

Top 9 Best Financial Advisors in Charlotte & Asheville, NC | 2017 Ranking | Top Wealth Managers

2017 RANKING & REVIEWS THE BEST CHARLOTTE AND ASHEVILLE FINANCIAL ADVISORS

How Do You Find a Reputable Financial Advisor in Charlotte or Asheville?

Charlotte and Asheville are two areas in North Carolina where wealth is growing quickly, and there is an increasing need for Charlotte wealth management firms and Asheville wealth management firms.

Clients need a Charlotte financial advisor or an Asheville financial advisor who can help them make financially smart decisions that have the potential to positively impact them during their own life and generations of their family to come.

However, knowing where to start can, at times, seem insurmountable.

As you try to find the best financial advisor in Charlotte or Asheville for you, what do you do?



Award Emblem: Best 9 Financial Advisors in Charlotte and Asheville, North Carolina

A primary objective in the creation of this ranking of the best financial advisors in Charlotte and Asheville financial adviser firms is to highlight firms that focus on objectivity and unbiased advice. That's why, with the exception of one firm which was included because of its all-around excellence, the rest of the names on this list of the best wealth management firms in Charlotte and Asheville are fee-only.

This means these Charlotte and Asheville wealth management firms deliver advice based on the true best interest of the client, rather than commissions or affiliations with financial product providers.

Being fee-only is not the only consideration used in this ranking, however. There are many other reasons each of these financial advisors in Charlotte and Asheville, NC is part of this list of the best wealth management firms.

AdvisoryHQ's List of the Top 9 Best Financial Advisors in Charlotte and Asheville, NC

This list is sorted alphabetically (click any of the names below to go directly to the detailed review section for that advisor)

- [Alpha Financial Advisors, LLC](#)
- [Altavista Wealth Management, Inc.](#)
- [Boys, Arnold & Company](#)
- [Bragg Financial Advisors](#)
- [Keatley Wealth Management](#)
- [Matrix Wealth Advisors, Inc.](#)
- [MilleniuM Investment & Retirement Advisors](#)
- [Parsec Financial, Inc.](#)
- [Ronald Blue & Company](#)

Top 9 Best Financial Advisors in Charlotte and Asheville, NC | Brief Comparison

Best Financial Advisors in Charlotte and Asheville, NC	Fee Model	Client Focus	Unique Features
Alpha Financial Advisors LLC	Fee-Only	Executives, physicians, lawyer, CPAs, business owners and retirees, as well as expatriates and young professionals	Formed a client advisory board
Altavista Wealth Management Inc.	Fee-only	Individuals, families and institutions	Has offices in both Charlotte and Asheville
Boys, Arnold & Company	Fee-only	Individuals, families and institutions	Operates BATC, a State-chartered trust institution regulated by NC
Bragg Financial Advisors Inc.	Fee-based	Individuals, families and institutions	Has a history going back more than 50 years in Charlotte
Keatley Wealth Management LLC	Fee-only	Professionals, retirees, individuals nearing retirement, executives with equity-based compensation, newly single and newly wealthy individuals	Owned and operated by a team of women professionals
Matrix Wealth Advisors Inc.	Fee-only	Individuals and physicians	Focus on alternative

			investment opportunities
Millennium Investment & Retirement Advisors	Fee-based	Individuals and institutional clients	They specialize in corporate retirement planning and services as well as wealth management
Parsec Financial Inc.	Fee-based	Individuals, families and businesses	Offers “Parsec Portfolios” for clients with assets up to \$400,000
Ronald Blue & Co.	Fee-based	Institutional and individual, high-net worth, family office, pro athletes, clients just starting their financial management journey	Ronald Blue is divided into separate divisions to better serve the needs of client groups

Table: Top 9 Best Financial Management Firms in Charlotte, NC and Asheville, NC | Above list is sorted alphabetically

AdvisoryHQ’s Selection Methodology

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

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

Detailed Review – Top Ranking Financial Advisors in Charlotte, NC and Asheville

Read on for a comprehensive look at each of the best Asheville financial advisors and Charlotte financial advisors that made it to the top 9 on our list

of top advisors and financial planners in and around Charlotte and Asheville, NC.

[See Also: Top Financial Advisors in Tampa, St. Petersburg, and Palm Harbor, Florida](#)

Alpha Financial Advisors LLC Review

The motto of [Alpha Financial Advisors](#), one of the top financial advisors in Charlotte, NC, is "guiding clients through life's transitions." As with the other firms named on this ranking of the top 2017 Charlotte financial advisors and Asheville wealth managers, Alpha stands apart because of their unwavering commitment to providing objective advice that brings real value to the lives of their clients.

Ultimately, Alpha Financial Advisors leads the way among financial planners in Charlotte and wealth managers because they view their relationships with clients as long-term partnerships, and they provide advice to their clients that allows them to follow their passions and achieve their personal goals.



Key Factors that Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Charlotte, NC

Some of the key reasons Alpha Financial Advisors is included on this ranking of the top 2017 financial advisors in Charlotte and Asheville are detailed below.

A Personal Connection

One of the things that sets not only every Charlotte financial advisor and Asheville wealth management firm apart but also any firm in the country is their approach. Central to the approach undertaken by Alpha is the concept of building a personal connection.

The objective is to develop a personal connection with each and every client, and part of that includes having an understanding of those clients' value systems. By knowing what each individual client values, these Charlotte financial advisors can then build a wealth management plan based on those values.

This approach requires asking the right questions, listening and gathering facts of even the smallest of details about the client's individual situation.

Financial DNA

Another essential component of relationship-building undertaken at Alpha, one of the top financial advisors in Charlotte, is the concept of "Financial DNA."

Financial DNA refers to the concept of building a financial strategy suited to the client's individual financial personality.

Financial DNA incorporates risk tolerance, and also behaviors that guide the client's usual decision-making process.

For interested people, Alpha Financial features the [Financial DNA test](#) on their website, which is free to use even if you aren't already a client of this top 9 financial management firm in Charlotte.

Professional Organizations

As has been mentioned throughout this ranking of the top Charlotte, NC wealth management firms and financial planners in Asheville, not all firms are created equally.

Alpha Financial is part of this ranking of the best financial advisors in Charlotte for many reasons, including their participation in prestigious professional organizations.

For example, Alpha is [part of NAPFA](#), which is the National Association of Personal Financial Advisors Registered Financial Advisors. All of the advisors at Alpha are NPFA registered advisors, and this requires they meet the highest industry standards. To be part of NAPFA, Fee-Only Advisors must have an active Certified Financial Planner license, and they must have a strictly fee-only compensation model. They must also adhere to NAPFA's Fiduciary Oath which includes a strict code of ethics, and they have to agree to participate in continuing education programs.

This leading Charlotte, NC wealth management firm is also part of AICPA, which is the American Institute of CPAs.



Client Advisory Board

Another standout element of Alpha Financial that led to its inclusion on this ranking of the top wealth management firms in Charlotte, NC is the Client Advisory Board. The Client Advisory Board was created by Alpha to further their dedication to excellence and the provision of superior client service.

The Client Advisory Board was [formed in 2007](#) and it's made up of 10 clients from unique backgrounds who serve for two years, in rotating terms. The meetings are moderated by an independent third-party and are used as a time to address feedback that can be used to best serve client needs.

The board is designed to serve as the voice of clients, and it's a body taken very seriously by Alpha's leadership and advisors.

Don't Miss: [Best Financial Advisors in Omaha, Nebraska](#)

Altavista Wealth Management Review

[Altavista Wealth Management](#) believes that there is no substitute for time spent with clients. They also believe that a financial advisor can be personal and approachable without being limited by the investments he or she is able to offer clients.

Through their offices in both Asheville and Charlotte, North Carolina, they work as an investment advisor and trust company, offering services to individuals, families, and institutions. As one of the top wealth management firms in Charlotte and Asheville, Altavista delivers a wide variety of fiduciary and investment management services, to help clients in every area of their financial life. As with most of the other names on this ranking of the best financial advisors in Charlotte and Asheville, Altavista strives to bring personalization and simplification, even to the most complex financial planning situations.

Key Factors that Enabled This Firm to Rank as a Top 2017 Charlotte and Asheville Wealth Advisory Company

Below are key factors that enabled Altavista Wealth Management to rank as a top 2017 wealth management firm in Charlotte, North Carolina as well as Asheville.

Comprehensive Financial Services

Altavista Wealth offers a wide-range of investment management and fiduciary services. Through careful planning, they can assist you in managing all aspects of your financial life. Services include:

- Financial planning
- Portfolio management
- Asset deployment and allocation
- Trust administration and fiduciary services
- Family office services
- Third-party services for legal and accounting practices

A Registered Advisor

Altavista Wealth is a Registered Investment Advisor (RIA) who stands behind their fiduciary commitment to you. They work independently and do not deal with any third-party, commission-driven entities. You are their sole focus at all times.

Women in Conversation

By exploring the challenges faced by women of today while creating a common space for conversation and building a strong community, Women in Conversation is a focused series with a range of topics. The group discusses anything from health and long-term care to investments and estate planning among other topics.

Managing Your Portfolio

Highly customized services, coupled with a solid management foundation, allow the team at Altavista Wealth to create an appropriate portfolio for each and every client. The following is a sampling of what is taken into account:

- Tax status

- Income needs
- Investment objectives
- Estate planning considerations
- Investments held outside the portfolio
- Other unique circumstances

Altavista Wealth utilizes a risk-controlled approach that they believe enhances return value. They include both U.S. and foreign stocks (large and small capital), as well as foreign shares, real estate, government bonds, and more.

Trust and Fiduciary Services

Altavista Wealth offers a full-range of fiduciary and administrative services to ease your burden. They've partnered with First Hope Bank N.A., a 100-year-old family owned national bank. With extensive expertise in trust and estate administration, services include but are not limited to:

- Annual accounting of trust activities
- Court accountings (as needed)
- Detailed monthly statements
- Custody of assets
- Distribution of principal income
- Investment performance measurement

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

Boys, Arnold & Company Review

[Boys, Arnold & Company](#) is comprised of a team of highly committed individuals who offer financial planning and wealth management services to affluent individuals, families, and institutions.

Their branches are located in Asheville, North Carolina, as well as Hilton Head Island, South Carolina. The firm also operates Boys, Arnold Trust Company (BATC), a North Carolina state-chartered trust institution. Boys, Arnold & Company, one of the best financial management firms in Asheville, is

[completely employee owned](#), and led by a team of senior staff who have worked together for [25 years](#).

Key Factors that Enabled This Firm to Rank as a Top 2017 Asheville Wealth Advisory Company

Below are key factors that enabled Boys, Arnold & Company to be rated as one of 2017's top 9 financial advisory firms in Asheville, NC.

Operating Principles

In order to provide clients with exceptional service and unsurpassed performance, Boys, Arnold, & Company abide by the following principles:

- Unbiased advice
- Unique solutions
- Superior resources
- Relationships
- Strategic approach
- Collaboration
- Ethical standards

Along with these rigorous operational standards, Boys, Arnold & Company provides specific services including multi-generational wealth planning, estate planning, asset management, tax-efficient investment strategies and 401k advice. They also offer trust and estate management, institutional or business portfolio management and retirement plan services.

A Fee-Only Provider

Staying true to their commitment to their clients, Boys, Arnold & Company is a Registered Investment Advisor (RIA) and is 100% employee owned.

They do not believe in selling unnecessary proprietary products to garner a commission from their clients. Instead, they operate on a fee-only schedule, and all fees are clearly outlined. This is where the firm receives all of their revenue.

Since the team of this leading Asheville financial adviser firm is fee-only, they have a deep interest in serving the needs of clients ahead of all else, and they only charge for advice and ongoing wealth management.

A Team Approach

Boys, Arnold & Company believe that a holistic, team-centered approach is the most effective way to do business. The following is an overview of who is part of a client's team of expert advisors.

- Investment counselor
- Investment committee
- Planning committee
- Account administrator

Services for Families and Individuals

Wealth management services for individuals and families alike are backed by the unbiased, highly-credentialed expertise of Boys, Arnold & Company's wealth counselors. A broad range of capabilities is explored in order to create a unique and fully-customized strategy that will meet your needs today and beyond. Services include:

- **Comprehensive Financial Planning:** Create a roadmap to the future for long-term success.
- **Investment Counsel:** Reap the benefits of an objective, third-party perspective.
- **Portfolio Management:** Explore all investment options and create a strategy that suits your needs.
- **Trust Services:** All of your wealth management needs can be entrusted to your team.

Services for Institutions

Boys, Arnold & Company serves foundations, endowments, retirement plans, and businesses with a holistic, hands-on approach. Their goal is to ensure investments remain well-diversified, are properly managed, and meet outlined objectives. Here's what to expect:

- **Retirement Plan Services:** Plans to benefit your firm and your employees.
- **Not-for-Profit Institutions:** A wealth of experience in the management and longevity of the organization.
- **Businesses:** Learn to effectively manage risk and return.

Bragg Financial Advisors Review

[Bragg Financial Advisors](#) is a longstanding investment management firm in Charlotte, NC with a history that goes back [more than 50 years](#) in the area. It should be noted before going into the specifics of why Bragg is included on this ranking of the best Charlotte, NC financial adviser firms, that [they are fee-based](#).

Bragg is the only fee-based firm on this ranking of the best financial advisors in Charlotte, but they were included because of their longstanding reputation for excellence, and their all-around superior client service. Despite the fact that they are fee-based, Bragg does work to ensure they remain objective and focused on providing service and advice with the client's best interest as a central consideration.

Key Factors that Enabled This To Rank as a Top 2017 Best Financial Advisor in Charlotte, NC

The following is a listing of key factors that allowed Bragg Financial Advisors to rank as one of 2017's top 9 financial advisory firms in Charlotte, North Carolina.

Degrees and Designations

Bragg is well-known as being one of the top wealth management firms in Charlotte, and their team of professionals has reputable degrees and designations that ensure they're the best at what they do.

For example, three members of the firm hold their MBA, while [six advisors are Certified Financial Planners \(CFP\)](#). To be a CFP, an individual is required to meet rigorous standards that include an examination, experience, and a commitment to maintain the highest ethical standards. These professionals are also required to obtain [30 hours of continuing education](#) every two years.

Several members of this top wealth advisory firm in Charlotte also have their Chartered Financial Analyst (CFA) certification, are CPAs, Certified Fund Specialists and Accredited Investment Fiduciaries.

Investment Philosophy

Bragg, one of the best financial advisors in Charlotte, follows a strictly defined investment philosophy and creates portfolios that include an optimal combination of stocks, bonds, and mutual funds.

The overall concepts guiding the investment philosophy of Bragg include diversification, risk-adjusted returns, long-term holding and fundamental analysis.

The Bragg Financial Investment Policy Committee, which includes research analysts and portfolio managers, creates the Investment Strategy and Target Portfolio Allocations utilized by Bragg.

Then, based on these concepts, each client portfolio is personally managed and personalized and allocations reflect the individual client's risk tolerance, liquidity requirements, and tax situation.

Retirement Planning

One of the key service areas offered by this financial advisor in Charlotte, NC is retirement planning. There is an understanding that solid investment management is required for peace of mind when it comes to retirement.

The team at Bragg can help clients address questions and concerns including when they can retire, how much they should save to be comfortable during these years, and how much they can spend then.

As part of the broader category of retirement planning, the team at Bragg will help clients through an analysis of needed retirement capital, the creation and implementation of optimal long-term investment strategies, accumulation planning, and analysis of withdrawal options for retirement accounts.

Teamwork

According to Bragg, their entire business was built on concepts including not only personal service and the highest levels of expertise but also teamwork. When a client opts to work with Bragg, one of the best financial management firms in Charlotte, they are assigned a dedicated CFP who takes on the role of managing the relationship.

Then, there is a support team that's also assigned to the client, depending on their personal needs and the complexity of their financial situation.

The work begins with a careful evaluation of long-term goals and the client's risk profile, and then moves on from there.

Popular Article: [Top Financial Advisors in Orlando, Florida](#)

Keatley Wealth Management Review

A fee-only financial management firm in Charlotte, [Keatley Wealth Management](#) strives to provide clients with an experience that's different from what they would normally think of with Wall Street brokerages or big banks. As with most of the other names on this ranking of the top financial management firms in Charlotte, NC, Keatley Wealth Management is a fiduciary financial advisor, providing objective advice to each and every client.

Keatley Wealth Management is also associated with several industry-leading [professional organizations](#). These include CFP, NAPFA, and the CFA Institute.

Key Factors that Enabled This Firm to Rank as a Top 2017 Charlotte, NC Wealth Management Firm

Some of the reasons Keatley is included on this ranking of the 2017 top 9 best financial advisors in Charlotte, NC are detailed in the following list.

Female Leadership

There can often be the belief that financial planning and wealth management is a male-driven industry but the role of women as executives and business owners continues to grow and expand, making it important that they're able to find financial planners that understand their needs.

Keatley is unique from even the other names on this ranking of the top Charlotte, NC wealth management firms because it is [owned and operated by women](#).

Karen Keatley serves as President and Chief Investment Officer, Jenny I. Martella is the Director of Financial Planning, and Ashley Morris is a Senior Associate.

Five Star Professional Award

For three consecutive years (2014, 2015 and 2016), Karen Keatley has received the [Five Star Professional Award for Wealth Management](#).

This award is prestigious in the industry and it's designed to highlight financial professionals who have superior relationships with clients, established practices, and are known as leaders in the industry.

The award is based on feedback from clients and peers, as well as independent research from industry professionals and firms, and regulatory sources.

Customized Planning and Management

When the team at Keatley partners with clients, they believe in the development of comprehensive, complete plans driven by the best interests and the personal goals of the client.

To begin, Keatley's team looks at the complete picture of where the client currently is, and where they want to be.

All financial plans integrate scenario testing, and this is done so that clients have the peace of mind that comes with knowing clients won't be overly impacted by a financial downturn.

All investment activities and plans are designed to be appropriate for the individual's specific situation.

Approach

As mentioned, Keatley is unique from other wealth managers in Charlotte because they not only serve as a fiduciary on behalf of clients but they also never offer one-size-fits-all plans or solutions.

The following outlines how Keatley approaches each client engagement:

- The process undertaken by this best financial planner in Charlotte, NC starts with the creation of an Investment Policy Statement. This

establishes objectives, defines asset allocation policy, and highlights potential constraints such as time and needed liquidity.

- The implementation phase starts after the Investment Policy Statement has been agreed on. As a fee-only firm, Keatley can look at an incredibly broad and diverse range of investment options and choose what's best for the client, with an emphasis on mutual funds and ETFs.
- Ongoing monitoring and rebalancing helps ensure portfolios meet an optimal return level. Rebalancing occurs when necessary to ensure allocations stay within the agreed-upon limits.
- Finally, there is a stage of the Keatley process called Reality Check, where performance is measured against commercial market indices. Clients of this top wealth management firm in Charlotte receive easy-to-understand quarterly reports.

Read More: [Best Financial Advisors in Minneapolis, St. Paul, and Edina \(Minnesota\)](#)

Matrix Wealth Advisors, Inc. Review

At [Matrix Wealth Advisors, Inc.](#), they believe that “Planning is for Life.” They understand that planning is more than just the numbers: it’s about dreams, values, and family goals. It’s ever-changing.

For these reasons, Matrix Wealth stands as a trusted, independent, fee-only wealth management firm which offers financial planning and investment management services to a wide variety of clients.

Key Factors that Enabled This Firm to Rank as a Top 2017 Best Wealth Management Firm in Charlotte

Below you will find some of the key factors that enabled Matrix Wealth Advisors, Inc. to rank as one of 2017’s top 9 financial advisory firms in Charlotte, North Carolina.



The Matrix Wealth Approach

Leading their client to complete financial success is the ultimate goal at Matrix Wealth. They've created a comprehensive system which allows them to approach each client with individual attention. Here is an overview:

- **Matrix Services:** Based on years of feedback, services are tailored to be a unique experience for each client. Documenting goals, creating a written summary, and working with other professionals on your behalf lay the foundation for successful financial planning services.
- **Your Accumulation Phase:** Strategic asset allocation is key, whereby careful screening for non-correlated assets is used in order to match your risk profile. Investment portfolios extend beyond basic stocks and bonds and extend to private equity, real estate, managed futures, energy, and more.
- **Asset Protection:** Safeguarding what you have is critical. Matrix Wealth looks beyond the market in order to analyze your situation. They help protect you from potential liabilities and make sure to minimize estate and other taxes.
- **Income Protection:** In order to assure that you have peace of mind when it comes to your finances, Matrix Wealth offers life insurance reviews, long-term care analysis, cash flow statements, income tax projections, and more.
- **Debt Management:** Faulty debt management can derail even a rock solid plan. Determining how much debt is appropriate for you includes net-worth statements and projections, ratio analysis, and debt analysis.
- **The Distribution of Your Wealth:** Developing and maintaining an estate plan is an important part of any financial plan. A successful estate plan will include estate and tax documents, beneficiary designations, letters of instruction, family gift planning, and more.

The Wealth Management Index:

Many clients who work with Matrix Wealth have at least some financial history. They may have some insurance, a few mutual funds, perhaps a 401(k), but most pieces are still missing from their puzzle. Through the following index, Matrix Wealth helps to assure that a client's finances are comprehensively working toward a definite goal:

- Investment planning (Accumulation)
- Asset protection (Preservation)
- Disability and income protection (Protection)
- Debt management (Leverage)
- Wealth management (Distribution)
- Miscellaneous (Record Retention)

Alternative Investments:

Beyond traditional investments, today's market requires effective diversification. Matrix Wealth prudently incorporates alternative investments from asset classes that historically perform differently than stocks and bonds. Alternative investments include various commodities, timber, private equity, merger arbitrage, and more.

MilleniuM Investment & Retirement Advisors, LLC Review

[MilleniuM Investment & Retirement Advisors, LLC](#) (MIRA) is an investment advisory firm committed to helping clients find long-term success.

Through their Charlotte-based office, they serve investors, advisors, brokers, auditors, and plan sponsors through a myriad of investment and retirement planning services.

Key Factors that Enabled This Firm to Rank as a Top 2017 Wealth Advisory Company in Charlotte

Below are key factors that enable MilleniuM Investment & Retirement Advisors, LLC to rank as a top 2017 wealth management firm in Charlotte, North Carolina.

The Fiduciary Standard

MIRA is an employee-owned, independent firm which provides unbiased consulting services on a fee-only basis. They are committed to adhering to a fiduciary standard that places the client in the spotlight.

For Brokers and Advisors

As a fiduciary consulting firm focused on the broker/dealer space, MIRA works with all affiliated organizations (such as FINRA, SEC, DOL, and IRS) to offer a comprehensive approach and ensure that your representatives are being properly supervised as they work on retirement plans.

ERISA (the Employee Retirement Income Security Act) is a complex space, and the team at MIRA has learned to stay atop the regulatory changes that seem to occur frequently. Developing an ERISA identity can be an excellent complement to your existing business.

For Auditors

As an auditor, you may wonder how you can help your clients with an independent assessment. Are you obligated to do so? MIRA is led by their IRS Enrolled Agents and CPAs who have developed a P3 Program (Pay, Performance, Parity) to ensure your client's plans are fully ERISA compliant. MIRA specializes in the following areas:

- Retirement plan committee organization
- Investment policy statement design and implementation
- Fiduciary risk management
- Fee reviews and benchmarking
- Fiduciary studies
- Customized participant education programs
- Investment selection and monitoring
- Fiduciary best practices updates
- Vendor search and selection

For Plan Sponsors:

MIRA says they are out to change the way America saves for retirement...one 401(k) plan at a time. Serving clients as an independent fiduciary, they are able to alleviate plan sponsors of much of the work and liability under ERISA. They specialize in many of the same areas as noted above for auditors, brokers, and dealers.

Related: [Top Financial Advisors in St. Louis, MO](#)

Parsec Financial, Inc. Review

With offices in Charlotte, Asheville, and Southern Pines, North Carolina, [Parsec Financial, Inc.](#) is an investment and wealth management firm founded in 1980. Today, Parsec Financial manages [\\$1.7 billion in investable assets with a team of 16 financial advisors](#).

This fee-only financial adviser firm in Charlotte and Asheville helps clients meet their long-term goals through the recommendation of sound investment strategies based on personal requirements and situations. Parsec's team serves as financial advisors to clients throughout all of the stages of their lives.

Key Factors that Enabled This Firm to Rank as a Top 2017 Best Financial Advisor in Charlotte and Asheville

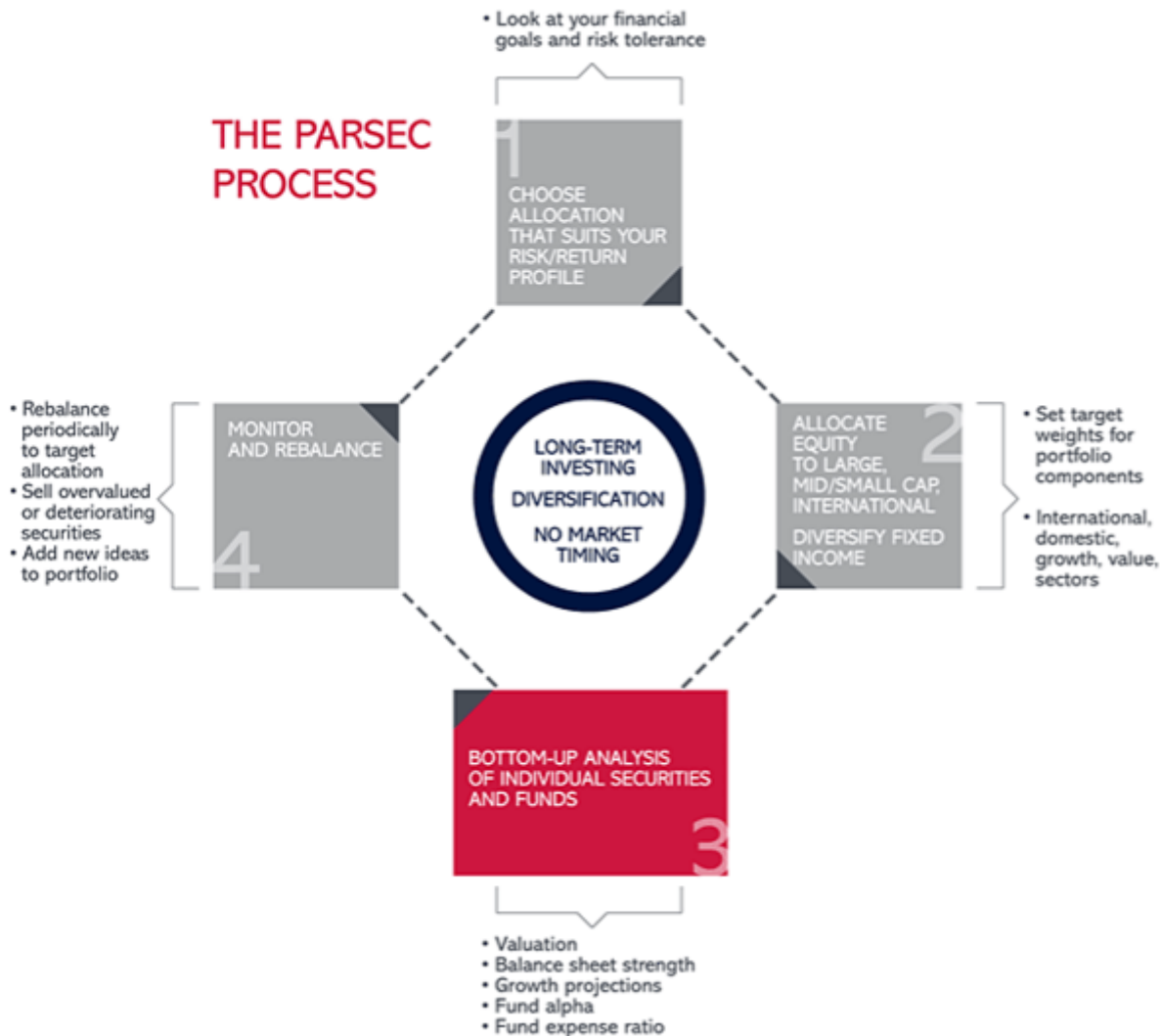
Below are key factors that enabled Parsec Financial, Inc. to be rated as one of 2017's top 9 financial advisory firms in the Charlotte, North Carolina, as well as Asheville.

A Registered Investment Advisor (RIA)

Not only does Parsec Financial operate independently and on a fee-only basis, they are also registered with the SEC as an RIA. This is further testament to their dedication to their clients and their desire to be a trusted fiduciary that does not operate on a commission-based level.

The Investment Planning Process:

So just how does Parsec Financial approach investments? Through the following outline, you'll be able to better understand their approach:



- **Long-Term Investing:** Parsec Financial believes that investments should be made for the long term, preferably more than 10 years. This critical piece of the investment puzzle allows the long-term characteristics of assets to surface.
- **Diversification:** A diverse portfolio is a healthy portfolio. The design as a whole is more important than the selection of a particular security. Parsec Financial will create a balance between growth and value companies, large and small companies, as well as international securities.
- **No Market Timing:** Contrary to popular opinion, Parsec Financial strongly believes investors should veer away from market timing. Simply put, timing the purchase or sale of a security based on an attempt to

guess which direction the market will go is highly unlikely to increase overall return.

In addition to a full-fledged investment plan that correlates to other wealth management services, Parsec Financial offers an opportunity called [Parsec Portfolios](#) that allows clients to utilize investment-only services.

Managing All Facets of Your Wealth:

Wealth management services are best suited for clients with more than [\\$400,000](#) in assets. Each plan includes an in-depth analysis, risk assessment, and continuous monitoring. Here's what else to expect:

- A monitored investment policy statement
- A mix of individual stocks, mutual funds, EFTs, bonds, and more
- Intra-quarterly rebalancing and reviewing
- Credentialed advisors to answer all of your questions
- Consideration of tax ramifications in trading, charitable donations, low-basis holdings, and more

Retirement Planning for Businesses:

A functional retirement plan is the cornerstone of a successful employee benefits package. Parsec Financial understands the challenges a business owner faces when dealing with sensitive planning issues. Their expertise is backed by the following values:

- Quality
- Service
- Trust

Ronald Blue & Company Review

[Ronald Blue & Company](#) serves clients through four distinct divisions in [13 offices](#) around the country, including one in Charlotte, North Carolina. They have clients in almost all [50 states](#). Ronald Blue offers financial planning, investment management, and estate planning services to clients across the wealth spectrum with no asset minimum.

For over [35 years](#), Ronald Blue & Company has taken a less common approach to wealth management through the integration of biblical wisdom in all they do.

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

Below are key factors that enabled Ronald Blue & Company to be rated one of this year's top 9 financial advisory firms in Charlotte, North Carolina and Asheville.

The Ronald Blue Distinct Advantage

Knowing that everyone is different is only part of the solution. Ronald Blue has taken it a step further and created four distinct divisions that offer access to specialized advisors who are experts in their niche. Below, we will discuss each division so that you may choose the one that best fits you:

- **Private Wealth:** This group offers comprehensive planning services to clients with an investable net-worth starting around [\\$1 million](#). This is the largest division in the firm.
- **The Family Office:** Focusing on the complex needs of multiple generations, the Family Office division encompasses your family's mission and governs sophisticated trust and estate plans. Net-worth minimums usually start around [\\$25 million](#).
- **Professional Athlete:** This division understands the unique set of challenges and requirements of professional athletes. Building and retaining wealth in a short career span is the main focus of this division. It includes cash flow management, estate planning, investment management, tax planning, risk management, and more.
- **Everyday Steward:** The Everyday Steward division focuses on clients who are just starting on their financial journey, and services include everything from cash flow management to retirement. Clients in this category will have a [net-worth of up to \\$1 million](#).

Your Financial Plan:

The choices you make reflect your values and priorities, and they affect all areas of your life, including your finances. Ronald Blue's approach to your

financial plan clarifies your decision-making process and focuses on leaving a legacy of financial, social, and spiritual capital. Here's what you can expect:

- Short-term cash flow planning based on Ronald Blue's "five uses of money"
- Long-term retirement planning
- Philanthropic counsel
- Estate and trust planning
- Proactively minimizing debt
- Tax planning
- Education planning
- Insurance considerations
- Access to "BluePrint," a proprietary and multidisciplinary financial planning tool

Managing Your Investments:

The primary objective in your plan is not just meeting financial goals, but rather increasing the probability that your goals will be reached. Ronald Blue and his team do not compete against random benchmarks. They utilize a Principled Reasoning approach in all of their time-based portfolios. This approach stands on a foundation of:

- **Environment:** The principle of Uncertainty and Instability shows that economic environments are numerous, and it's important to manage risk and reinforce the value of saving.
- **Growth:** The principle of Human Productivity, Leadership, and Governance allows insight into how and where growth will most likely appear.
- **Valuation:** The principle of Inherent Value allows Ronald Blue to analyze various asset types to build a disciplined portfolio.

Although they exclusively recommend external investment solutions, Ronald Blue never accepts commissions from any investment companies.

Institutional Services:

If you have a privately-held family business, a non-profit ministry, or a public company with regulation-driven responsibilities, you most likely face challenges that include growth, governance, people, and more. Ronald Blue

offers a variety of institutional services and will guide you through every step with the utmost fiduciary care. They offer:

- Business consulting services
- Institutional investment consulting
- Retirement plan consulting
- Employee financial planning advisory services

Conclusion – Top 9 Best Financial Advisors in Charlotte and Asheville, NC

As you learn about each of the top financial advisors in and around Charlotte, North Carolina as well as Asheville, we hope that you have developed a good idea of what services you want and what services each financial advisor in the Charlotte and Asheville areas has to offer.

Whether you are interested in creating an investment portfolio, planning for your retirement, or simply want to get a handle on your wealth before it dwindles away, there is a Charlotte-based financial advisor or an Asheville wealth manager for you.

We always recommend that you make a list of your wants and needs, making it easier to match those needs up with the services of a financial advisor in Charlotte or Asheville. Once you narrow down your options to a select one or two advisors, check to see if they offer any complimentary services such as an initial interview or consultation.

If so, take your list, any pertinent financial documents, and see where the conversation takes you. Trust your gut. Most likely the meeting will be comfortable, but steer clear of advisors who seem too hurried to answer your questions and are just ready for you to sign on with them.

Even if your advisor of choice hasn't set themselves up for a consultation, a phone call or email can give you the insight you need. Think carefully and be confident in your choices. You've worked hard to get to where you are; you deserve to have a trusted professional who will stand by your side and provide excellent financial management.

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