean to work with someone who is independent?" Another question that usually arises is "do I have to have a minimum amount of investable assets to hire a financial advisor in San Diego, California?"

Without someone to guide you in this process, it's easy to get lost in all the different variables.

Finding the Answers to Your Questions about Financial Advisors in San Diego, California

We are here to give you the best and most transparent look at each firm that made the cut on our list of the top financial advisors in San Diego. Each wealth management and financial advisory firm was selected using our own unique set of criteria and a highly selective methodology (which we will cover below).

The information we share with you is completely unbiased, and we never receive any compensation or incentives to list a financial advisor in San Diego, California, in any of our reviews.



AdvisoryHQ's List of the Top Financial Advisors and Wealth Managers in San Diego

- **AWM Global Advisors**
- **Blankinship & Foster Family Wealth Advisors**
- **CCMI – Creative Capital Management Incorporated**
- **Dowling & Yahnke, LLC**
- **HoyleCohen**

- [Labrum Wealth Management](#)
- [Pure Financial Advisors](#)
- [Rowling & Associates](#)
- [San Diego Wealth Management](#)
- [Weatherly Asset Management](#)

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 San Diego, CA

(List is sorted alphabetically)

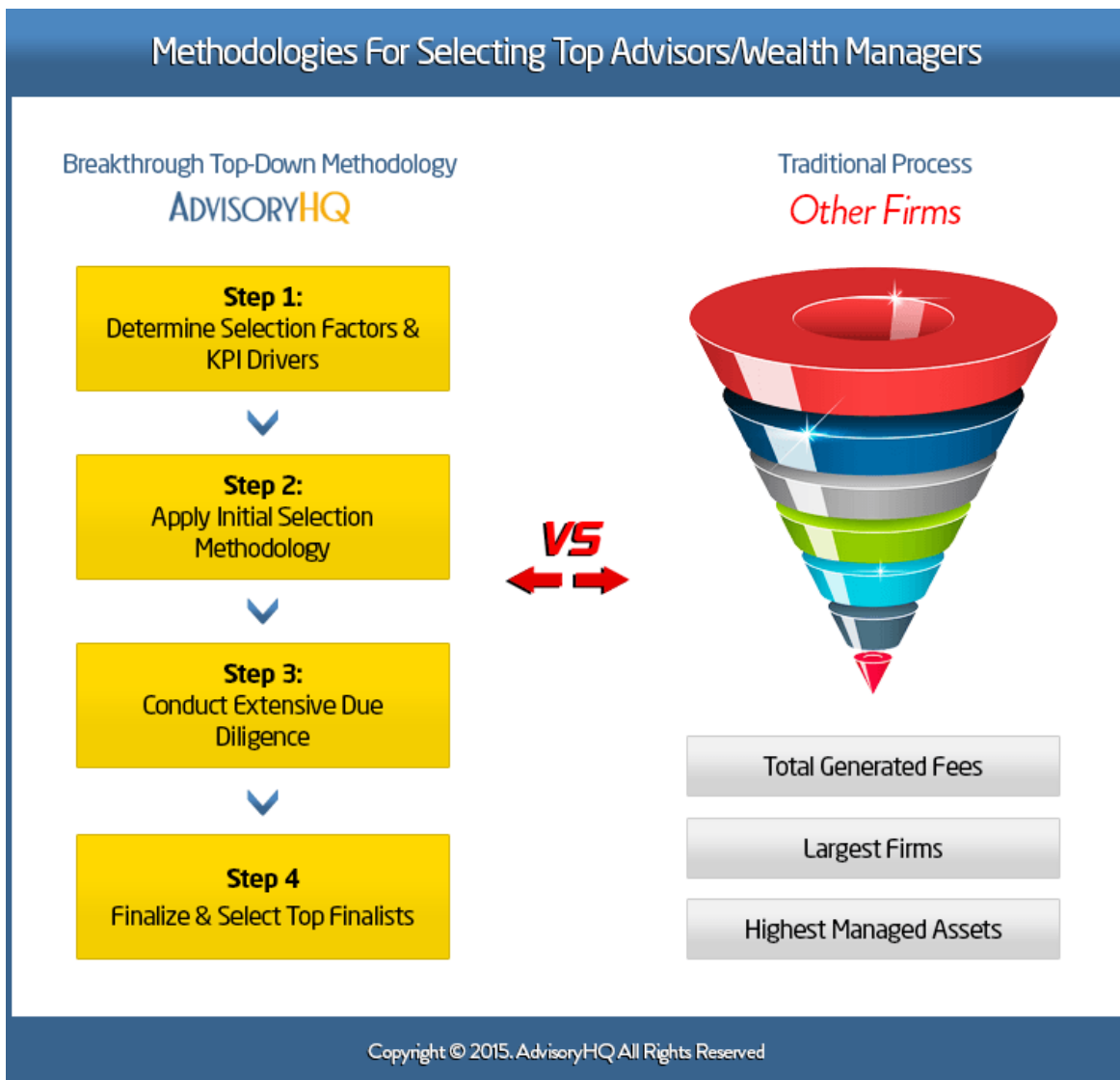
No.	Firm	Location
1	AWM Global Advisors	San Diego
2	Blankinship & Foster	Solana Beach
3	CCMI – Creative Capital Management	San Diego
4	Dowling & Yahnke, LLC	San Diego
5	HoyleCohen	San Diego
6	Labrum Wealth Management	Carlsbad, Murrieta
7	Pure Financial Advisors	San Diego
8	Rowling & Associates	San Diego
9	San Diego Wealth Management	San Diego
10	Weatherly Asset Management	Del Mar

Methodology | Financial Advisors – San Diego, California

What methodology did we use in selecting this list of best San Diego financial advisors and top wealth managers in California?

Using publicly available sources, we identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in San Diego 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 San Diego, California.



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

Detailed Review of the Top Financial Advisors in San Diego, California

We hope that what follows will provide you with the proper insight into each financial advisor and wealth manager in San Diego that was selected for our report.

AWM Global Advisors Review

Bringing with them over 60 years of professional experience, [AWM Global Advisors](#) is structured to leverage each team member's unique talents and proudly employs women in over 50% of their leading positions.

They serve business clients with wealth and investment management services through their San Diego-based office.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are some key factors that enabled AWM Global Advisors to be rated a top 2016 San Diego wealth management firm.

A Complimentary Risk Analysis:

Is your risk tolerance aligned with your investment style? At AWM, their planning approach is custom tailored to your risk tolerances and financial goals. You can take advantage of their [complimentary risk analysis tool](#) to hone in on some of your risk factors.

Aligned Services:

When assessing your needs, here is a list of the most common financial planning services offered by AWM:

- Risk management
- Investment management
- Liabilities management
- Cash flow management
- Business advisory

- Estate planning

Your Wealth Management Process:

Asset allocation, investment management, and comprehensive financial planning are the cornerstones of AWM's wealth management services.

Along with a host of investment vehicles, you are positioned to see maximum return on your investments while maintaining a level of safety through prudent risk management.

Strictly Business:

As a business owner, you are uniquely positioned to receive proven financial solutions for all of your business planning needs. The AWM Advisors team has decades of expertise in guiding business owners to their goals. Here's a look at what you can expect to see:

- Cash Balance Plans: Utilize tax-advantaged savings strategies for your business. A cash balance plan (also known as a hybrid plan) is a unique approach to traditional pension funds. It states each employee's benefit as a cash balance that can be converted or distributed as a lump sum at the time of retirement.
- Captive Insurance: Enhanced risk management is essential for any financial business plan! A Captive Insurance Company (CIC) is a form of self-insurance where a subsidiary company is created to hold property and casualty insurance. Many times this kind of approach to insurance can help avoid losses through third-party insurers.

Blankinship & Foster Review

Blankinship & Foster is a wealth management firm in Solana Beach, California, where it's been serving clients since 1974. Solana Beach is an affluent city in San Diego County, California.

The team at **Blankinship & Foster** is experienced in bringing financial planning and investment management services with a special focus on helping retirees, soon-to-be retirees, financially independent women, and women in transition.

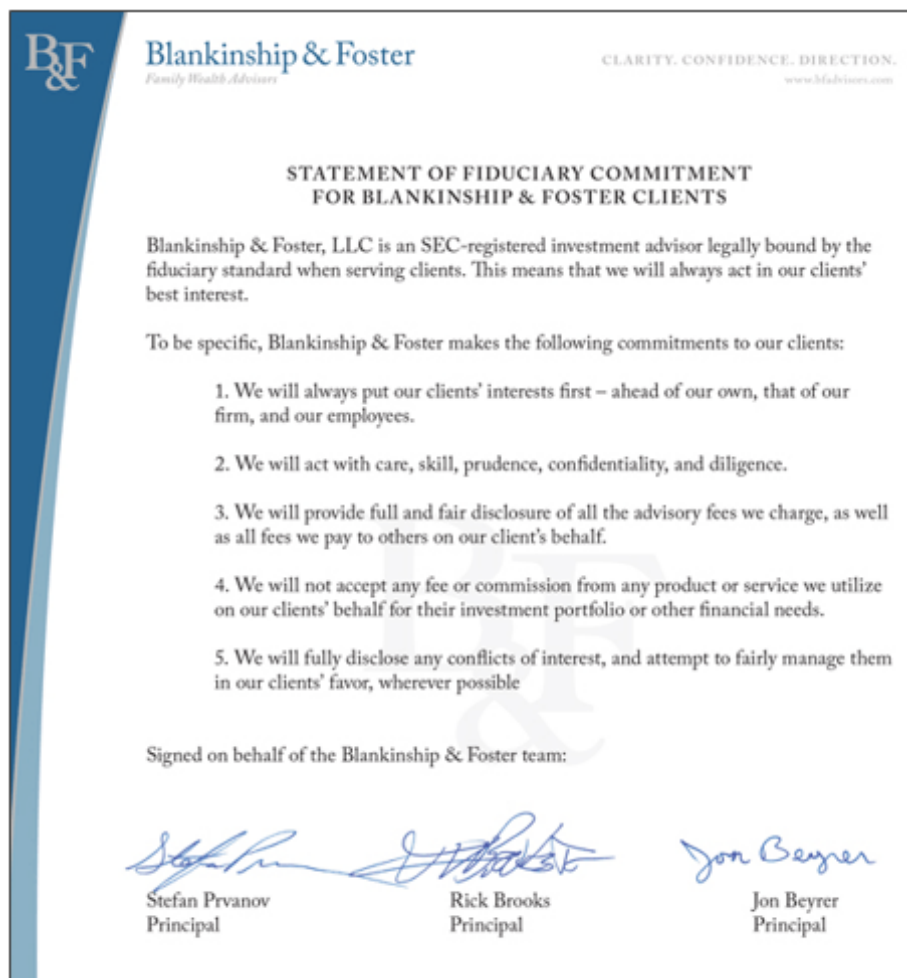
Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are some key factors that enabled Blankinship & Foster to be ranked a top-rated wealth management and financial planning firm in the San Diego area.

A Statement of Fiduciary Commitment:

Perhaps the most important thing the Blankinship & Foster team offers their clients is the promise of fee-only, independent, and fiduciary services. As a fiduciary, the firm is required to hold clients interests above its own, 100% of the time.

Recommendations are based solely on the best interests of the clients and never involve third-party, commission-based sales.



The image shows a document titled "STATEMENT OF FIDUCIARY COMMITMENT FOR BLANKINSHIP & FOSTER CLIENTS". The document is framed by a blue border on the left and top. The top left corner features the B&F logo and the text "Blankinship & Foster Family Wealth Advisors". The top right corner contains the tagline "CLARITY. CONFIDENCE. DIRECTION." and the website "www.bfadvisors.com". The main text of the document states that Blankinship & Foster, LLC is an SEC-registered investment advisor bound by the fiduciary standard. It lists five specific commitments to clients: 1. We will always put our clients' interests first - ahead of our own, that of our firm, and our employees. 2. We will act with care, skill, prudence, confidentiality, and diligence. 3. We will provide full and fair disclosure of all the advisory fees we charge, as well as all fees we pay to others on our client's behalf. 4. We will not accept any fee or commission from any product or service we utilize on our clients' behalf for their investment portfolio or other financial needs. 5. We will fully disclose any conflicts of interest, and attempt to fairly manage them in our clients' favor, wherever possible. The document is signed on behalf of the Blankinship & Foster team by three principals: Stefan Prvanov, Rick Brooks, and Jon Beyrer. Each signature is accompanied by their name and title.

B&F Blankinship & Foster
Family Wealth Advisors

CLARITY. CONFIDENCE. DIRECTION.
www.bfadvisors.com

**STATEMENT OF FIDUCIARY COMMITMENT
FOR BLANKINSHIP & FOSTER CLIENTS**

Blankinship & Foster, LLC is an SEC-registered investment advisor legally bound by the fiduciary standard when serving clients. This means that we will always act in our clients' best interest.

To be specific, Blankinship & Foster makes the following commitments to our clients:

1. We will always put our clients' interests first – ahead of our own, that of our firm, and our employees.
2. We will act with care, skill, prudence, confidentiality, and diligence.
3. We will provide full and fair disclosure of all the advisory fees we charge, as well as all fees we pay to others on our client's behalf.
4. We will not accept any fee or commission from any product or service we utilize on our clients' behalf for their investment portfolio or other financial needs.
5. We will fully disclose any conflicts of interest, and attempt to fairly manage them in our clients' favor, wherever possible

Signed on behalf of the Blankinship & Foster team:

Stefan Prvanov
Stefan Prvanov
Principal

Rick Brooks
Rick Brooks
Principal

Jon Beyrer
Jon Beyrer
Principal

Fee Structure

The firm has a fee-only structure, which means that they do not sell products for commission, nor do they receive referral fees of any kind.

The Financially Independent Woman:

Blankinship & Foster has a long history of serving financially independent women. As women are more likely to undergo significant life changes, both planned and unexpected, the firm has developed a strategic approach to properly guide the sensitive needs of these unique clients.

The Financial Independence Plan:

As a pre-retiree, it's never too early to start planning for your golden years. In fact, the sooner you get a handle on your financial future, the more successful your plan will ultimately be. The firm's "Financial Independence Plan" encompasses the following variables:

- Income planning
- Investment planning
- Estate/charitable/legacy planning
- Tax planning

Retirement Planning:

Retirement is a beginning, not an end. While this can be an exciting time in a person's life, it can also leave a lot of unanswered questions. With over 25 years of retirement expertise, Blankinship & Foster has implemented a variety of sound retirement strategies. Transitioning into retirement involves the following:

- Maximizing benefits
- Planning for income and assets
- Maintaining your plan through retirement
- Anticipating changes

A Team-centered Approach:

To provide the best quality of service, each client is assigned to a team of two financial advisors who are supported by the entire Blankinship & Foster firm. This team-focused approach allows your advisors to remain highly attuned to your specific financial goals.

Wealth Management Services:

An integrated wealth management plan allows you to stay focused on all aspects of your financial future. Customizable objectives take into account finances, cash flow, taxes, risk management, and investment strategies. Along with the following options, you have the opportunity to create a distinct and comprehensive portfolio:

- Goal planning
- Retirement planning
- Income and expense planning
- Tax planning
- Estate planning
- Risk management and insurance planning
- Philanthropic and legacy planning
- Executive benefits
- Social Security and Medicare planning
- Mortgage planning

CCMI – Creative Capital Management Review

“For your family, for your funds, for your future.” Those are three pillars on which [Creative Capital Management Incorporated \(CCMI\)](#) was built and on which the firm has operated under for 40 years.

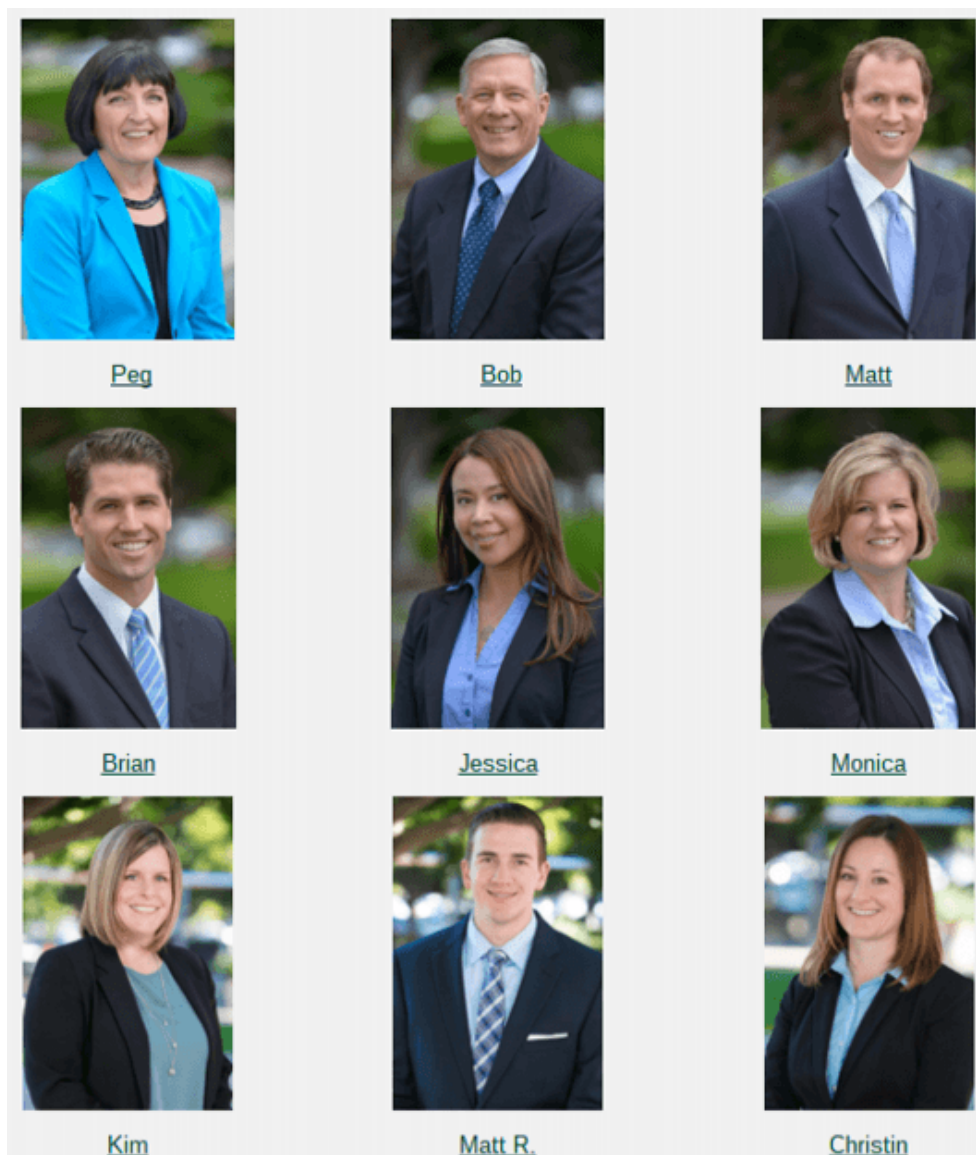
They specialize in proactive financial planning and investment management services for families, individuals, and business owners alike.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

The Team Difference:

Not many financial advisors in San Diego can say they’ve been in the business for close to half a century! Yet company presidents Peggy and Bob Eddy have been helping clients achieve their financial goals for that long.

Using a team of at least four Certified Financial Planners (CFP), account executives, and administrative associates, they have maintained the same quality standards and excellence in service that has carried them through all these years.



A Fee-Only, Independent Provider:

CCMI's fee-only difference helps them stay aligned with their clients' financial goals. Planning goes beyond portfolio management and extends into personal and trusting relationships that help clients feel like their money is being handled correctly.

Through this independent objective, CCMI is able to give advice that isn't constrained by commissions or the sale of any proprietary products.

A Sound Financial Planning Process:

In order to proactively address their clients' unique needs and concerns, CCMI has developed a 9-step process that allows them to identify all variables in each client's plan, as well as properly initiating and executing these services on the client's behalf.

Let's take a look at what the financial planning process entails:



Because money doesn't come with instructions.™

Financial planning services include complete wealth management, retirement planning, investment planning, and more. For a comprehensive overview, take a look [here](#).

Investment Management Services:

From understanding your financial goals to determining your risk tolerances, CCMI looks at all critical portfolio options. The end-result is an investment portfolio that is continually monitored and updated to meet your changing needs, as well as the unavoidable changes in the market. Here are just some of the benefits you can expect from your investment management services:

- Trading and rebalancing
- Ongoing investment research
- Account consolidation
- Customized asset allocation based on your risk tolerance
- Charitable giving strategies
- Annual investment policy review
- No-load mutual funds and ETFs
- Regular reporting of your investment results

Additionally, CCMI offers targeted portfolio options depending on your needs, and they can include:

- Market commentary
- Assisting with asset transfers
- Tax loss harvesting
- Cash flow planning
- Complimentary notary services
- Facilitating required minimum distributions from retirement plans

The Business Side of Things:

As a business owner, you are faced with a unique set of challenges, and CCMI understands this. Their decades of experience include business services. Here's just some of what you can expect:

- Fee-only financial plans
- Business counseling
- Succession planning
- Liquidity events
- Family meeting facilitation

- Assistance with selling your business
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Dowling & Yahnke Review

Dowling & Yahnke, LLC takes a great deal of pride in being San Diego's only financial advisory firm named to the *Forbes'* 100 Top Wealth Managers list in 2015. However, though they received this accolade in 2015, the firm has been offering these same quality services for 25 years.

They work through a fee-only, independent model that allows them the freedom to be a true fiduciary—working only for you, not a third-party affiliate with an agenda.

Dowling & Yahnke serves individuals, families, endowments, and foundations and has over \$3 billion in assets under management for their roughly 1,000 clients.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are key factors that enabled Dowling & Yahnke to rank as a top 2016 financial advisory firm in San Diego, CA.

A Host of Professional Designations:

Through dedication and several decades of knowledge and expertise, the team at Dowling & Yahnke has earned a variety of professional designations, and each member adheres to the highest standards of their specialty.

Among their team, you will find Chartered Financial Analysts (CFA), Certified Financial Planners (CFP), Chartered Divorce Financial Analysts (CDFA), Certified Personal Accountants (CPA), Investment Advisor Certified Compliance Professionals (IACCP), and those who have undertaken steps through Master Planner Advanced Studies (MPAS).

That's an incredibly impressive amount of accreditation, and if you would like to learn about what any of these designations entail, take a look [here](#).

Services to Meet Your Needs:

When choosing what services most apply to you, you'll be pleased with the variety of wealth management services available to you through Dowling & Yahnke. Here is an overview of what they offer:

- **Financial planning:** Offering a wide-range of financial planning expertise to show you what the road ahead may look like.
- **Investment management:** Managing your investments may include taking into account market efficiency, asset allocation, long-term investments, risk analysis, and diversification, to name just a few.
- **Social Security and Medicare planning:** Social Security benefits are becoming increasingly more important and require due diligence. Retirement benefits, spousal and survivor benefits, as well as disability benefits all play an important role in your planning.
- **Executive equity and compensation planning:** Equity compensation plays a major role in creating wealth. While stock incentives are vital, it's also important to understand and appropriately manage associated risks. Developing sound strategies is the key to peace of mind and financial growth.
- **Education planning:** Increasing education costs present a real challenge for families. Average fees for tuition, room and board, and books can exceed \$50,000 per year! Through prudent education planning and utilization of 529 plans, it's possible to keep this number in check.
- **Charitable giving:** Supporting charitable causes is important to many of Dowling & Yahnke's clients. Developing a concise plan and a thorough understanding of contributions can help maximize the power of your dollar.

Support Services:

Aside from their traditional financial planning and wealth management services, Dowling & Yahnke support their clients in a variety of ways including the following:

- **Working with your pension administrator:** In coordination with your plan, working with a third-party pension administrator can help keep the overall picture in check. Many variables are considered, and you can rest assured that Dowling & Yahnke have all your bases covered.
- **Consultation with your tax professional:** When warranted, communicating with your tax professional can answer a lot of questions during your financial planning process. Regular review of your tax brackets, tax filings, and other data can be very useful.

- Coordination with your trust & estate attorney: Correctly titled estates are essential. Through coordination with your trust and estate attorneys, Dowling & Yahnke can make sure that all your most pressing documents are in order, eliminating any surprises down the road.
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HoyleCohen Review

At [HoyleCohen](#) there is a strong belief that “better choices make a better life,” and this certainly is true.

Potential clients can expect comprehensive financial planning and wealth management services to fit in with every aspect of their everyday lives.

HoyleCohen is a wealth management firm in San Diego with another location in Sacramento, California. They serve over 700 clients (whom they consider more like family) and manage \$800 million of their investable assets.

HoyleCohen operates as a full fiduciary, acting without conflicts or hidden agendas.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are some key factors that enabled HoyleCohen to be rated a top 2016 San Diego financial advisor and wealth management firm.

Focused Financial Partners:

In 2008, HoyleCohen joined Focus Financial Partners, a leading independent wealth management firm. Focus Financial offers firms strategic support and helps clients meet their financial objectives. They do so by way of the following strategies:

- Access to resources and operational and technological efficiencies
- Support for future growth initiatives
- Sharing of best practices by industry experts
- Grooming internal talent and recruiting for succession planning

Women’s Practice:

Working with women and their families to create a financially successful lifestyle is important to HoyleCohen. That's why they've created services specifically designed to cater to the needs of financially independent women. Service considerations include:

- Creating financial balance
- Taking a holistic approach to women's needs
- Fostering financial confidence

Financial Planning Services:

Financial planning through HoyleCohen is a core capability. One cannot create a successful financial plan without a clearly defined destination and a way to get you there. Through a variety of implementation vehicles, your team is prepared. Let's take a look at how they structure a financial plan:

- One-size doesn't fit all: Traditional approaches to creating a financial plan usually fall short of what the client needs. Therefore, HoyleCohen customizes a plan that fits your specific viewpoint and also allows flexibility for life's twists and turns.
- Intelligent planning: Through the development of a dynamic intelligent planning process, HoyleCohen confidently creates scenarios and a specific analysis for each client. Areas of service consideration include planning for retirement, estates, education, taxes, life transitions, investment portfolio design, risk management, and cash management.
- Wealth by design: Wealth by Design is a financial planning method that begins by asking "why." It is only after you've found a clear vision behind why you are planning that you can make good financial decisions. HoyleCohen's "Wealth by Design" process can help you assess your big picture.

The Road to Investment Management:

Properly managed investments are an integral part of most financial plans. The market is increasingly turbulent and unpredictable and you shouldn't have to weather the storm alone.

The team at HoyleCohen is prepared to guide you through by utilizing both traditional investment strategies along with special considerations that are customized for each client. Identifying, improving, and monitoring your investments is of utmost importance.

Take a look at some available key features:

- A process that combines planning, smart investing, and ongoing monitoring.
 - A CorePlus investing system that delivers more stable, inflation-beating returns.
 - Special programs such as equity protection and collateral lending.
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Labrum Wealth Management Review

Labrum Wealth Management is a process-driven, independent wealth management firm located in San Diego, Murrieta, and Carlsbad. The firm has a structured, holistic process for serving individuals, families, and businesses.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are some key factors that we liked about Labrum Wealth Management that allowed it to rank as one of 2016's top wealth advisory firms in the San Diego, CA, area.

Managing Your Investments:

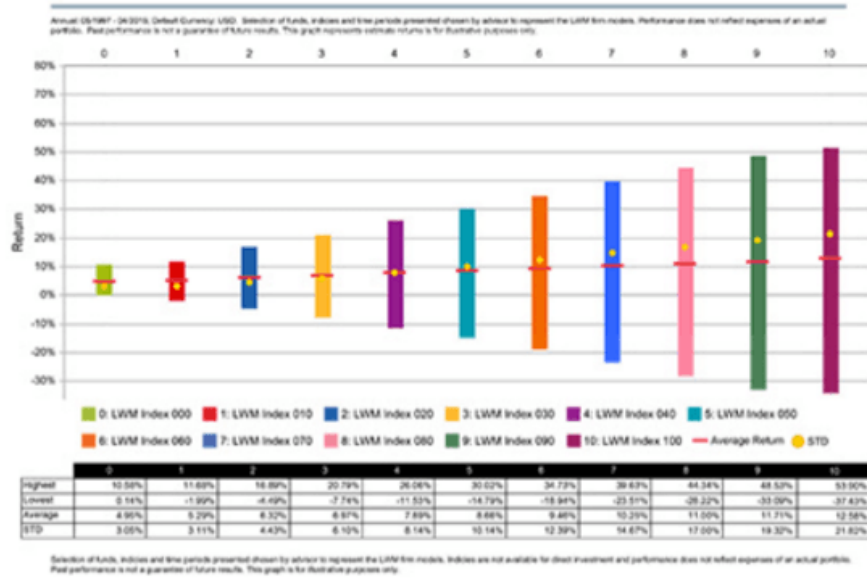
Keeping in stride with the specific objectives presented by each client, Labrum Wealth offers risk-controlled strategies with the following investment philosophies in mind:

- Markets work: Capital markets do well in fairly pricing all available resources and expectations about publicly traded securities.
- The key to diversification: Comprehensive, global asset allocation can minimize risks related to individual securities.
- Relationship between risk and return: By increasing your level of exposure to risk, you also increase your chances of yielding a higher return.
- Portfolio structure explains performance: The asset classes that make up your portfolio and the risk levels associated with those classes are responsible for a large portion of the variability of portfolio returns.

The ICAS Way:

The Investment Core Allocation Strategy is Labrum Wealth's most popular investment tool. It offers growth and stability in the following ways:

- Optimizes allocation with alternatives
- Selects core allocation
- Tax-loss harvesting
- Tax-sensitive asset allocation
- Disciplined investing & behavioral coaching
- Tolerance band re-balancing



For further data and information on Labrum Wealth’s investment strategies, go [here](#).

The Certified Advantage:

In general terms, a “financial planner” is a person who can offer advice to help you plan for your financial goals. A Certified Financial Planner, however, is someone who is expertly trained to recognize the subtle nuances that affect everyday financial planning methods.

Through examination and continuing education, a Certified Financial Planner is best trained to take on the challenge each client represents. With multiple CFPs on staff, Labrum Wealth has an edge over a lot of other financial advisors and planners that operate in San Diego.

Planning Your Retirement:

Did you know four out of 10 baby boomers have NO retirement savings whatsoever? That's a frightening statistic! Through a proactive, cost-effective approach for individual and business retirement plans, you can take charge through high-quality 401(k) solutions offered by Labrum Wealth.

To help you better understand your retirement, take advantage of Labrum Wealth's complimentary report titled "The Social Security Decisions."

Asset Protection:

Oftentimes, insurance can protect your most valuable assets: your home, your car, your health. However, most people are unaware of the impact proper insurance planning can have on your retirement and investments. With the right plan, you can earn money with your money, safely, through use of fixed annuities and life insurance. Here's what Labrum Wealth can offer you:

- Health insurance
- Medicare supplements
- Fixed and fixed indexed annuities
- Hybrid annuities
- Disability insurance
- Long-term care
- All forms of life insurance

A Free Consultation:

When you have questions but are unsure of where to turn, Labrum Wealth can help with a free, no obligation consultation to help you better understand what they do and if their services are right for you.

Pure Financial Advisors Review

Pure Financial Advisors came on the scene in 2007 wanting to redefine the market, and so far they're right on course.

As we get into the story of the founder, you'll see how Pure Financial sets out to challenge the status quo with every aspect of their operation.

A financial advisor in San Diego, Irvine, and Woodland Hills, California, Pure Financial serves all types of clients and requires no asset minimums; they

believe everyone should have an opportunity to achieve and surpass their financial goals, regardless of their net-worth.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor


Below are key factors that enabled Pure Financial Advisors to rank as a top 2016 advisory and financial planning firm in San Diego.

A Fiduciary Foundation:

After a long career successfully building one of the largest branch office systems in the ING broker-dealer network, Michael Fenison, figured it was time to retire. But many things about the financial industry became frustrating. Clients needed a commission-free environment that truly fostered their best interest and didn't succumb to unnecessary losses due to careless or underhanded planning. Out of this obvious need, Pure Financial was born.

After selling his current firm, Michael Fenison figured it was time to retire. He had built one of the largest branch office systems in the ING broker-dealer network, but many things about the financial industry became frustrating.

The commission and sales culture of the industry never quite sat right with Fenison. There was no way to tell if the advisor was putting the client in their best interest. Friends and colleagues challenged Fenison to use his experience to craft a new type of business model that would solve the frustrations. A business model that would minimize conflicts, one that would create a positive change for the financial industry.



Michael Fenison
Founder & CEO

When Pure Financial Advisors first opened its doors, they did so with zero clients and absolutely no assets under management. But over the years, the loyalty and satisfaction of their clients have propelled them to over 1,000 clients and over \$1 billion in assets.

Being a true fiduciary is generally viewed as the highest standard of customer care, and Pure Financial stands firm in its commitment.

Financial Planning:

As Thomas Edison so eloquently put it, “Good fortune is what happens when opportunity meets with planning.” This is certainly a motto to live by, and at Pure Financial, they do. They offer several financial planning options, including:

- Retirement planning: Proper retirement planning allows you to build the retirement you envision. Reach your goals by determining key factors that affect your retirement, choosing a sustainable distribution rate, and more.
- Cash flow analysis: A common fear among clients is running out of money too soon. Looking ahead with a thorough cash flow analysis can help alleviate this worry.
- Tax planning: Taxes, and the best way to reduce your tax liabilities, are essential pieces of any financial plan. With the utilization of tax diversification, Roth conversion strategies, tax-loss harvesting, and more, you can minimize your overall exposure to tax associated risks.
- Risk management: “Do more than just expect the unexpected; plan for it.” Pure Financial knows it’s important to be prepared for market fluctuations and other unplanned events. They can reduce your overall risk through the use of insurance and a network of licensed professionals.
- Estate planning: With an incredible 64% of Americans having no estate plan in place, safeguarding your valuable assets is critical! Pure Financial can assist in planning for your estate, creating or upgrading your living will, creating a trust, and more.

The Road to Investing:

“Planning is a map, investments are the vehicle.” That’s how Pure Financial sees it. They build portfolios based on the Nobel Prize-winning science of capital markets. Let’s take a look at your investment management process:

- Asset allocation: The current model of thinking shows that asset allocation is the largest deciding factor in portfolio performance. As such, Pure Financial uses the science of investing to appropriately structure each portfolio.
- Smart diversification: Successful investing means not only garnering returns, but also managing the risk on those returns. Diversification remains one of the best ways to manage risk.
- Institutional access: Working with Pure Financial gives you access to some of the world’s best asset managers without the typical sales approach associated with commissioned brokers.
- Portfolio rebalancing: Even an expertly curated portfolio needs to be intermittently rebalanced and assessed to assure its performance. That’s why Pure Financial examines portfolios on a daily basis, identifying tax efficiency and overall portfolio success.
- Tax management: “Taxes are unavoidable, but paying too much in taxes can be avoided.” Pure Financial employs proven strategies that help minimize your tax burden.

Rowling & Associates Review

Rowling & Associates is a financial planning and investment management firm in San Diego that also specializes in tax planning services.

Their goal is to give you financial advice that you can apply in a real-world situation. They do so by educating you and helping you to understand the best way to achieve your financial goals.

Rowling & Associates proudly serves as an independent fiduciary and delivers fee-only advice that is always in the best interest of their clients.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are some key factors that enabled Rowling & Associates to be rated a top 2016 investment management firm in San Diego, California.

Team Quality:

Rowling & Associates considers themselves to be attentive, unbiased, knowledgeable, trustworthy, and industry innovators. Their team of about 10 highly-effective professionals is accredited with designations such as CFP, CPA, and PFS (Personal Financial Specialist). They bring a complex blend of broad-based financial knowledge to each individual portfolio.



Retirement Focused Financial Planning:

Rowling & Associates envisions the perfect financial plan as one that will help you securely reach your retirement goals. Knowing what your ideal retirement looks like is your starting point on an exciting journey.

There is a multitude of factors that need to be taken into consideration, and they all center around you and the longevity of your assets.

Retirement planning services encompass the following objectives:

- Planning your retirement
- Funding your children's future education
- Planning for your estate
- Assessing your life insurance needs

Investment Philosophy:

Rowling & Associates adheres to a philosophy of investing your portfolio with a supreme handle on tax-efficiency. They utilize location optimization and prefer no-load, low-cost mutual funds to achieve portfolio diversification. Tax-efficient investing keeps more money in your pocket. The performance of your portfolio is determined in the following four ways:

- Asset allocation
- Location optimization
- Investor behavior

- Personal analysis

Tax Planning Advantage:

With two CPAs on the team, you have a wealth of knowledge and everyday expertise at your disposal when it comes to intricate tax matters. Rowling & Associates can show you how to save on your taxes by using current law. They offer:

- General tax planning
- Tax strategies for stock options
- Charitable contributions
- Tax preparation services

San Diego Wealth Management Review

[San Diego Wealth Management](#) is a boutique-sized wealth management firm with special interests in asset management, wealth transfer strategies, income strategies, and financial planning services.

Their goal is to help you bridge the gap between your financial today and your financial tomorrow.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are some key factors that we liked about the firm that allowed it to rank as one of 2016's top wealth advisory firms in San Diego.

Total Wealth Management:

San Diego Wealth believes you should have the freedom to enjoy the important things in life, and they offer a comprehensive suite of wealth management services to help you do just that.

Here's a quick look at what they have for you:

- Investment planning
- Education planning
- Estate & trust planning

- Cash flow management
- Retirement planning
- Income tax analysis
- Insurance analysis

The Financial Planning Process:

San Diego Wealth Management's financial planning process encompasses five steps that all work together to obtain the ultimate end-result: a customized and complete financial plan.

Below we review each of the five steps:

- Step 1 – Identify: The first step to identifying your needs is discovering who you are. By establishing a close working relationship, they open the lines of communication to truly understand what matters to you.
- Step 2 – Quantify: At this stage, your team will assess your current financial situation through the use of cash flow analysis and financial statements. Your current ability to reach your goals emerges during this process.
- Step 3 – Simplify: At this step, San Diego Wealth Management will develop strategic recommendations to help you reach your goals. They'll help you understand all the risk and advantages associated with each aspect of your plan.
- Step 4 – Qualify: This is the stage of implementation where your new plan is put into action. When appropriate, San Diego Management will work with any of your other advisors (for example: your existing accountant or tax advisor) to implement your strategy.
- Step 5 – Modify: A working plan is only the beginning of your financial journey. Once your plan is out there working for you, consistent monitoring is key. A well-crafted strategy will be flexible, adaptive, and open to necessary changes.

Asset Management:

San Diego Wealth has constructed an asset management program for those who like to manage their own portfolios but want to avoid the risk and responsibility involved in choosing their own investments.

Through a mix of mutual funds, bonds, stocks, real estate, and alternative investments, San Diego Management can help you stay on top of your assets.

The Power of Positive Engagement:

An impressive feature we found at San Diego Wealth is the ability to take advantage of their value-based investment models that allow you to avoid investing funds with organizations that misalign with your personal values.

Weatherly Asset Management Review

Technical expertise, sound advice, and hard work are factors that drive the [Weatherly Asset Management](#) team to perform at their best. Founded in 1994, Weatherly Asset Management is a registered investment advisor based in Del Mar, CA.

Weatherly Asset's primary focus is overall wealth management, with each account being separately managed to maximize wealth preservation. Their holistic approach is geared toward high net-worth individuals.

Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor

Below are some key factors that enabled Weatherly to be rated a top 2016 California wealth management firm.

Broad-Range of Financial Services:

Clients of Weatherly Asset can enjoy a broad-range of services to meet their ever-changing needs.



Asset Allocation:

Weatherly Asset knows that one of the most important decisions an investor must make is how to effectively allocate assets between various classes of stocks. With their Principal holding strong with 30 years of investment expertise, you have a definite advantage on your side when choosing how to allocate your assets.

Equity Management:

A “bottom-up” approach to investment selection is preferred when managing a portfolio. Focusing on broad themes, Weatherly Asset first approaches stock selection with a keen eye for attractive pricing to allow for the purchase of the entire business. Furthermore, they focus on stocks that have a high probability of yielding a good return.

With this approach, risk is always kept to a level that can be tolerated by the individual client.

When the possibility of selling stocks comes into play, Weatherly Asset considers if the selling target price has been reached and whether or not a better opportunity may be present.

Fixed-Income Management:

You can utilize both taxable and tax-free fixed-income investments that are high-quality, intermediate-return securities. The management of such securities involves:

- **Maturity management:** Active management, just like with all investments, is paramount.
- **Sector diversification:** Sector enhancement is important, and high-quality securities from all sectors of the income-based market can be purchased. This includes U.S. Treasury, Government Agency, Mortgage-Backed, Asset-Backed, and Domestic and Yankee Corporate Securities.
- **Individual security selection:** After all sectors have been thoroughly identified, Weatherly Asset locates the most compelling individual values within a sector. Bonds purchased are investment grade or better and quality is never compromised.

After-Tax Returns:

Portfolios are curated to maximize after-tax returns for every client. With current trends putting an emphasis on short-term performance, most investors overlook the importance of long-term wealth accumulation. Weatherly Asset manages dividends on equities, interest on bonds, and both long- and short-term gains or losses for all asset classes. Municipal securities and equities also fall into this category of consideration.

Trust Services:

Weatherly Asset Management works with National Advisors Trust to offer independent trust and custodial services to their clients. National Advisors Trust is a chartered trust company which was created in 2001 by more than 120 financial advisors, Weatherly Asset Management included. Through this partnership, clients have additional access to trust, custodial, and retirement services.

Conclusion – Top 10 Best Financial Advisors in San Diego, California

A comprehensive list of the top financial advisors and wealth managers in the San Diego area is no easy thing to process! With the wealth of information

you've reviewed here today, you should feel like you have a much firmer grasp on finding the financial advisor in San Diego that's right for you.

So what's next?

Remind yourself why you are looking for a financial advisor in the first place. Was it that your wealth is exceeding your ability to manage it? Have you recently been through a divorce? Maybe you're dealing with a recent inheritance?

Whatever the case may be, the more in-tune you are with your own personal goals and the viewpoints you've attached to them, the easier it will be for you to narrow down your potential advisors to a select few that embody the same spirit as you.

A consultation, whether it is complimentary or not, is a great starting point in getting to know a San Diego-based financial advisor. Don't let the process intimidate you and, if your advisor isn't making you feel comfortable, you may want to take that as a sign to move on.

When you do make contact with a financial advisor or wealth manager in San Diego, go prepared. Bring prudent paperwork, make a list of questions, be ready to dive in feet first, and most importantly, enjoy the process for what it is!

Through this article, you should feel empowered in your decisions, and we hope you are able to head into your financial future with a newly found sense of confidence.

If you have questions, comments, or tips about this "Top 10 Best Financial Advisors in San Diego, California" article, send us an **email**. Follow us on social media to be the first to hear about major economic news stories.

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Cheers,
AdvisoryHQ Team