

# **Top 12 Best Financial Advisors in Houston, Texas**

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

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## **Finding the Top Financial Advisory Firms in Houston, Texas**

If what they say is true and everything really is bigger in Texas, then, when finding the right financial advisor in Houston, Texas, you should be presented with bigger and better options too, right?

Well, if you have visited this page, looking for one of the best financial advisors or wealth management firms in Houston, Texas, you're in luck.

Through our extensive research and stringent criteria (more on that in a moment), we've reviewed hundreds of financial planners in Houston to identify the very best, and we weren't disappointed with the results. We have a feeling that you won't be either.



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## **Key Questions – Identifying the Top Advisor for You**

When one makes the decision to hire a financial advisor in Houston, naturally, several questions come to mind. They might include, "Is there a difference between a Houston financial advisor versus a Houston wealth manager?" "What criteria should I consider when choosing the right financial advisor in Houston for me?" or "What services are typical and which are extra?"

You'll, no doubt, wonder "what does a financial advisor in Houston charge?" and "what is the total monetary value of my assets?"

These are all good starting points, and if there is one thing that you should do when searching for the perfect financial planner, it's to ask questions. The more you know about the fine details involved in wealth management, the better equipped you will be to make an educated decision for yourself.

You've worked hard to earn the money you have, and we are happy that you've come to us as you work to create a comfortable lifestyle for yourself or for your family, and we look forward to what your financial future holds for you.

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## **Answering Your Questions – Finding the Best Houston, Texas Financial Advisor**

The research and review team at AdvisoryHQ is committed to standing behind you with unbiased and deeply researched information that you can trust. We know that the process can be overwhelming, especially if you have little prior experience with financial advisors in Houston, Texas.

## Methodologies For Selecting Top Advisors/Wealth Managers

Breakthrough Top-Down Methodology

ADVISORYHQ

**Step 1:**  
Determine Selection Factors &  
KPI Drivers



**Step 2:**  
Apply Initial Selection  
Methodology



**Step 3:**  
Conduct Extensive Due  
Diligence



**Step 4**  
Finalize & Select Top Finalists

Traditional Process

*Other Firms*



Total Generated Fees

Largest Firms

Highest Managed Assets

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Our goal is to provide you with clear and concise information that will help you answer any questions you may have about the firms featured on our list.

What methodology did we use in selecting this list of best Houston financial advisors and top wealth managers in Texas? Click [here](#) to review AdvisoryHQ's [Top-Down Selection Methodology](#) used to identify the list of top rated advisors across the US, including those that provide services to communities in and around Houston, Texas.

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### **AdvisoryHQ's List of the Best Financial Advisors in Houston, Texas**

- **Ascendant Advisors, LLC**
- **Avalon Advisors**
- **Center Coast Capital Advisors, LP**
- **Eagle Global Advisors, LLC**
- **Financial Synergies Asset Management (See Personalized Review)**
- **Houston Asset Management, Inc.**
- **Oak Harvest Financial Group**
- **Portfolio Advisory Council, LLC**
- **Strategic Financial Advisors**
- **Texas Wealth Management, Inc.**
- **The Financial Advisory Group, Inc.**
- **The Goff Financial Group**

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

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## **Top 12 Financial Advisors in Houston, TX**

<b>Firm</b>	<b>Location</b>
Ascendant Advisors, LLC	Houston, TX
Avalon Advisors	Houston, TX
Center Coast Capital Advisors, LP	Houston, TX
Eagle Global Advisors	Houston, TX
Financial Synergies Asset Management	Houston, TX
Houston Asset Management	Houston, TX
Oak Harvest	Houston, TX
Portfolio Advisory Council	Houston, TX
Strategic Financial Advisors	Houston, TX
Texas Wealth Management, Inc.	Houston, TX
The Financial Advisory Group, Inc	Houston, TX
The Goff Financial Group	Houston, TX

*(List is sorted alphabetically)*

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## **Detailed Review – Top Houston Wealth Managers and Financial Planners**

The following sections will provide detailed information on each of our top rated financial advisors and wealth managers in Houston, Texas. Here, we showcase the best financial advisors in Houston and give you the information that you need to see what makes them stand out from their peers.

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### **Ascendant Advisors, LLC Review**

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Originally founded in 1970, [Ascendant Advisors, LLC](#) has gone through a few name changes over the years, but one thing has always remained the same: its commitment to being a top performer in its field.

Considered as one of the oldest SEC-registered investment firms in Texas, Ascendant Advisors specializes in active investment portfolio management and provides services to high-net-worth families and institutions in the Houston, Texas area.

The professionals at Ascendant are certainly numbers people, and this shows through the detailed statistical information available throughout its website. For an example of the tight statistical data it keeps, visit its [Fund Performance page](#).

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

Below are key factors that enabled this advisor to rank as one of 2016's top 12 wealth advisory firms in Houston, TX.

##### Over a Century of Expertise:

Over the years, experience has stood on the side of Ascendant Advisors. Its team has [over 100 years of cumulative experience](#) in the business.

Starting at the top, with Chairman J. Phillip Ferguson who brings with him an astonishing 48+ years of financial expertise, all the way down to management and support staff members that have been in the business for decades, the team members at Ascendant complement one another well and stand ready to apply the best of what they know to your own financial portfolio.

### Separately Managed Accounts:

Ascendant offers nine separately managed account strategies to its clients. Clients can take advantage of as many strategies as they like, and securities will be spread from each product across all accounts. Strategies are broken up into 3 categories and include the following:

#### Equity Strategies:

- Large Cap
- Small-Mid Cap
- Natural Resources
- Equity Income
- Multi-Cap Equity

#### Fixed Income Strategies:

- Core Fixed Income
- Convertibles
- Fixed Income Composite
- Diversified/Balanced Strategies:
- Balanced
- Diversified Income and Growth

Strategy	Benchmark	Description
<b>Equity Strategies</b>		
<b>Large Cap</b>	S&P 500 TR	The Large Cap Strategy aims for superior risk adjusted returns versus the S&P 500 TR over multiple market cycles. The portfolio typically holds 20-40 securities, focused on large cap companies with market capitalizations in the top 20% of our Ascendant 3000™ Universe. We buy the stocks with the most attractive valuations and expected performance based upon our proprietary, quantitative research process.
<b>Small-Mid Cap</b>	S&P 1000	The Small-Mid Cap Strategy aims for superior risk adjusted returns versus the S&P 1000 over multiple market cycles. The portfolio typically holds 20-40 securities and is focused on small and mid cap companies with market capitalizations in the lower 80% of our investable universe. We buy the stocks with the most attractive valuations and expected performance based upon our proprietary, quantitative research process.
<b>Natural Resources</b>	S&P North American Natural Resource Sector Index	The Natural Resources Strategy aims for superior risk adjusted returns versus the S&P North American Natural Resources Index over multiple market cycles. The portfolio typically holds 20-40 securities, focused on companies in the natural resources industries including oil & gas, precious metals, agriculture, timber and other "hard asset" commodities. We buy the stocks with the most attractive valuations and expected performance based upon our proprietary, quantitative research process.
<b>Equity Income</b>	S&P 1500	The Equity Income Strategy aims for superior risk adjusted returns versus the S&P 1500 over multiple market cycles. The portfolio typically holds 20-40 securities and is focused on high quality,

To read all of the detailed information for each strategy (as shown above), [click here](#).

### Ascendant Funds:

Ascendant Advisors utilizes proprietary mutual funds for asset allocation and investments in its clients' portfolios. These funds are separated into 3 categories; let's take a look at how they break down:

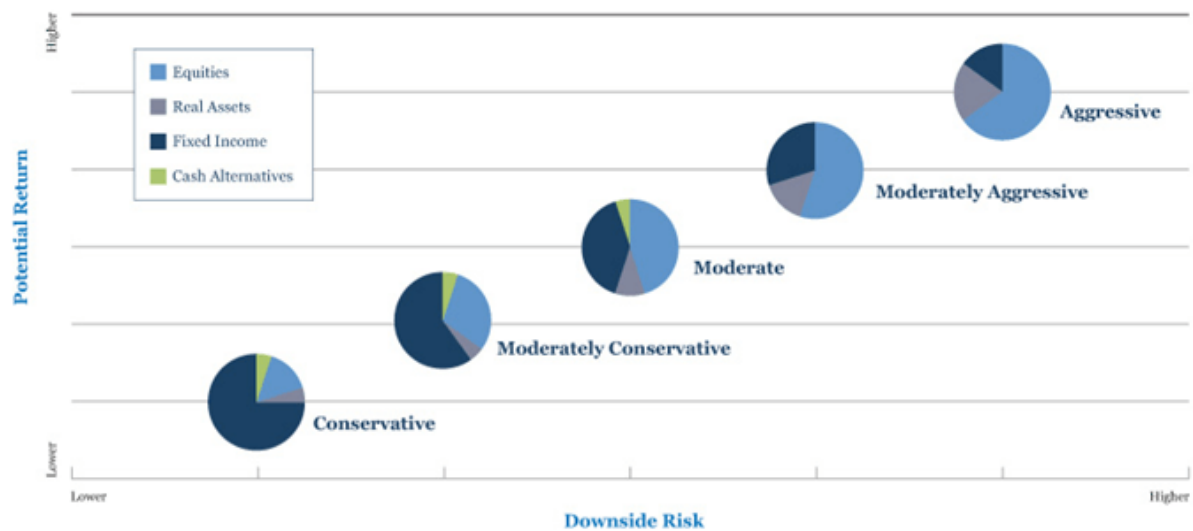
- **Ascendant Balanced Fund:** When the goal is a tactically managed, diversified portfolio which utilizes Ascendant's Multi-Cap Strategy and a Fixed Income Composite, your destination may be a Balanced Fund. This approach is best for investors who are looking for a long-term total return on their investments and want dynamic asset allocation to be part of their plans.
- **Ascendant Deep Values Convertible Fund:** The Deep Values Convertible Strategy tends to have more bond-like attributes as opposed to many other portfolios which may be more equity-sensitive. This fund seeks opportunity in attractively valued convertible securities whose underlying equity may have been depressed in the past, thus making it rather high yielding.



- Patriot Fund: The Patriot Fund is a “terror-free investment portfolio of U.S. Large Capital equity securities that aims for superior risk adjusted returns versus the S&P 500 over multiple market cycles.” What this means for you is that you can still experience financial growth while divesting your portfolio of doing business with known supporters of terrorist organizations.

Asset Allocation Strategies:

Through the use of in-house mutual funds, as well as non-affiliated mutual funds, Ascendant utilizes a Global Allocation Program (GAP) to bundle funds together with an asset allocation overlay that seeks to achieve a complete return on those investments. It looks at equity value, real assets, your fixed income, and cash alternatives to best devise an investment strategy for you.



*Ascendant Advisors, LLC*

Research Credentials:

The team at Ascendant Advisors has been top rated for decades. Its own research has long stood as the backbone of its company. Ascendant has been nationally recognized for its outstanding contributions, dating all the way back to the 1970s. To see a list of its achievements in financial research, go [here](#).

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## Avalon Advisors Review

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[Avalon Advisors](#) is a Registered Investment Advisor (RIA) founded in 2001. While it started operations in Houston, Texas, it has expanded to a second location in San Antonio as well. Although it remains a Texas-based financial advisor, it serves clients all over the world.

Avalon's approach is comprehensive, offering proprietary global investment management services to individuals, families, and institutions while keeping a client-focused philosophy that allows for exponential growth.

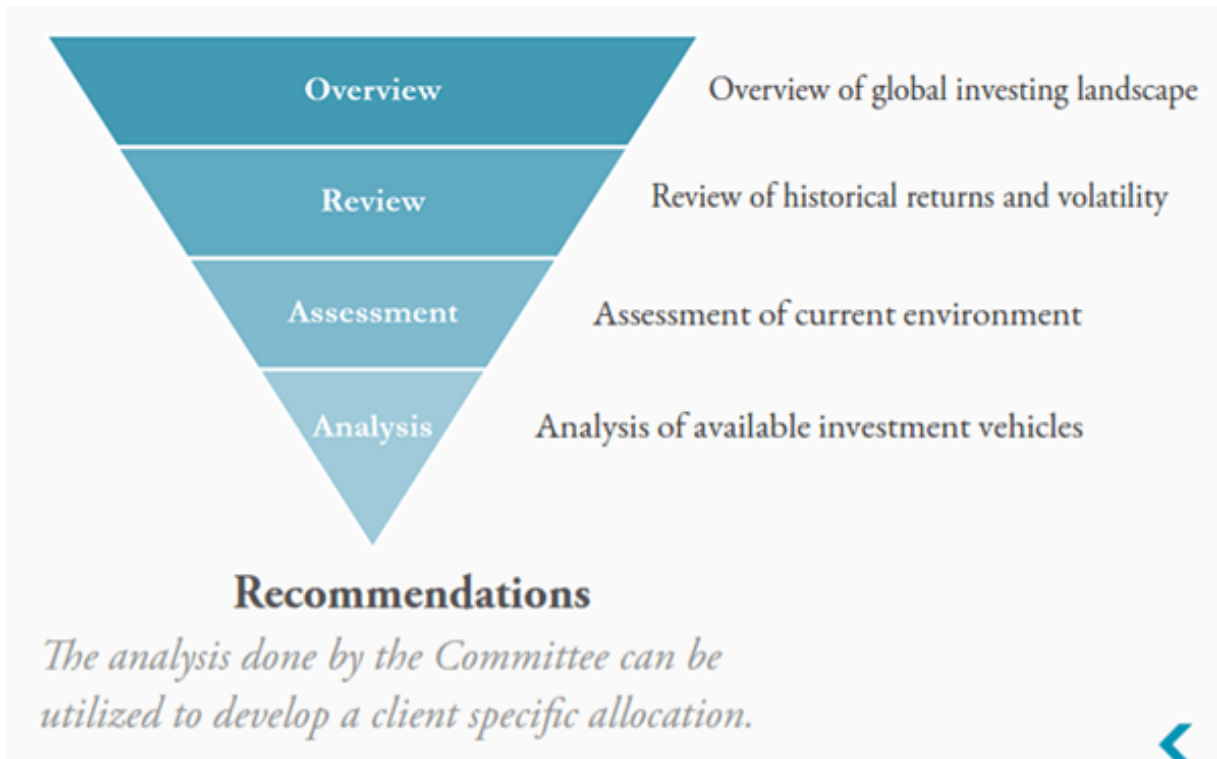
### **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisor**

Below are key factors that enabled Avalon Advisors to rank one of 2016's top investment advisors in Houston, TX.

#### Global Investment Philosophy:

When doing business with Avalon Advisors, you will quickly notice that it is driven by a global vision as it guides you through the best options for your own investment portfolio. It chooses to invest more with an "investor's perspective" rather than a trading mentality. Along with complete risk management and an open line of communication with the client, you can rest assured that your funds are working hard for you.

Additionally, Avalon has created an Investment Strategy Committee (comprising both domestic and international equity and fixed-income portfolio managers) whose focus is on monitoring global financial markets and economic factors to stay current on the potential effects of the market on each portfolio.

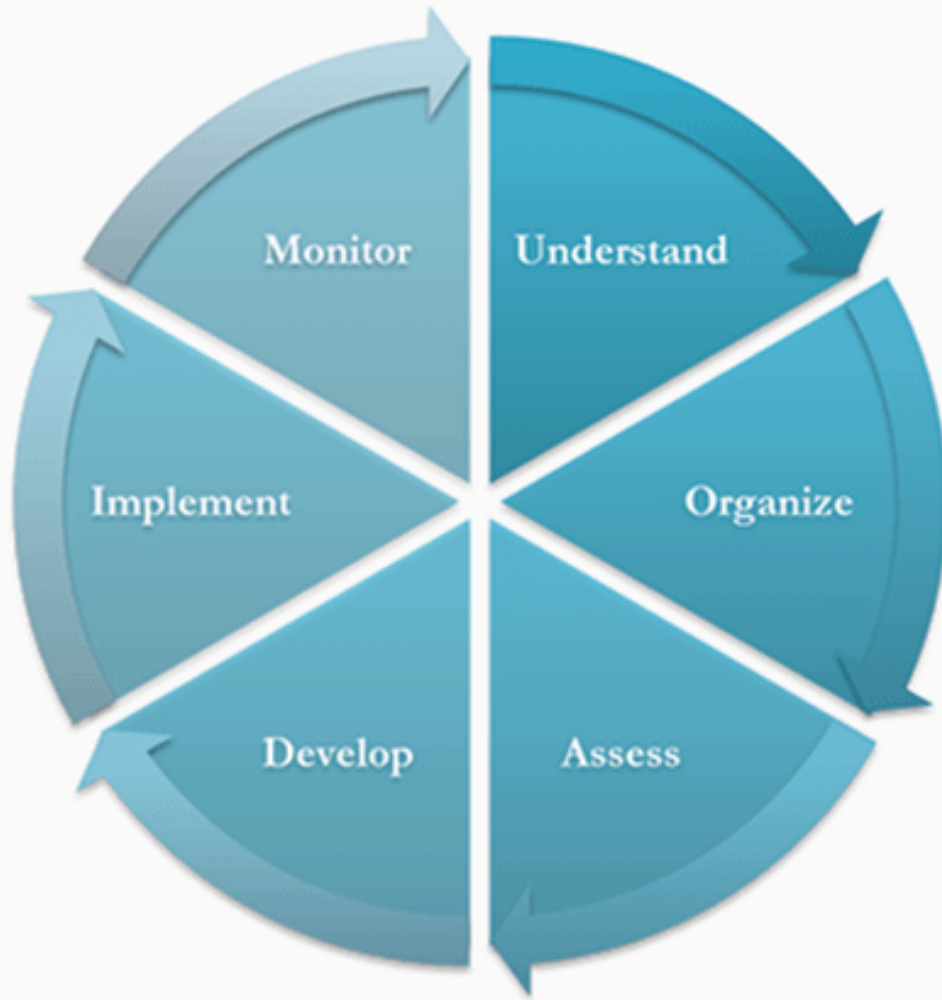


*Avalon Advisors*

### The Wealth Management Process:

Your financial advising team knows that no two clients' needs are alike. Due to this, it keeps a flexible, open-minded approach that is customized through what it calls The Wealth Management Process.

Beginning with an initial meeting to get to know you and truly understand your investment goals all the way through the ongoing monitoring stage after your final plan has already been put into action, this system accounts for all stages of investment planning. Take a look at all of the plan's components:



*Client's total assets can be combined into one report to facilitate the asset allocation process, including ongoing monitoring and rebalancing.*

Interested in learning more about The Wealth Management Process? [Click here.](#)

[Investment Services:](#)

Avalon Advisors offers a global mix of proprietary investment strategies that aim for a strong risk/return spectrum. With the addition of an external alliance, clients have even more access to complementary investment services. Here is a brief overview of both proprietary and external strategy applications:

Proprietary		
Fixed Income	U.S. Equity Income	International Equity
Balanced	U.S. Core Equity	Global Equity
Tactical Equity	U.S. SMID Cap Equity	Global Energy
External		
Private Equity	Hedge Funds	Credit

A host of detailed information is available about each category on [Avalon's strategies page](#).

#### Registered Investment Advisor:

In agreeing to become a Registered Investment Advisor, the team at Avalon applies its years of experience in the market and its wealth of success to meet RIA requirements. Requirements include having at least \$100 million dollars of assets under management (AUM), among other things. This should – if nothing else – instill confidence in the credibility and track record of your intended financial advisor.

#### Serving a Variety of Clients:

While many financial advisors in Houston do business with a specific type of client in mind, you can enjoy a broader approach through Avalon Advisors. It happily works with individual clients, families with more far-reaching investment needs, and institutions which may have a large employee base.

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# Center Coast Capital Advisors, LP Review

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A combination of energy-related MLP (Master Limited Partnerships) operating experience and MLP investment experience is what [Center Coast Capital Advisors, LP](#) was founded on in 2007.

From that beginning, it has continued to stand at the forefront of energy-centered investment practices, serving institutions, individuals, and retail clients with a variety of alternative, separately managed, open-end and close-end mutual funds.

As a Registered Investment Advisor, Center Coast Capital Advisors, LP has a fiduciary duty to its clients, which means that it has a fundamental obligation to provide suitable investment advice and always act in the clients' best interests.

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

Below are key factors that enabled Center Coast Capital Advisors to be ranked one of 2016's top wealth advisory firms in Houston, TX.

### Company Ownership:

Center Coast Capital Advisors, LP is [100% owned by its employees](#). The firm's principals and portfolio managers invest their own capital alongside its investors.

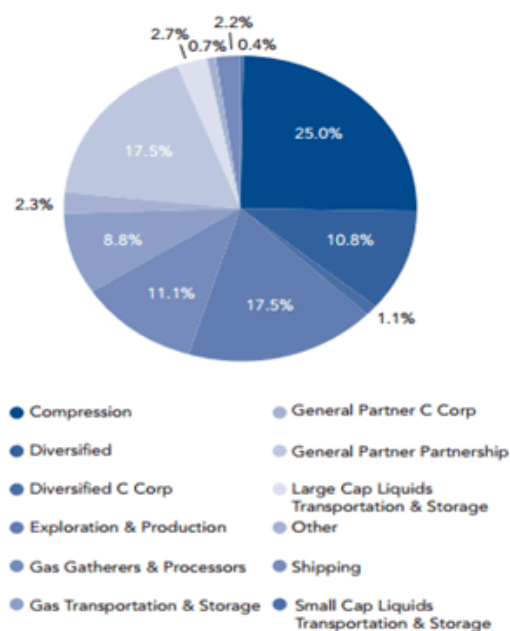
### Center Coast MLP and Infrastructure Fund (CEN):

Known on the NYSE as CEN, this is an actively managed portfolio plan that invests in MLP and energy infrastructure companies. The total investment objective through this fund is to achieve a high level of return with an emphasis on distribution to shareholders. The fund is also structured to provide:

- a tactical opportunistic sleeve designed to capitalize on market dislocations among upstream, midstream, and downstream MLPS and energy infrastructure investments
- a core portfolio of high-quality midstream MLPS that is focused on the durability of long-term cash flows
- attractive total return potential, including monthly distributions and capital appreciation
- simplified tax reporting: investors in the fund will receive a single form 1099 as opposed to receiving a schedule K-1 from each MLP
- access to private investment opportunities within the energy infrastructure sector on a co-invest and direct invest basis

The following is a sample breakdown of the subsector composition of the company along with more detailed investment information. For a full-on overview of the Center Coast MLP and Infrastructure Fund, [go here](#).

**Subsector Composition (as of 11/30/14)**



**Investment Approach**

#### Core MLP Holdings

Generally, the Fund anticipates making core investments in MLPs and energy infrastructure companies that have (1) traditional fee-based businesses (2) high barriers to entry, (3) low direct commodity price exposure and (4) low demand elasticity or the potential for demand destruction. Examples include interstate pipelines, intrastate pipelines with long-term contracts and diversified revenue streams, and crude and gas storage and terminal facilities.

#### Opportunistic Trades

The Fund may invest a portion of its portfolio in shorter-term investments. These opportunistic transactions may be based on Center Coast's view of factors including, but not limited to, market dislocations, projected trading demand imbalances, short-term market catalysts, commodity price volatility and interest rates and credit spreads along with other issuerspecific developments.

#### Private Investments

The Fund intends to allocate up to 20% of its portfolio to private investment opportunities. The Fund anticipates making investments in a limited number of carefully selected private investments. The Fund's private investments may include investments in entities formed to own and operate particular energy infrastructure assets, but will not include interests in private investment funds.

### Separately Managed Accounts:

Your customized portfolio of publicly traded securities is divided into separate accounts. This offers investors the opportunity to separately manage funds and identify the highest quality MLP companies and utilize them in their portfolios. The Center Coast Advising team has over 15 years of experience in separately managed MLP accounts and believes



this is the best approach to take. Additionally, they require a minimum [\\$100,000 account balance with a 1% management fee](#) for this service.

### Financial and Management Proficiency:

With a risk management team led by highly knowledgeable professionals with over 19 years of portfolio management experience, you should find yourself in good hands with Center Coast Advisors. What's more, the team has extensive experience in securities and regulatory matters, having managed 3 other public entities in the past.

### Partnering Firm:

Center Coast Capital Advisors wants to bring the most complete financial information to the table, and this has driven it to form a partnership with [Liberty Street Funds](#). This partnership allows Center Coast's team access to timely investment strategies which it applies to each individual portfolio.

### Core Values:

As the company grew, so did the values of the advisory team. Center Coast Advisors has identified 5 core values that drive its success, and they are as follows:

- integrity
- discipline
- thoroughness
- transparency
- stewardship

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## **Eagle Global Advisors, LLC. Review**

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[Eagle Global Advisors, LLC](#) is an independent, SEC-Registered Financial Advisor in Houston, Texas. The firm, founded in 1999, is [100% employee-owned](#) and operated and is managed by [4 of its 6 founding partners](#). Eagle Global Advisors manages investment portfolios for both individuals and institutional investors.

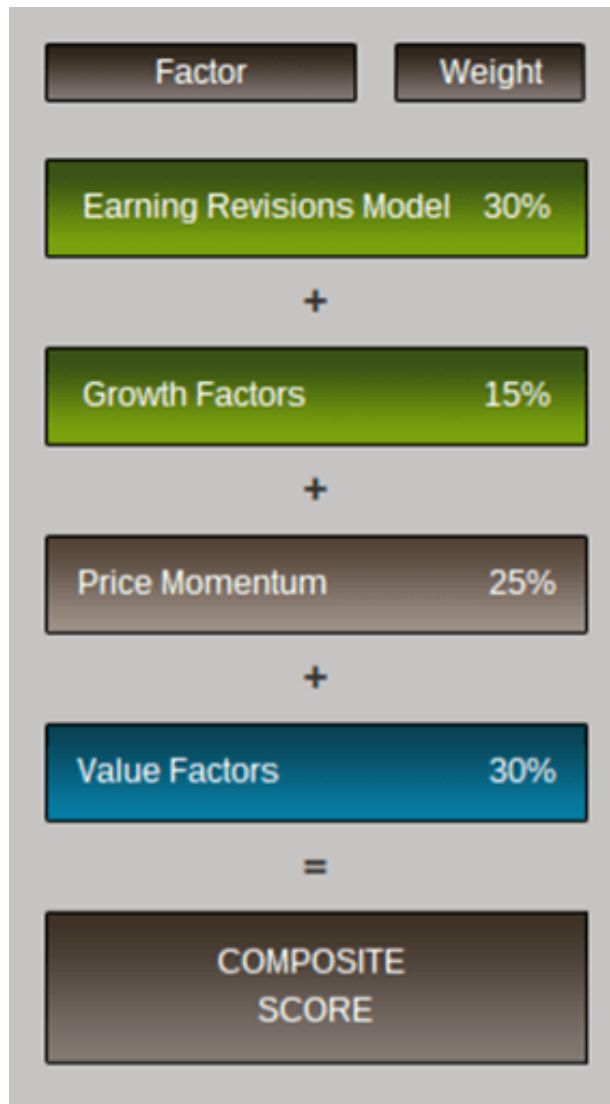


## **Key Factors that Enabled This Firm to Rank as a Top 2016 Wealth Advisory Company**

Below are key factors that enabled Eagle Global Advisors to be rated one of this year's top 12 wealth managers and financial advisors in Houston, TX.

### Multi-Factor Modeling:

During the composition phase of your investment portfolio, your advising team will narrow down the investable universe of fund options through careful consideration of liquidity, analyst coverage, capitalization, and competitive position. The following chart is not intended as a "black box" but rather as a directional tool to identify the best investing opportunities for each client.



*Eagle Global Advisors, LLC*

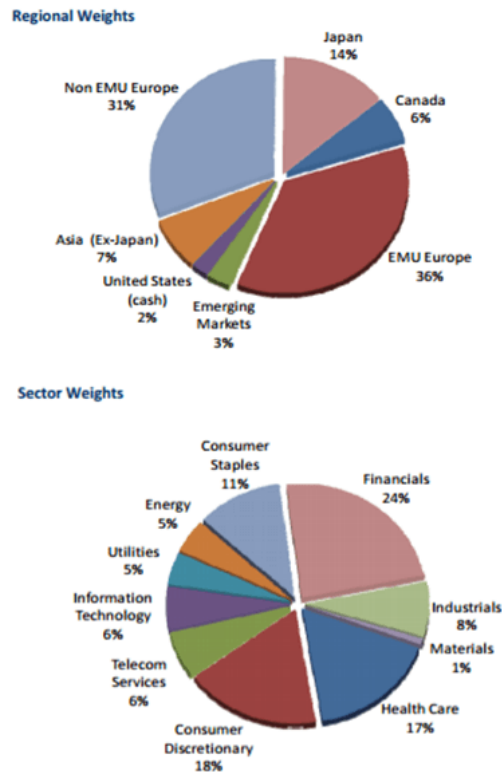
Traditional Equity Strategies:

Led by 3 traditional equity strategies, Eagle Global Advisors prefers to focus on companies with a global scale. Allocations are driven primarily by stock selection, and it remains an industry leader, possessing a sustainable competitive advantage. Let's take a look at how these traditional equity strategies break down:

International Equity:

Eagle Global Advisors believes that your investments should always be growth- oriented, high-quality international companies that will

ultimately provide you with attractive, long-term returns. International companies that generate consistent earnings and cash flow, among other things, are kept high on the list. Take a look at some of the regional and sector weights in relation to international equity:

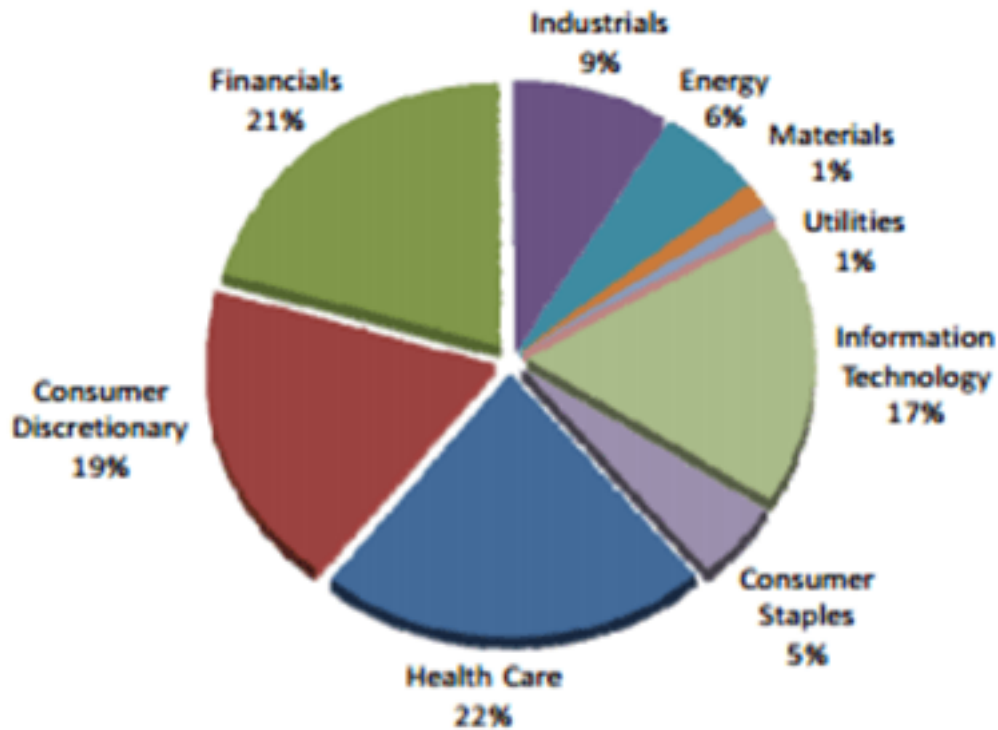


*Eagle Global Advisors, LLC*

### U.S. Equity:

With an option to focus on U.S. equity, Eagle Global Advisors states that investments in high-quality, industry-leading growth companies provide investors with long-term, risk-adjusted returns. Along with seeking companies that meet the same criteria as international investors, Eagle Global seeks those with strong management teams that reward patient investors with above-market returns while limiting risk. Take a look at the U.S. Equity sector weights:

### EGA U.S. Equity Sector Weights

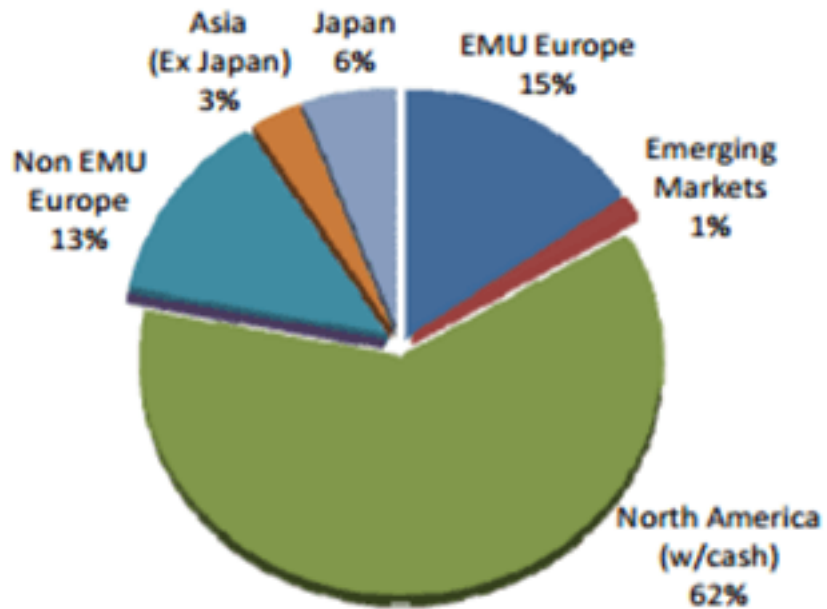


*Eagle Global Advisors, LLC*

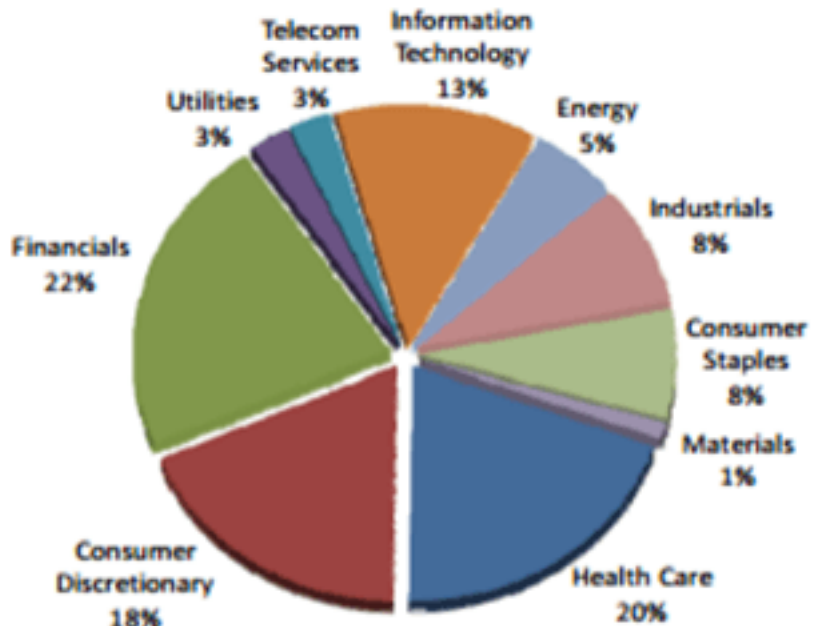
#### Global Equity:

Global, growth-oriented investments in large-capitalization companies drive investors to attractive, long-term returns. Eagle’s disciplined investment philosophy incorporates both top- down and bottom- up elements and has been created to identify companies with improving growth prospects that have not been previously incorporated. Both regional and sector weights views are available for Eagle Global's global equity outlook:

### Regional Weights



### Sector Weights



*Eagle Global Advisors, LLC*

MLP Investment Options:

Clients have the opportunity to participate in Master Limited Partnerships through Eagle Global Advisor's institutional and individual investments of over \$2.4 billion. Investment options include mutual funds, separately managed accounts, and partnerships. Eagle Global's successful track record in both absolute and relative terms of MLPs offers a disciplined and insightful approach to investing.

To learn more about MLP options and how Eagle Global Advisor's philosophy is applied to each step of the way, visit [this page](#).

#### An Aligned Investment Committee:

The Eagle Global investment committee meets once a month – and more often as needed – to discuss portfolio performance, ongoing research, and to go over buy and sell recommendations. Decisions are made by a majority vote, and beneficial changes are enacted and applied to current portfolio trends.

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## **Financial Synergies Asset Management Review**

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**Financial Synergies Asset Management** is an independent financial advisor in Houston, TX, that specializes in offering general financial planning, investment management and retirement planning services to its clients.

As one of the top-rated financial advisors in Houston, the company draws its clients from across a broad spectrum of the investment universe; ranging from younger investors with an aggressive investment philosophy, to older, more mature retirees who depend on fixed income generation as the main objective of their portfolios.

Throughout the 25+ years that the company has been in business, it has received numerous awards and recognitions from some of the financial industry's most revered institutions, including:

- Nation's Top Financial Advisors: By Worth Magazine (1996, 1997, 1998, 1999, 2001, 2002, and 2003)
- Top Wealth Managers: By Wealth Manager Magazine (2005-2008)

- America's Top Financial Planners: By Consumers' Research Council of America (2006-2012)
- Five Star Wealth Managers – Best in Client Satisfaction: By Texas Monthly Magazine (September 2009)
- Ten Most Dependable Wealth Managers of Texas: By Goldline Research (featured in Texas Monthly and Forbes' magazines 2006-2012)
- The Up-And-Comers: By InvestmentNews Magazine (May 2010)

As a dynamic fee-only financial advisor in Houston, Financial Synergies offers its clients the below fee options including:

- Asset-Based Fee
- 401(k) Advised Account Fee

Where applicable, clients may also qualify for certain fee discounts based on the current value of their portfolios.

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

The following factors were instrumental in Financial Synergies Asset Management being rated as a top 2016 wealth management firm in Houston.

#### Proven Track Record:

The company brings [over 25 years of experience](#), as investment advisors and financial planners in Houston, to the table with each client engagement. This track record means clients are able to benefit from the experiences of a team of highly seasoned financial advisors and planners.

#### Independent Advice:

Financial Synergies Asset Management is an independent Houston financial advisor, with no commission-based affiliations to any financial institution or wealth management business. Due to this independence, the firm's advisors are able to deliver unbiased, conflict of interest-free advice to their clients.

### Fee-Only Investment Advisory Firm:

Because the firm is not employed by any broker-dealer or financial service or product vendor, the company relies solely on advisory revenue generated through client engagements. As a fee-only financial advisor in Houston, the firm is therefore able to deliver true value for money to its clients by placing their interests above all others.

### Certified Financial Planners (CFPs):

The firm's advisors carry the Certified Financial Planner (CFP™) designation; which is proof of an individual's demonstrated skill, education and ability to deliver advice to the highest professional standards within the financial industry. The CFP™ Board independently enforces these standards across the industry.

### Registered Investment Advisors (RIAs):

Financial Synergies is a registered investment advisor in Houston whose advisors provide non-affiliated, unbiased advice to their clients. As an RIA, the company is registered and regulated by the U.S. Securities and Exchange Commission (SEC) to deliver independent advice to its clients.

### Fiduciaries to Clients:

As RIAs, the company is subject to the provisions of the Investment Advisers Act of 1940, which mandates a fiduciary duty to its clients. Simply put, this means that the firm is legally and professionally bound to put a client's interest above those of the firm or its individual advisors.

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## **Houston Asset Management, Inc. Review**

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At [Houston Asset Management, Inc.](#), team members live by the slogan, "We hear you. We are here for you."

Since the firm's founding in 1980, Houston Asset has been providing comprehensive financial planning and investment management



opportunities for individuals, businesses, pensions, trusts and estates, charitable organizations, and profit sharing plans.

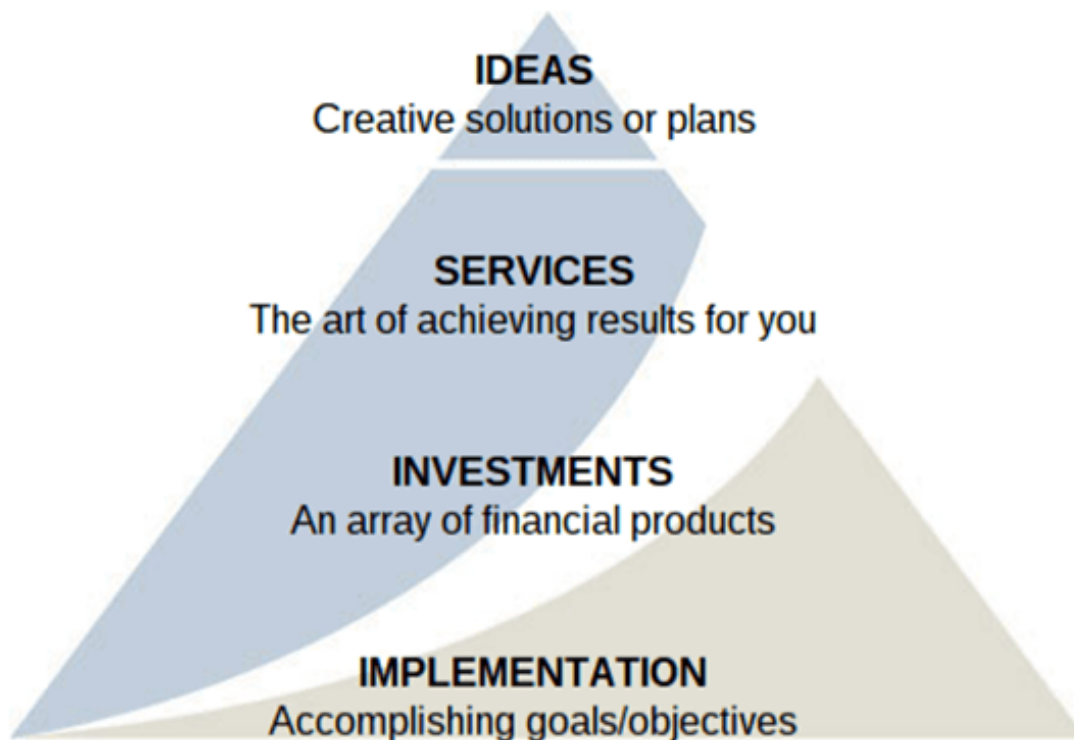
With over 40 years of combined experience, it invites you to take a look at what sets it apart from the rest.

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

Below are key factors that enabled Houston Asset Management to be rated one of this year's top rated asset management firms in Houston, TX.

#### A Clear Mission:

With a team of highly experienced professionals, Houston Asset Management believes in providing quality ideas, services, investments, and implementation. Through this core mission, it is able to fully support the needs of its clients.



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*Houston Asset Management, Inc.*

### Comprehensive Financial Planning:

The responsibility of becoming a working partner with its clients is something that the team at Houston Asset doesn't take lightly. It stands ready with tools and resources that will help guide you in a sound financial direction according to your own personal and financial goals. Financial planning services include:

- retirement planning
- estate planning
- insurance planning (life, disability, long-term care)
- tax planning
- education planning
- budgeting and cash flow planning
- business planning and employee benefits
- investments

### Investment Management Services:

Each investment profile is custom tailored to you and accounts for your own personal risk tolerances, objectives, cash flow requirements, and time allotments. Once a comprehensive plan is in place, your advising team will carefully monitor your portfolio on a schedule that allows for adjustments as necessary.

### Financial Resources:

As you look ahead to a bright financial future, you have at your disposal several resources offered through Houston Asset Management's website. The following is an overview of financial resources available to you:

- stock quotes
- market recaps
- financial calculators
- featured news
- articles of interest
- financial briefs

A detailed explanation with links to each can be found [here](#).

### Firm Newsletter:

Houston Asset publishes a newsletter every 2 months that informs clients about the most current market data, things happening within the firm, and other topics of interest. This newsletter is free to read and can be found [here](#).

#### Supporting Higher Education:

Through its Houston Asset Management Charitable Foundation, Houston Asset awards yearly scholarships to students entering college in support of furthering bright minds. The application process is fairly simple and provides young adults with financial assistance and internship opportunities throughout their university careers.

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## Oak Harvest Financial Group Review

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What you'll find at [Oak Harvest Financial Group](#) is a dedicated, Houston-based financial advisor whose sole purpose is to help individuals, businesses, and investors plan for and move through retirement.

Oak Harvest has a desire to fully educate clients and help them build a financial plan that moves with them through the future.

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

Below are some key factors that we like about Oak Harvest Financial Group that allowed it to be rated as one of this year's top ranking wealth advisory firms in Houston, TX.

#### Sound Financial Planning Services:

As we have mentioned, Oak Harvest Financial offers financial planning services to individuals, businesses, and investors. It believes in an atmosphere of education and offers predictability, reliability, and, above all, financial security. Let's take a look at what financial planning services you can take advantage of with Oak Harvest:

- **Business Planning:** With a solid business plan on your side, you can focus on other important nuances of running a successful business and worry less about any financial threats you are faced with. Oak Harvest Financial stands behind you, ready with an arsenal of tried-and-true financial planning tools. Here is an overview of examples of what you can take advantage of as a business planning client:
- **Estate Planning:** Although estate planning is a somewhat unpleasant area of financial planning, it is nonetheless an essential task and must be given due consideration. Services are structured around capturing capital and retaining control. Taking care of your estate while you are still living is an enormous gesture on your part and alleviates your loved ones from this additional burden during what will be an already difficult time. The team at Oak Harvest believes that every estate plan should consider the following:
- **Retirement Planning:** Oak Harvest believes that income planning is the most essential piece of the retirement planning puzzle. Currently, your lifestyle is secure because a paycheck guarantees money every month. Naturally, when you are no longer working, you will need to replace that income, and this is where a retirement plan can ease your mind. Successful retirement is all about intelligently distributing what you've saved over the years; making sure that your nest egg lasts as long as you do. You can read more about retirement planning and the Retirement Defense System [here](#).
- **Life Insurance:** Oak Harvest Financial Group is one of the top life insurance advisors in the city of Houston. As your life insurance broker, it seeks to help you choose the best plan of action in order to fully utilize your living benefits. There is an exciting amount of information related to life insurance planning available [here](#) for your consideration.
- **401(k) Services:** Not many people realize the flexibility of a 401(k) and what it can do for them. Especially if you've changed jobs over the years, you will need a professional experienced in 401(k)s to guide you on your path. Take a look at some of frequently asked questions that clients have about their 401(k)s

### AssetLock Investment Strategy:

How are you going to protect yourself during the next big stock market crash? Oak Harvest Financial understands the great risk and responsibility involved in any investment portfolio. For this reason, it has created its AssetLock investment strategy. AssetLock is a smarter way to safeguard your money. Investing with AssetLock provides you

with unbeatable market protection that offers reliability, peace of mind, and a new financial outlook.

Watch a brief video on what AssetLock can do for you [right here](#).

### An Informative Blog:

As you navigate the ins and outs of Oak Harvest Financial Group, don't forget to take a look at its [blog](#). Here, it answers direct questions from clients, offers market insight, and talks about various topics of interest with enthusiasm. The blog is updated regularly and can serve as an important tool as you seek to gather information to support your financial decisions.

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## **Portfolio Advisory Council, LLC Review**

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When doing business with Portfolio Advisory Council, LLC, you are dealing with a Registered Investment Advisor (RIA) who is driven by a mission to provide honest investment advice to all of its clients.

Founded in 1986, it has been forming long-term relationships for decades, and its client loyalty is clearly evident in what it does.

The services that Portfolio Advisory Council specializes in include investment management, IRA rollover, and employer retirement plans. However, it is here to serve you in any way that it can, so if you don't see what you need, call and ask; it says that it'll be glad to accommodate most specific needs.

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

Below are some key factors that we like about this advisor that allowed it to be ranked as one of this year's top portfolio and investment advisory firms in Houston, TX.

### An Independent Advisor:

As an independent entity and a Registered Investment Advisor, Portfolio Advisory Council has the freedom to make recommendations based on your best interest instead of the best interest of affiliate companies that sell commission-based products.

### A Solid Investment Approach:

Investment options with Portfolio Advisory Council include a broad spectrum of options such as stocks, bonds, mutual funds, and cash. Your investment portfolio is monitored daily and adjusted as necessary. Let's take a look at some of the benefits of having an investment portfolio through Portfolio Advisory Council:

- custom investment plans
- family trusts
- effective tax management
- tax preferred investments
- balanced investment approach
- tactical management
- income
- peace of mind

You can read more detailed information in regard to investment management and your investment portfolio [here](#).

### IRA Rollover Specialists:

In life, there will certainly be times when you need to make adjustments to your financial plan. You may change jobs, get a divorce or open or close a business. During these times of transition, Portfolio Advisory Council will be ready to assist you. Whether you are dealing with a 401(k) plan, a pension plan or a 403(b) profit sharing plan, your advisory team knows how to deal with all of them and will help you make necessary changes as well as taking into account reducing your tax liabilities along the way.

Want to know more about a plan you may have left behind or just learn about all the facts of IRA rollovers? Take a look [right here](#).

### The Employer Plan:

Running a business comes with a monumental amount of responsibility. Providing your employees with the right retirement plan is one thing that Portfolio Advisory can take off your list. The perfect retirement system will add value to both the employer and employee. Here is a sample overview of retirement plans offered:

- 401(k) and profit sharing plans (standard, solo, safe harbor, etc.)
- defined benefit (DB) plans
- simple IRA
- Simplified Employee Pension (SEP) plan
- 403(b) plans
- 457 plans

#### An Experienced Team:

If decades of experience and solid accreditation are on your checklist, then you'll feel right at home with the team at Portfolio Advisory Council. Its boutique-sized staff of about 8 professionals brings a mixture of unique perspectives and quality market experience to the team. To name just a few of the professionals' well-earned designations, you'll find several Certified Financial Planners (CFP), Chartered Life Underwriters (CLU), and Accredited Investment Fiduciaries (AIF).

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## **Strategic Financial Advisors Review**

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When [Strategic Financial Advisors](#) first stepped onto the scene, it had one simple goal in mind: to help investors reach a destination of financial wellness. Whether that be through investment planning, financial management or insurance, it offers services throughout the Houston, Texas area.

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

Below are key factors that enabled this advisor to rank as one of this year's top financial advisory firms in Houston, TX.

#### Varied Investment Opportunities:

During the construction phase of your portfolio, your investment advisor will assess your risk tolerances, goals, and time horizons. While investment philosophies should be simple – buy low and sell high – most people have trouble managing a successful investment portfolio.

Let's take a brief look at portfolio options available through Strategic Financial:

- separately managed accounts
- mutual funds
- bonds
- common stock
- brokerage accounts
- fee based accounts
- variable annuities
- certificates of deposit
- traditional IRA
- Roth IRA
- SEP IRA
- simple IRA

#### Financial Planning – Looking Ahead:

No matter what stage you are at in life, having a sound financial plan is crucial. As you begin to assess your financial future, take a look at the financial services that Strategic Financial specializes in:

- retirement planning
- investment planning
- 401(k) analysis
- estate planning
- corporate retirement plans

#### Valuable Resources:

Through prudent financial education and a host of financial tools and resources, you can become better equipped to navigate through challenges and remain stable in an unstable economy. Take advantage of articles of interest, financial calculators, presentations, and videos through Strategic Financial's [resource center](#).



### Courtesy Economic Outlook:

Published quarterly, Strategic Financial offers a courtesy economic outlook and market commentary. Information contained within offers research findings, market impacts, index data, and more. With just a click, you can have a look for yourself [here](#).

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## **Texas Wealth Management, Inc. Review**

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Texas Wealth Management, Inc. is a Houston-based financial advisor who strives to provide comprehensive financial planning services to individuals and families in all stages of life. It does not limit itself to a specific niche but rather supports a wide range of client needs.

As an independent financial advisor, it builds upon financial independence by advising with common sense, tax efficiency, and a risk-controlled manner.

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

Below are key factors that enabled this advisor to rank as one of this year's top 12 wealth advisory firms in Houston, TX.

#### An Allocation Approach:

Texas Wealth Management follows an asset allocation approach. Fundamental decisions are always made with a knowledgeable perspective, math, and old-fashioned common sense.

#### The Right Team:

With a team called the heart of its organization, you will find decades of financial expertise and a team of registered representatives with the FSC Securities Corporation. It remains in 5<sup>th</sup> place as the "Best Place to Work in Houston," awarded to the firm by the *Houston Business Journal*.

#### Customized Financial Planning Services:

Texas Wealth Management does not work with a premade list of portfolio options. Instead, it takes account of each individual client's needs and creates a comprehensive plan to satisfy his/her specific financial goals.

#### Specialized Tax Planning Services:

Clients have a unique opportunity to work with an in-house tax specialist and CPA who can guide them through tax preparation, tax planning, IRS audit representation, and many other tax issues. For more information, take a look [here](#).

#### An Hour on Them:

As opposed to a traditional consultation, Texas Wealth offers a complimentary 1-hour meeting to prospective clients where it will discuss any financial planning issue on your mind and offer a comprehensive approach. This is a fantastic opportunity to get to know your potential advisor and be sure that its ideology is a good fit for you.

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## The Financial Advisory Group Review

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The Financial Advisory Group wants to be your trusted source for wealth management. It offers a variety of wealth management and financial planning services that begin with the breadth of knowledge possessed by its [dedicated team](#). Located in the heart of Houston, Texas, it offers wealth management, financial planning, and investment services to a variety of clients.

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

#### A Fee-Only Approach:

The Financial Advisory Group believes in taking an independent approach to what it does. As a fee-only Registered Investment Advisor, it chooses to stand independently and does not offer products or advice based on the commission received for doing so.

## Overall Wealth Management:

Protecting and managing your wealth is one of the cornerstones of financial success. The Financial Advisory Group delivers individualized wealth management strategies that seek out areas of opportunity, make efficient changes, and chart new directions. What follows is an overview of some of the considerations made on your behalf when creating a plan for managing your overall wealth:

- investments
- financial instruments
- estates
- income tax regulations
- risk management
- insurance
- IRAs
- retirement plans

## Financial Planning Advantage:

The importance of well-integrated and well-timed financial planning and tax services cannot be underestimated. With a step-by-step plan to maximize your financial potential, services cover a wide variety of topics that we'll take a look at below:

## Financial Planning Services:

- retirement saving
- college funding
- budgeting
- cash flow
- taxes
- will and estate planning
- income
- expenses
- investments
- assessment of risk
- qualified pension plans
- IRAs
- various types of insurance

## Tax Services:

- tax compliance
- personal tax planning
- business tax planning
- tax consulting

## Investment Management:

Operating with a fee-only, independent philosophy, The Financial Advisory's investment approach is client centered and designed to yield maximum return on all investments. Currently, it has over \$700 million dollars of assets under management and over 100 years of combined investment experience.

## Quarterly Investment News:

As a valuable resource, you can view The Financial Advisory's current Investment Newsletter, as well as previous quarterly newsletters, [here](#). Each edition covers The Financial Advisory Group's current investment and economic outlook, investment strategies, and more.

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# The Goff Financial Group Review

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Established in 1994, Houston, Texas-based [Goff Financial Group](#) is an independent, fee-only investment manager and financial planning company that offers services to individuals, small businesses and retirement plans, trusts and foundations. Founded by Matthew Goff, the firm's Chief Investment Officer (CIO), the company has remained true to its founding objective: to provide long-term investors with sound, objective financial advice.

The company currently ([as of March 2016](#)) has just under \$200 million in private client assets under its management, most of which it manages on a discretionary basis.

## **Key Factors that Enabled This Firm to Rank as a Top 2016 Financial Advisor**

The following is a listing of key factors that allowed the Goff Financial Group to rank as one of 2016's top 10 financial advisors in and around Houston, Texas.

#### Fee-Only Advisory:

Unlike many of its peers, the Goff Financial Group operates as an independent, fee-only advisory company, relying entirely on compensation from services provided to its clients. The firm does not receive any fees, commissions, or any other form of remuneration from any third parties, including banks, broker/dealers, or other financial services companies.

It is this level of independence that allows the firm and its advisors to provide highly objective and unbiased advice when it comes to managing client assets. Additionally, the company uses a separate custodian to hold client assets, which further protects its clients and provides an added level of peace of mind to investors.

#### Fiduciary Responsibility:

As an independent Registered Investment Advisor (RIA), the company has a fiduciary obligation toward its clients. This means that the firm and its advisors have a statutory duty to put client interests above all others—including the company's own interests.

#### History:

The Goff Financial Group has been in business for over two decades, and over the 20+ years that it's been serving its clients, the firm has seen its fair share of market ups and downs. This long history means the firm's managers are time-tested and seasoned professionals who can help clients with their investments through good and difficult times.

#### Diversity of Services:

The Goff Financial Group offers a wide range of services to its clients, including:

- Comprehensive financial planning

- Tax-efficient investment strategies
- Managing personal portfolios, IRA and retirement assets, trusts, and foundations
- Independent advice on employee benefits, including 401(k) plans, deferred compensation plans, and company stock options
- Integrated financial strategies that coordinate the full value of company-sponsored benefit programs with our client's overall financial situation
- Investment recommendations for deferred compensation plans and company retirement plans that complement other investment accounts
- Managing or diversifying a portfolio concentrated in company stock
- Preparing for and executing the sale of company stock under SEC Rules 144 or 145
- Stock-option strategies for the exercise of both non-qualified stock options and incentive stock options
- Planning and structuring personal finances in anticipation of a corporate merger or sale
- Financial and investment planning in advance of a public offering
- Coordination of services with our client's CPA, estate attorney, and other tax and legal advisors

#### Large, Yet Small Enough:

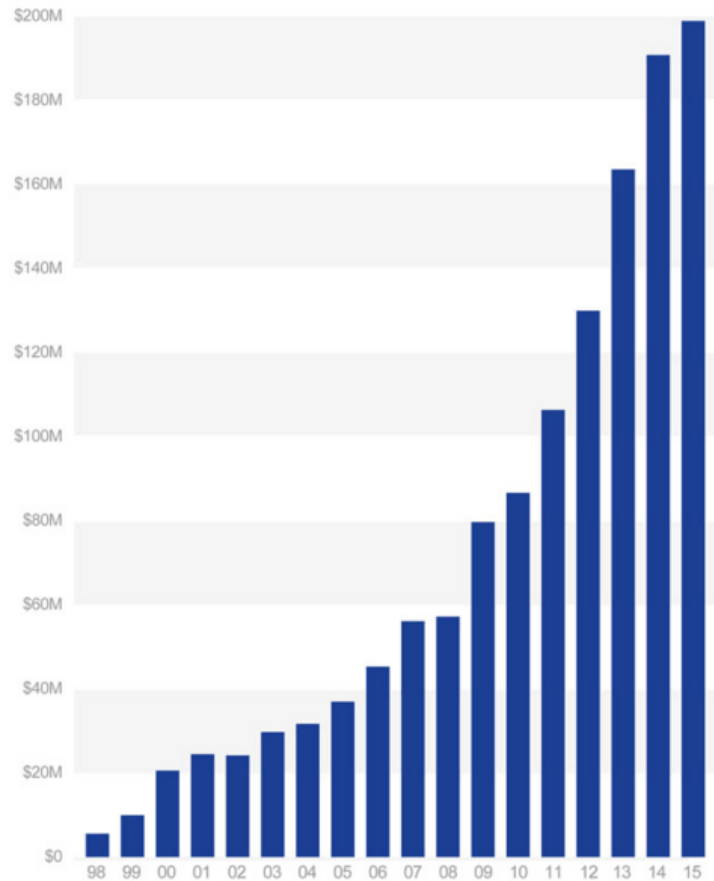
Unlike large corporate money managers who serve thousands of clients and manage billions of dollars of client assets, the company's relatively small size means that it is large enough to deliver investing synergies that come from volume, yet small enough to deliver highly personalized services to its clients.

#### Long-Term Focus:

All of the firm's clients are long-term oriented investors. The company uses a strategy of deliberate long-term wealth accumulation and asset building, as opposed to using risky, short-term trading strategies and market timing tactics.

#### Proven Track Record:

Over the 20+ years that the company has been in business, it has been able to increase its [Assets Under Management \(AUM\)](#) consistently over time.



Source: <http://www.gofffinancial.com/>

*The chart presents the total assets under management at Matthew Goff Investment Advisor, LLC as reported to the U.S. Securities and Exchange Commission in the company's ADV Part I filing after each fiscal year. The chart above is not an investment performance presentation and does not represent the performance of any client portfolio or the total assets under management by the company. The company has not acquired or merged with any other investment company in its history. As of 12/31/2015, the total figure was \$196,244,249. Matthew Goff Investment Advisor, LLC does business under the name The Goff Financial Group.*

This steady expansion of AUM is a testament to the strong trust that the firm's clients place in the company, its management team, and the strategies that it follows.

### Growth Through Performance:

While many of the Goff Financial Group's peers and competitors may have grown through acquiring smaller (and sometimes less successful!) rivals, Matthew Goff and his team have expanded not through mergers and acquisitions, but by providing prudently tailored wealth-management advice to meet the unique needs of their valued clients.

## Unique Investment Strategies:

Investment management and financial planning is never a “one size fits all” process. Goff Financial Group uses unique strategies for individuals, couples, and retirees to address the specific needs of each of these groups of investors.

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## **Conclusion – Top 12 Financial Advisory Firms in Houston, Texas**

Now that you've had the opportunity to dive deep into the essence of the top financial advisors and wealth management firms in Houston, Texas, you will hopefully have a better grasp of what services you need and what services are available through a financial advisor in Houston.

The best way to move forward from here is to take what you've learned and create a short but encompassing list of what types of financial services are most important to you. Are you looking for basic asset management? Perhaps, you need help with financial planning for your business. Maybe you have been neglecting your retirement, and it's time to take a look. Whatever the case may be, knowing what you are looking for will help you when narrowing down your options to a select few financial advisors in Houston.

Once you have written down your needs, you can match those needs to the services offered by the top financial advisors in Houston. You may end up with more than one advisor that piques your interest, so don't hesitate to contact the firm with any further questions you may have.

Better yet, if your potential Houston financial advisor offers a complementary consultation, this can be a great opportunity to get the conversation started.

Whichever route you choose, we hope that what you've read here today serves you well along your journey to a bright and secure financial future!

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