

Top 11 Best Financial Advisors in D.C., Maryland, & Virginia (Tri-State) | 2017 Ranking | D.C., MD & VA Wealth Managers

2017 RANKING & REVIEWS TOP RANKING FINANCIAL ADVISORS IN THE TRI-STATE AREA

Exploring the Top Financial Advisors in D.C., Maryland, and Virginia (Tri-State), US

Financial stability. Security. Peace of mind. The growth of wealth. Long-term retirement strategies. Preservation of wealth across generations.

These are some of the reasons clients become involved with wealth management and investment advisory firms in the tri-state area. The role of a wealth manager goes beyond accounting.

Instead, it is about creating a strategy that's beneficial for clients in the short and long term. Deciding who to partner with as a wealth advisor is a significant decision.

Not all wealth advisors are the same, and without a dedicated financial advisor in D.C., Maryland, or Virginia, clients could be left with inadequate planning for their unique financial situation.

On the other hand, when you select a top wealth management firm in D.C., Maryland, or Virginia, you can preserve your wealth, grow it over time, and meet your lifestyle objectives.

The following is a list of the top-ranked wealth management firms in the D.C., Maryland, and Virginia metro area. These wealth management firms in the tri-state area are well-known and have an established presence in the area.

This ranking of financial advisors in D.C., Maryland, and Virginia looks at each firm's investment approach, philosophy, reputation, and the qualifications of their team among other factors.



Award: Top 12 Best Financial Advisors in the Tri-State Area

AdvisoryHQ's List of the Top 12 Best Financial Advisors in D.C., Maryland, and Virginia (Tri-State), US

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

- [**Bernhardt Wealth Management**](#)
- [**Burt Wealth Advisors**](#)
- [**Cassaday & Company, Inc.**](#)
- [**FAI Wealth Management**](#)

- [FBB Capital Partners](#)
- [Harbour Capital Advisors](#)
- [Kendall Capital Management](#)
- [McLean Asset Management](#)
- [SageVest Wealth Management](#)
- [Seneca Financial Advisors](#)
- [The Family Firm](#)

Top 11 Financial Advisors in the Tri-State Area | Brief Comparison

Firm	Highlighted Features
Bernhardt Wealth Management	MPT investment approach
Burt Wealth Advisors	Clear investment approach
Cassady and Company	Team with several industry certifications
FAI Wealth Management	Corporate Retirement Plan Consulting
FBB Capital Partners	Individualized approach
Harbour Capital Advisors	Family office services
Kendall Capital	Middle-class millionaire service
McLean Asset Management	Employer services
SageVest Wealth Management	Client-friendly technology
Seneca Financial Advisors	Secure customer account platform
The Family Firm	Bottom line orientation

Table: Top 11 Best Wealth Management Firms in D.C., Maryland, and Virginia (Tri-State) Area | 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 Best Wealth Management Firms in D.C., Maryland, and Virginia (Tri-State Area)

Below, please find the detailed review of each firm on our list of the best wealth management firms in the tri-state area. We have highlighted some of the factors that allowed these financial advisors in D.C., Maryland, and Virginia to score so high in our selection ranking.

See Also: [*Top Financial Advisors and Wealth Managers in Nashville and Memphis, Tennessee*](#)

Bernhardt Wealth Management Review

Located in McLean, Virginia, [Bernhardt Wealth Management](#) is a tri-state financial advising firm that works primarily with high-net-worth investors to address their challenges and uncover new opportunities.

Working with Bernhardt allows investors in the tri-state area to make wise choices aimed at protecting current wealth and growing it for the future.

Gordon Bernhardt leads a team of savvy financial advisors in the D.C., Maryland, and Virginia metro area with a consultative approach, covering all aspects of wealth management from investment management to estate planning.

Bernhardt Wealth Management is a [fee-only](#) wealth management firm in Virginia.



Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons Bernhardt Wealth Management was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Investment Philosophy

As a reputable financial advisor, the belief behind services offered by Bernhardt is that success is more easily achieved when a defined set of investment principles and a guiding philosophy are in place.

This philosophy includes:

- **Efficient markets:** The idea here is that picking individual stocks won't ensure superior performance.
- **Modern Portfolio Theory (MPT):** Much of the investment approach at Bernhardt is based on modern portfolio theory (MPT), which focuses on assessing portfolios through the lens of risk and return.
- **Diversification:** Loss can be potentially reduced through diversification.

- **Asset allocation:** The choice of asset classes and the percentage of a portfolio that are allotted to each can be the most important element of portfolio strategy according to the beliefs held by the investors at Bernhardt.

Core Values

Along with guided investment principles, core values are also central to the investment strategies and services delivered by Bernhardt, a leading investment advisor in Virginia.

Some of these values include:

- A genuine interest in the well-being of the client.
- A committed effort to understand the distinctive needs, values, and goals of each client before recommending strategies.
- A personalized investment plan developed for each client.
- An investment plan created using academically sound investment strategies that are prudent and appropriate as well as being based on client objectives.
- Giving clients the ultimate decision-making power.

Affiliations

As one of the leading wealth management firms in Virginia, Bernhardt is also affiliated with several prestigious professional organizations. These affiliations include:

- **The National Association of Personal Financial Advisors (NAPFA):** A leading organization of fee-only financial advisors.
- **Fee-Only Network:** This group is designed to highlight the expertise of financial professionals who work only on fees and their dedication to focusing on the best interest of their clients.
- **Certified Financial Planner:** The CFP Board administers this designation, and it shows the public those firms and wealth advisors that have met stringent professional standards and also have vowed to uphold principles of integrity, objectivity, competence, fairness, confidentiality, professionalism, and diligence.

Network of Professionals

Bernhardt, as a well-respected metro wealth manager, is [associated with Dimensional Fund Advisors](#). Dimensional Fund Advisors is a financial consulting firm that works with a limited group of independent financial advisors.

The result of this relationship is that this Virginia financial advisory firm is able to deliver world-class asset management solutions to clients at a level often reserved only for large corporations and very wealthy family groups.

Dimensional utilizes research from affiliations with leading financial academics and creates solutions that can be practically applied in investment.

Burt Wealth Advisors Review

Located in Rockville, Maryland, [Burt Wealth Advisors](#) is a tri-state wealth management firm that works with high-net-worth individuals, families, and business owners, with the goal of protecting assets across generations.

Burt Wealth is an independent, Registered Investment Advisor in the D.C., Maryland, and Virginia metro that takes a client-centric approach.

As a Registered Investment Advisor with the U.S. Securities and Exchange Commission, this firm is regulated by the Investment Advisers Act and acts as a fiduciary.

Burt Wealth Advisors is a [fee-only](#) wealth management firm in Maryland.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons Burt Wealth Advisors was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Experience

Burt Wealth Advisors has been a leading wealth management firm in the D.C., Maryland, and Virginia area since 1985 and has continuously provided in-depth and robust wealth management services. The lead advisors that take charge of a client's team have anywhere from [15 to 25 years' experience](#) or more as Certified Financial Planners.

This extensive experience ensures that each client receives a Maryland financial advisor that is competent at developing tailored investment strategies and addressing a wide range of complex financial challenges.

Philosophy

Each firm of wealth managers in D.C., Maryland, and Virginia is going to have a distinctive approach to investment. At Burt Wealth Advisors, this investment philosophy is based on being conservative, balanced, and disciplined.

This team of expert financial planners in the tri-state area strives to create customized plans that help clients achieve their goals while simultaneously minimizing their risk. They do this by building a portfolio with a smart mix of asset classes and optimized choices of individual securities.

Modern portfolio theory is also used as an essential part of this Maryland wealth management firm's investment approach.

Investment Approach

There are four primary components of the investment approach utilized by Burt Wealth Advisors. These components include:

- **Personalized service:** Each client relationship begins by taking a thoughtful approach to that person's goals and objectives. The needs of the client are the basis of ongoing collaboration. Considerations may include not only objectives but also timelines, risk tolerance, and tax considerations.
- **Portfolio construction:** The portfolio is designed to represent the right mix of investments based on client goals. Diversification is also essential to the Burt approach.
- **Rigorous oversight:** The analysts and investment committee at this tri-state wealth management firm follow a carefully defined process to find money managers, and it continues to offer stringent supervision

and make adjustments as they become necessary.

- **Reporting:** Quarterly progress reports look at asset allocation, interest and dividends, gains and losses, rate of return on an annualized basis, and portfolio balance.

Services

As a leading financial advisor in Maryland, Burt Wealth Advisors offers a variety of services all aimed at helping clients have peace of mind and a simplified financial situation.

Services include:

- Financial planning for retirement, tax reduction, business planning, and education funding
- Estate planning, including distribution, minimizing expenses, and estate tax planning
- Wealth management, such as investment strategies for complex situations and inter-generational wealth transfer
- Tax planning to monitor changes and rulings, and Burt's team will also work closely with client accountants
- Charitable planning and gifting strategies both during one's lifetime and through an estate
- Investment strategies for women with a focus on a longer lifespan, wage disparities, and fewer working years

Also included as part of the available services from this Maryland financial planner are investment management and portfolio construction.

Don't Miss: [Best Financial Advisors in Oklahoma City & Tulsa, Oklahoma](#)

Cassaday & Company Review

[Cassaday & Company](#) is an independent advisory and financial planning firm founded in 1993. Currently, this wealth management firm in Virginia manages or supervises more than [\\$1.7 billion in assets](#).

Cassaday & Company is registered with the Securities and Exchange Commission (SEC) as an investment advisor. It is a fee-based financial advisor in Virginia, but we have included it on this list for the services that it offers.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons Cassaday & Company was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Awards and Recognition

Cassaday & Company is one of the leading tri-state wealth management firms. It has frequently been recognized as a leader in the industry by peers and financial publications.

Some of [the recent awards](#) this tri-state financial advisor firm has received include:

- *Barron's* Top 100 Financial Advisors 2016
- *Barron's* Top Financial Advisors: Profiles of 51 State Champs
- Pensions and Investments Best Places to Work 2015
- *Washingtonian* Great Places to Work 2015
- *Barron's* Top 100 Independent Advisors 2015
- *Financial Times* Top 300 Registered Investment Advisors in the US 2015

Investment Team Certifications

The employees at Cassaday & Company are paid based on the firm's revenue, which creates a stakeholder mentality. In addition, this Registered Investment Advisor in the D.C., Maryland, and Virginia metro area has a team of financial advisors with professional designations and certifications that [include](#):

- Certified Financial Planner Professional
- Certified Fund Specialist
- Certified Private Wealth Advisor
- Certified Investment Management Analyst
- Chartered Mutual Fund Counselor
- Accredited Estate Planner
- Chartered Advisor in Philanthropy

- Chartered Retirement Planning Counselor
- Certified Long Term Care
- Certified Annuity Specialist
- Accredited Investment Fiduciary

Independence

One distinctive element emphasized by this client-centric wealth management firm in Virginia is its independence.

Cassaday is fully independent, meaning it doesn't work for a bank, brokerage firm, mutual fund or insurance company. This ensures it's not recommending a product based on any affiliations.

Client Service

Cassaday maintains a [firm size](#) that allows it to be flexible and agile in how it approaches each client engagement. This Virginia financial advisory firm's years of experience has helped it hone its client-centric approach.

The Cassaday features that ensure client interests remain at the center of everything it does, including:

- A competent, experienced staff
- All staff members have access to top management
- Clients will receive the benefit of regular reporting of their investment results
- Statements are simple and easy to understand
- Clients can access account data online
- All clients are given comprehensive, personal guidance

FAI Wealth Management Review

[FAI Wealth Management](#) is a [fee-only](#) financial advisory firm in Maryland. Founded in 1987, this firm's mission is to positively impact the lives of its clients through proactive financial planning. They offer a selection of financial advisory services to help clients plan for the future and navigate life events.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons FAI Wealth Management was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

FAI Wealth Management Roadmap

Working with a wealth management firm for the first time can be an intimidating experience. These Maryland financial advisors help new clients ease into this working relationship by providing a [roadmap](#) of what they can expect the process to be like. This 10-step process helps clients feel more comfortable with the dynamics of financial planning.

Step 1: Discovery Meeting

This is clients' opportunities to ask their burning questions, share their life goals, and hear what these Maryland financial advisors can do for them.

Step 2: Welcome Meeting

Your Maryland financial advisor will review the Service Agreement and discuss next steps.

Step 3: Fact Finder & Documentation

You provide all of your necessary documents to your Maryland financial planner and complete a questionnaire.

Step 4: Set up Investment Accounts

Investment accounts are opened and relevant assets transferred.

Step 5: Teleconference

Touch base with a phone call to clarify information, review necessary documents, and get ready to build your Discovery Cash Flow.

Step 6: Discovery Cash Flow Presentation

Schedule a time for your Discovery Cash Flow review and develop a target scenario.

Step 7: Discovery Cash Flow Follow Up

Prepare for the strategy presentation and take follow-up questions regarding what was discussed in the previous meeting.

Step 8: Strategy Presentation and Investment Allocation

Completion of the financial plan and the creation of a Road Map Action List for implementation. At this stage, your financial advisor will also confirm that your investment allocation strategy is in line with your overall plan strategy.

Step 9: First Action Meeting

High-priority items from your Road Map Action List are implemented.

Step 10: Investment Orientation Meeting

Your Quarterly Investment Study is reviewed.

Wealth Management Services

This Maryland wealth management firm divides its wealth management services into [three main sections](#): Investment Management, Retirement Planning, and Legacy Planning. Each of these sections serve as necessary components of a healthy and comprehensive financial planning strategy.

Their investment management services include the following:

- Designing portfolios that are in line with a client's goals and risk tolerance
- Active portfolio monitoring and rebalancing
- Consolidated performance reports
- Portfolio income reports
- Investment updates
- Processing and monitoring of account distributions

Their retirement planning services cover financial health, cash flow planning, risk management, task planning, and goal planning.

For their legacy planning services, they provide clients with:

- A summary of estate documents
- Beneficiary and fiduciary reviews
- Coordination of asset titling and retitling
- Gift and charitable planning
- Special needs planning
- Post-death administrative support
- Coordination with estate attorneys

Legacy planning is one of the most important parts of financial planning. Part of preserving wealth is passing it along intact. To do so, you need to consider how you will be dividing the money and how to protect it from the IRS among other things.

Corporate Retirement Plan Consulting

Business owners and executives who serve as fiduciaries of qualified investment plans are open to liabilities after new regulations increased their level of legal responsibility. A Maryland wealth management firm like FAI can help business owners reduce their risk of lawsuits with their [Corporate Retirement Plan Consulting](#) service.

They can provide their expertise and help business owners make sure they are honouring their fiduciary responsibilities.

FBB Capital Partners Review

Working with private clients and established institutions, [FBB Capital Partners](#) is respected among D.C., Maryland, and Virginia financial planners. For more than 25 years, the firm has been offering wealth management, investment, and financial planning services in Virginia and Maryland.

This independent wealth management firm offers a highly personalized approach. They are also a [fee-only](#) wealth management firm in the tri-state area.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons FBB Capital Partners was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Fiduciary Responsibility

FBB Capital Partners is designated and registered as a fiduciary. What this means is that the firm and the investment advisors employed by FBB Capital are required to work following only the highest industry standards, which include trust, confidence, and loyalty.

The Process

FBB Capital Partners was [founded in 1989](#), and, since that time, the goal has always been to ensure clients have a steady growth of capital as well as predictable income to increase their financial security.

This is achieved by looking at each individual client situation and then working to adjust strategies over time as the financial and investment market environments inevitably change.



Female Leadership

Susan Emma Owens Breakefield Fulton [cofounded FBB in 1989](#). She is also the firm's principal. Under Susan's leadership, FBB has been consistently recognized for excellence in wealth management. She was one of the first five Certified Financial Planners in the Washington metro.

Susan also serves as a regular contributor on CNBC and the Fox Business Network. She has also been featured in *Business Week* and the *Wall Street Journal* many times over the years.

Flexibility

As a top wealth manager in the D.C., Maryland, and Virginia metro area, FBB distinguishes itself with its flexible portfolio management strategies.

Every FBB client works with a dedicated portfolio manager. Rather than receiving a one-size-fits-all portfolio approach, clients will find everything is based on their goals, risk preferences, tax situation, and timeline.

Additionally, the advisement team at FBB will work with a client's other key advisors, including accountants and lawyers.

[Related: Best Financial Advisors in Philadelphia, PA | Ranking | Greater Philadelphia Area Wealth Managers](#)

Harbour Capital Advisors Review

Located in McLean, Virginia, [Harbour Capital Advisors](#) is a privately owned and independent wealth management firm in Virginia. The focus at Harbour is on serving the needs of a limited number of families that have complicated financial needs.

Harbour defines its mission as helping clients solve the problems they may not even have yet.

This [fee-only](#) advisor and fiduciary has a staff of professionals, with each member averaging 20 years of experience in every area from private banking to advanced wealth and tax planning.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons Harbour Capital Advisors was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Personal CFO Approach

The approach undertaken by Harbour Capital Advisors is unique because it thinks of itself as its clients's "personal CFO" or Chief Financial Officer. This means it'll look beyond the surface and the original numbers and take the time required to understand each client's objectives and priorities.

Clients of this Virginia financial advisory firm have the benefit of working with a highly experienced team. They also have access to customized solutions to preserve wealth and solve financial challenges.

Additionally, this Virginia financial advisory company is a boutique firm. As a result, clients work with a dedicated, familiar team.

Investment Advisory

The investment advisors at Harbour Capital are active, objective, and flexible in their approach. Decisions are based on in-depth assessments, expertise, an observation of global economies, and thorough market reserach.

The [investment advisory services](#) from Harbour Capital include the following:

- All portfolios are actively managed
- Advice is independent
- The approach is a top-down macro analysis of both market and larger economic drivers
- There is a sense of flexibility, allowing strategy evolution based on changing circumstances
- Clients receive the benefit of full reporting across all providers
- Investment advisors will work in conjunction with wealth and tax planning teams

Wealth Planning

[Wealth planning services](#) are designed to address complex needs. These services specifically include wealth transfer, incapacity and succession planning, estates, income tax projects, stock options strategies, financial and cash flow planning, and exit strategy planning.

The following principles guide the Virginia financial planners at Harbour Capital Advisors:

- Advisors listen to the clients and partner with other advisors to create layered, customized plans to preserve and build wealth
- Life goals and non-tax issues are addressed, with a focus on tax efficiency
- Client values and priorities are implemented within the framework of legal, economic, and tax considerations
- Guidance is created with an eye toward the future

Family Office Services

The specialization of this McLean wealth manager and financial planner firm is wealthy families. [Family office services](#) available from Harbour Capital Advisors include:

- **Family governance:** This includes creating family constitutions, multi-generational family meetings, design of financial education, and training of younger generations
- **Asset, liability, and risk management:** Services include debt advising, liquidity, and cash management and reconciliation
- **Personal accounting:** The family office advisors at Harbour can help minimize administrative burdens for clients
- **Foundation advisory:** The Harbour professional team will provide clients with guidance on the foundation mission, fiduciary, and administrative issues

Kendall Capital Management Review

Located in Rockville, Maryland, [Kendall Capital Management](#) is a trusted and respected wealth management firm. Its president and founder is Clark Kendall. The firm's focus is on helping clients preserve, strengthen, and grow their wealth through sound investment strategies.

Kendall Capital Management is a [fee-only](#) wealth management firm in Maryland.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons Kendall Capital was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Fee-Only

As mentioned above, Kendall Capital is a fee-only firm. It is also registered with NAPFA. This means that when clients partner with Kendall Capital, the firm's advisors are paid only based on fees for financial planning and investment management.

They're not paid to recommend particular products, including stocks or mutual funds. They're also not paid based on transaction fees, commissions, or bonuses.

This ensures that all services and strategies are delivered with the customer's best interests as the number one focus. The interests of the advisors at Kendall are directly in line with the interests of the clients with whom they work.

Middle-Class Millionaire

While many investment advisors in the metro area work largely with high-net-worth individuals and wealthy families, Kendall also offers another area of focus. They call this subset "[middle-class millionaires](#)."

Many middle-class individuals are in comfortable financial situations. Their current wealth can be leveraged to something greater with the right financial advice. Moreover, they may come into money through an inheritance or be approaching retirement and need advice.

The problem is that most wealth management firms only serve high-net-worth individuals, making this guidance hard to access.

This Maryland wealth management firm offers this middle-class millionaire service to provide people with access to unique opportunities and investment management tactics that can help them preserve their wealth.

Wealth Management Services

Much of what Kendall offers regarding wealth management is aimed at those people who own small businesses or have [more than \\$500,000 in investable assets](#). Wealth management services from Kendall Capital can help clients address the following areas:

- Cash flow projections that show the potential impact on net worth
- Projections for education funding and strategies for saving
- Retirement requirements, funding, and the development of viable strategies
- Designing of customized investment portfolios and allocation
- Income tax planning
- Wealth transfer and estate planning
- Social Security evaluation
- Philanthropic planning

Growth Strategies

While the professional Maryland financial advisors that work at Kendall Capital can certainly guide wealth preservation strategies, they also work with clients to help them grow their wealth.

Growth strategies utilized by Kendall Capital include:

- Fund-of-Mutual Funds portfolio
- Growth at a Reasonable Price portfolio
- Alternative Investment Portfolio

Each of these strategies aims to help clients of Kendall identify earning opportunities that put their wealth and assets to the best possible use and let them grow their wealth in a passive way.

Popular Article: [Best Financial Advisors in Cincinnati, OH | Ranking | Cincinnati Wealth Managers](#)

McLean Asset Management Review

[McLean Asset Management](#) is a Virginia financial planner focused on creating viable retirement solutions for clients. The firm is headquartered in McLean, Virginia, and also maintains offices in Bedford, New Hampshire, and Denver, Colorado.

This Virginia wealth management firm was founded in 1984. They provides general retirement planning, wealth management, and investment advice. McLean Asset Management is also a Registered Investment Advisor.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons McClean Asset Management was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Distinctive Approach

McLean prides itself on taking a focused approach to retirement planning, based on in-depth research and an evidence-based foundation. That said, this Virginia wealth management firm conducts a discovery process to get the necessary client input.

The discovery process at McLean is driven by details. It begins with a risk questionnaire and an in-person meeting to learn more about the client's preferences, goals, values, and future life events that could impact their financial situation.



InStream Solutions

Even if a client is only able to meet with their financial planners in Virginia once a year, they will always have the peace of mind that comes with knowing McLean is constantly monitoring their financial situation.

Portfolios and strategies are assessed and monitored in an ongoing way. Advisors use InStream Solutions, which is a signature platform created by the company to alert them of changes in client accounts.

If notable changes are seen, their Virginia financial advisor will alert clients and let them know what the impact of these changes could be.

Additionally, U.S. and global events are constantly monitored. If things happen that could impact a client's portfolio, this information is also passed along.

Employer Services

This wealth management firm in Virginia offers more than just individual wealth management. They offer employers financial advice as well.

This team of Virginia financial planners works with companies of all sizes to create employer-sponsored retirement plans that allow business owners to create value and attract and retain top talent. Plans are designed to maximize the benefits for employers while maintaining a sense of flexibility and the opportunity to save on taxes and identify opportunities for reinvestment.

Retirement Income Distribution

An area of specialization offered by this wealth management firm in Virginia is retirement income distribution plans. Several factors go into the creation of viable plans, including an individual's time horizon, mathematical modeling, and tax management.

This [team](#) of highly qualified financial advisors in Virginia goes beyond model portfolios by taking into account the impact of future expenses and creating estimates of future income and expenses.

SageVest Wealth Management Review

Based in McLean, [SageVest](#) is a respected wealth management firm in the Virginia area. They offer a full slate of investment and wealth management services to individuals, families, trusts, and small businesses.

SageVest is a [fee-only](#) wealth management firm in Virginia. Each of the advisors making up the team is a Certified Financial Planner.

As an independent firm, this Virginia wealth management company's commitment to honesty and full disclosure to its clients is highlighted in its Regulatory Disclosure Document.

Key Factors That Enabled This Firm to Rank as a One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

Cited below are factors considered in the ranking of SageVest as one of the top financial advisors in D.C., Maryland, or Virginia.

Recognition

As one of the top-ranking regional D.C., Maryland, and Virginia wealth managers, SageVest receives frequent recognition for its service and dedication to excellence.

[Recent honors](#) have included:

- *Washingtonian's* Top Money Advisor 2016
- Five Star Professional Wealth Manager 2015—Washington, D.C. Metro Area
- *Washingtonian's* Top Money Advisor 2014
- *Northern Virginia Magazine* Top Financial Professional 2015—NoVA
- RIA Rankings

Comprehensive Approach

The approach undertaken by the professional financial advisors making up the team at SageVest is one that's based on comprehensiveness. The approach taken by these Virginia financial advisors prioritizes a client's larger life and investment goals, so that everything can work in harmony.

This means solutions offered by this Virginia financial advisors speak not only address retirement, but also consider current lifestyle, family plans, and legacy planning.



Technology

When a client decides to partner with SageVest, they work with a Virginia wealth management firm that wants to make the relationship between their lives and their money easier.

One way these Virginia financial planners do this is through the use of innovative technology. With the implementation of technology solutions from SageVest, clients can benefit from a clear picture of their investments and financial situation at any time.

They can view aggregations of their accounts and net worth, quickly access planning projections and recommendations, and maintain access to all of their important documents in one secure location.

Real-Life Focus

The Virginia financial advisors at SageVest work to create viable and valuable solutions for clients that work within the client's real life.

Instead of abstract solutions and approaches, this Virginia wealth management firm frames investment strategies so that they are directly tied to the day-to-day life and reality of the client.

Their financial advisors in Virginia explain these strategies in an accessible way and provide clients with an opportunity to give feedback.

[Read More: Best Financial Advisors in Charlotte & Asheville, NC | Ranking | Top Wealth Managers](#)

Seneca Financial Advisors Review

[Seneca Financial Advisors](#) is a highly engaged firm of advisors that work with clients to design tailored financial plans. Seneca Financial Advisors has an office in New York, but they also operate a wealth management firm in Washington, D.C.

Services available from this wealth manager and investment advisor include tax and retirement planning, employee benefits planning, education planning, and health care cost planning.

Seneca does not explicitly say that they are a fee-only wealth management firm in Washington D.C. That said, we have included them on this list because they [say that they are](#) independently owned, receive no commissions on products, or referral fees from third parties that they recommend to their clients.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons Seneca Financial Advisors was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

Process

The belief and philosophy driving the process of investment and wealth management at Seneca is one that focuses on efficiency and comprehensive advice. Seneca uses an open architecture platform and then constructs portfolios using individual account managers, ETFs, and mutual funds.

The [process](#) from Seneca includes:

- Independent advice with no sales commissions

- Consistent contact
- In-depth information, and if there are issues that are outside of the realm of an advisor's expertise, they will recommend other professionals as necessary
- Direct and continuous information flow
- A long-term commitment to maintaining consistency for the client

The Platform

One of the many ways Seneca has distinguished itself as one of the top wealth management firms in Washington D.C. is through its technological integration with a personal wealth management platform.

The Seneca platform emphasizes security and protection of personal data, along with convenience and streamlined access to client financial information.

Features of the personal wealth management [platform](#) offered by Seneca include:

- Safe storage of all relevant documents in one centralized location, including legal, financial, and personal documents
- Constant online and mobile access from anywhere
- Updated reports, including investments, trusts, retirement, insurance, real estate, and bank accounts
- Real-time balance sheets
- Account tracking history
- Up-to-date investment research
- Account integration

Service Flexibility

Uniquely, when you opt to work with Seneca, one of the top financial advisory firms in Washington D.C., you will be able to choose from customized services that meet your particular needs.

What this means is that Seneca offers clients the opportunity to receive advice in a particular realm, or they can opt for comprehensive services that cover their financial and investment needs.

Seneca also caters to the needs of everyone from individuals to business owners. Each step of the flexible service provided by Seneca is guided by simplicity, communication, and strategies designed to meet unique client goals.

It's not just about creating a plan at Seneca. It is about ensuring clients are comfortable with each aspect of that plan.



Single Point of Contact

Seneca's approach to client management is two-fold. Clients are assigned a D.C. financial advisor who will serve as their single point of contact to address all of their questions and needs. This clears up confusion and improves accessibility and responsiveness.

At the same time, this point person works in collaboration with a larger team of D.C. financial planners that are implementing strategies and monitoring progress.

This offers the best of all worlds for clients who want excellent financial advice with client-centric support.

The Family Firm Review

[The Family Firm](#) is an independent wealth management firm in Maryland that doesn't receive a commission and doesn't work for a bank, insurance company, or brokerage. The firm is led by Nathan J. Gendelman, MBA, ACAS, who serves as president and director of investments, and Mary A. Malgoire, MBA and CFP, who is the founder of the firm.

The Family Firm is a [fee-only](#) wealth management firm in Maryland.

Services available from The Family Firm range from investment management to educational planning and charitable giving strategies.

Key Factors That Enabled This Firm to Rank as One of the Top Wealth Management Firms in Virginia, D.C., and Maryland

The section below details some of the key reasons The Family Firm was selected as one of the top 11 financial advisors in Virginia, D.C., and Maryland.

The Process

Each client's strategy is unique and specific to their situation. In developing these strategies, this Maryland wealth management firm uses a guided process.

Their process begins with the first year, where advisors meet with clients to discuss and assess their financial activities. The initial meetings are very interactive.

During this time, Nathan Gendelman and an associate financial advisor in Maryland participate in relevant meetings. A Family Firm financial advisor becomes the key contact person who participates in each meeting.

After these initial meetings, investment plans and portfolio recommendations are made. Meeting three with this Maryland wealth management firm is where strategies for asset protection and estate planning are discussed. Meeting four is a review and follow-up.

Investment Philosophy

This top Maryland financial advisory firm uses a situation-based investment philosophy. It is guided by the [following principles](#):

- **Bottom-line orientation:** Advisors at The Family Firm strive to minimize costs including transaction fees. They also create strategies with tax effects taken into consideration.
- **Diversification:** The professional advisors at this top Maryland wealth management firm create diversified plans based on both domestic and foreign stocks as well as bonds, cash, and other investments.
- **Independent thinking:** Rather than following the status quo or the example set by other advisors, The Family Firm bases its investments on facts, valuations, and research.
- **Risk management:** The Family Firm's financial advisors create strategies based on profitability and long-term goals.

Fees

As a fee-only wealth management firm in Maryland, The Family Firm charges a simple, convenient flat fee for all services. The fee [can be paid quarterly](#), and it's calculated twice a year. It's designed as a percentage of the investments being supervised, and there is a set fee schedule, meaning there are no surprises for the client.

For the first one million dollars of investment assets, [the fee is 1% per year](#). Between one million and four million dollars in invested assets, the fee is 0.8% per year. For anything greater than \$4 million in assets, the fee drops to 0.35% per year.

Principles and Beliefs

All services offered by The Family Firm are guided by a set of defined principles. These [include](#):

- The best financial advice should be independent and unbiased, without conflicts of interest
- Financial security should be protected
- Financial strategies are best when they're created by having an understanding of personal circumstances and goals
- The Family Firm works to invest successfully, without requiring clients to pay many of the fees associated with traditional investment
- Financial security is created and maintained by making good decisions about both savings and lifestyle

- Financial advisors should be trusted partners to help clients navigate complexity
- Peace of mind of the client is of the utmost importance

[Related: Top Financial Advisors in Tampa & St. Petersburg, FL | Ranking | Tampa & St. Petersburg Wealth Managers](#)

Conclusion—Top 11 Financial Advisors in D.C., Maryland, and Virginia (Tri-State), US

When looking at the top-rated wealth management firms in the D.C., Maryland, and Virginia area, there are several important factors. Some of the most relevant considerations include whether or not the firm is independent and how it approaches investment, retirement, and general financial planning.

Professional affiliations, advisor certifications, and general reputability are also important factors. Take the time to use this guide as a starting point for choosing your preferred financial advisor in Virginia, Maryland, or D.C.

AdvisoryHQ Disclaimer:

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