Top 10 Best Financial Advisors in Miami and Coral Gables, Florida

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2016 RANKING OF TOP WEALTH ADVISORS

Finding a Top Financial Advisor in Miami and Other Cities in Florida

Working with the right investment manager, wealth advisor or financial planner in Miami and other cities in Florida, including Coral Gables, can mean the difference between not worrying about your financial future and being in deep distress as you ponder the future of your wealth.

It could also ultimately determine whether you retire as planned or whether you continue working well beyond your desired retirement age, in the hope of accumulating sufficient wealth to enable a comfortable retirement.

So, why does finding the right financial planner in Miami and Coral Gables, Florida make that much of a difference? It matters because they have the knowledge, experience, and expertise to help savers and investors optimize their savings over the long run.

However, the real challenge lies in identifying and selecting a wealth manager in Miami or Coral Gables that is a perfect fit for an individual saver or investor.

There are so many factors to consider and an equally large number of questions to ask. Sometimes, the search can become quite complex, especially when looking for financial planners or wealth management firms in Miami that have unique skills.

That's why we've created this useful resource of top wealth managers, investment management firms, and financial planners in Miami and Coral Gables, Florida. Readers should carefully consider all of the information that we've summarized below and then reach out to the advisor(s) who they believe will offer them the greatest value for their money.

AdvisoryHQ's List of the Best Investment Managers and Financial Advisors in Miami

- **BigSur Partners**
- **Cathy Pareto & Associates Inc.**
- **Dimension Capital Management**
- **Evensky & Katz/Foldes Financial**

- **GenTrust, LLC**
- **Horn Eichenwald Investments Corp**
- **Investor Solutions, Inc.**
- **Singer Xenos**
- **The Enrichment Group**
- **WE Family Offices LLC**

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

Top 10 Best Financial Advisors in Miami and Coral Gables, Florida

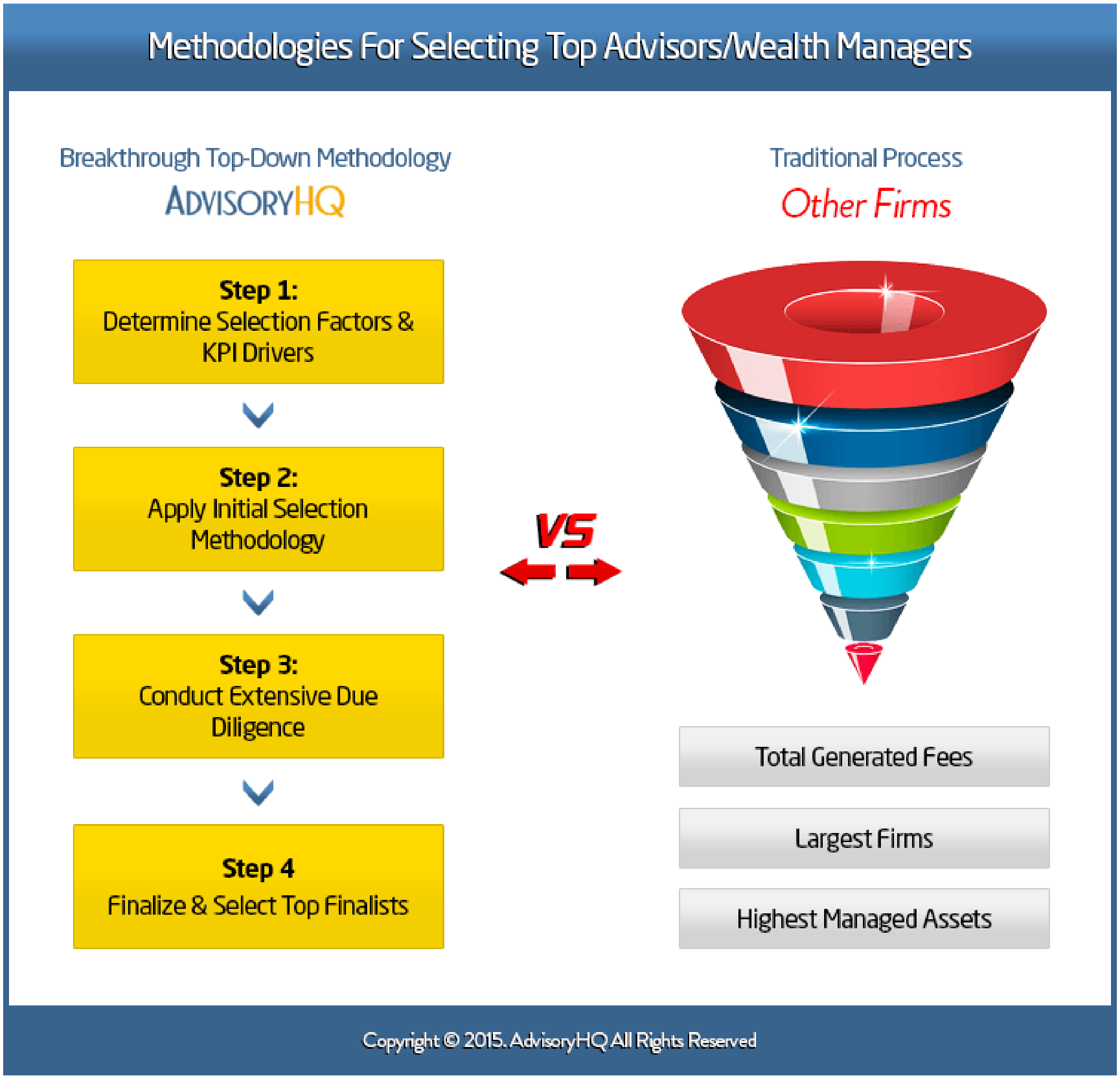
Firm	Location
BigSur Partners	Miami
Cathy Pareto & Associates, Inc.	Coral Gables
Dimension Capital Management	Miami
Evensky & Katz/Foldes Financial	Coral Gables
GenTrust, LLC	Miami
Horn Eichenwald Investments Corp.	Miami
Investor Solutions, Inc.	Miami
Singer Xenos	Coral Gables
The Enrichment Group	Miami
WE Family Offices, LLC	Miami

Methodology: Finding the Top Financial Advisors in Florida

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

Using publicly available sources, AdvisoryHQ identified a wide range of financial advisors, asset and wealth managers, and financial planners that provide services in Miami and the surrounding areas.

We then applied AdvisoryHQ's Breakthrough Selection Methodology to identify the final list of top advisors that provide services to communities in and around Miami, Florida.



Detailed Review – Top Ranking Financial Advisors in Miami and Coral Gables, Florida

Below, please find a detailed review of each firm on our list of top advisors and financial planners in Miami and Coral Gables.

We have highlighted some of the factors that allowed these Florida financial advisory firms to score so high in our selection ranking.

BigSur Partners Review

BigSur Partners is an independent, boutique wealth manager and financial advisor in Miami that was founded in 2007 as a result of the founding partners' response to several key clients' desires of the establishment of a multi-family office in Miami.

In creating one of the top-ranked wealth management firms in Miami, both Ignacio Pakciarz and Rafael Iribarren decided to fill the huge void for client-centric wealth managers that catered to the unique investment and wealth management needs of high-net-worth and ultra high-net-worth individuals and families.

The hallmark of BigSur's business model is differentiation through:

- Independence in operations
- Customization of advice and services
- Transparency in client dealings
- Access to a unique and cost-effective set of products and services
- Flawless execution, monitoring, and communication

As a sought-after financial advisor in Miami for a niche clientele, the firm's strategic process has allowed its advisors to deliver conflict-of-interest-free services that many "traditional" wealth managers are unable to provide. The firm uses a "total balance sheet" approach, which takes into account the entire financial life of a family – not just the investment portfolio – to deliver value to its clients.

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

The following factors were instrumental in BigSur Partners' rating as a top 2016 wealth management firm in Miami.

<u>Independence:</u>

As a well-established financial advisor in Miami, BigSur has retained its independence when providing advice to its clients. The company's advisors do not receive compensation from any third parties, which leaves them free to offer recommendations that are only in the best interest of their clients.

Customized Fee-Only Structures:

BigSur Partners is a wealth manager in Miami that customizes its fees to address the unique needs of its clients. Fees are typically charged based on the value of portfolios and the performance of the underlying investments, with all rebates, from third-party products or services used, passed on to the firm's clients. This fee-only billing model aligns the firm's interest with its clients.

Customized Services:

Each client is unique, and that's where BigSur advisors use their knowledge and experience to differentiate themselves from other leading wealth management firms in Miami. Portfolios for each client are customized based on a well-defined, 3-step investment process that addresses unique risk tolerance and investment objectives.

As a one-stop shop Miami wealth management firm, BigSur is able to customize its service delivery by bringing together an array of partners, including accountants, tax experts, bankers, attorneys, and real estate specialists, to create a uniquely personalized portfolio of client-centric services.

Selective Clientele:

BigSur is very discerning in the clients that it serves. Due to the selective nature of its services, the firm deliberately restricts the type and nature of clients that it serves. This is echoed by the firm's "class – not mass" approach to providing client-centric service which results in a more focused client experience.

Better Access to Cost-Effective Products and Services:

As one of the leading wealth managers in Miami, BigSur Partners strives to offer extremely cost-effective products and services to its clients. Such economies are usually only accessible by institutional investors.

Cathy Pareto & Associates Inc. Review

Coral Gables, FL-based Cathy Pareto & Associates Inc. is an independent investment manager and financial advisor in Miami. With her diverse experience in investment management, retirement planning, asset allocation, estate planning coordination, asset allocation and protection, and more, founder Cathy Pareto has been assisting affluent investors accomplish their financial goals for over 25 years.

The company supports clients from across a broad segment of society, including retirees and aspiring retirees, women, small business owners, and dentists and physicians.

As one of the top financial advisors in Miami, Cathy Pareto & Associates works with clients through various life stages, delivering advice and recommendations to those:

- Working to retire
- Nearing retirement
- Retiring imminently or already retired
- Going through the process of a divorce
- Dealing with the loss of a loved one or spouse

The firm has been recognized among the top investment advisors and financial planners in Miami on several occasions:

- Named by *Forbes* in 2008 as one of the “Top Ten Most Dependable Wealth Managers for Women in the U.S.”

- Included in the “Top 250 Wealth Advisors” list by *Worth* magazine in its October 2008 edition
- Honored by the *South Florida Business Journal* in its 2008 “40 Under Forty” list, which recognizes the best and brightest under-40-year-old talent in the region for their professional accomplishments

In addition to being widely published, viewed, and followed in the financial media, including online, TV, and press outlets – such as Yahoo Finance, Forbes.com, CNBC, NBC, Fox Business News, Florida Medical Business, Women in Business, AccountantsWorld.com and more – Cathy also serves as an expert witness for both respondents and claimants during mediations, arbitrations, and litigations that call for her special expertise.

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

The following were considered key factors in rating Cathy Pareto & Associates Inc. as a top 2016 wealth management firm in Miami.

Independent, Fee-Only Advisor:

Cathy Pareto & Associates Inc. is an independent, fee-only investment manager and financial advisor in Miami. As such, clients not only have the peace of mind in knowing that they receive unbiased advice, but they also get the benefit of advice on a much wider selection of opportunities that fit their unique needs.

Broad-Based Clientele:

Though based in Coral Gables, Cathy and her team not only serve clients as financial advisors in broader Miami but also all across the United States and internationally as well.

More Than a Financial Advisory:

As a full-service investment manager and financial planner in Miami, Coral Gables-based Cathy Pareto & Associates Inc. does more than just create financial plans for its clients. The company advises and assists clients on a range of everyday financial matters, such as buy versus lease decisions, insurance and protection needs, home ownership concerns, retirement planning, investment decisions, and much more.

Experienced and Qualified Team:

As top-rated financial advisors in Miami, the firm's clients are served by a team of highly qualified and accredited professionals that carry a range of credentials, including BBA, MBA, CPA, CFP®, and many other graduate and post-graduate degrees.

Dimension Capital Management Review

Established in 1980 as a family office, Dimension Capital Management is a privately-owned boutique investment advisory and wealth management firm in Miami. In 1997, the company received approval from the U.S. Securities and Exchange Commission (SEC) to operate as a Registered Investment Adviser (RIA).

As a top-ranked investment manager and financial advisor in Miami, the Dimension team caters to the unique needs of high-net-worth institutional investors, families, and individuals across the US and offshore.

The firm delivers exceptional value to its clients' portfolios by actively monitoring and managing local (domestic) and global exposures and effecting strategic and tactical shifts to portfolio compositions based on the results of such analysis. This proactive approach helps protect, grow, and preserve client wealth legacies for generations to come.

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

Below are some key factors that enabled Dimension Capital Management to be rated a top 2016 Miami wealth management firm.

Registered Investment Advisor (RIA):

With over 3 decades of experience, Dimension Capital Management is one of the top registered investment advisory firms in Miami, delivering independent advice and services to its clients.

Fee-Only Investment Advisor:

As a fee-only wealth manager in Miami, the firm only receives compensation from the clients it advises. Clients are not charged brokerage fees or commissions. This means that the firm's interests are always aligned with those of its clients while clients are always assured of receiving unbiased advice from the Dimension team.

Customized Approach:

As a dynamic wealth manager and financial advisor in Miami, Dimension Capital Management has the experience to offer highly objective and customized solutions to its clients. As a result, portfolios are personalized based on clients' unique financial goals and objectives.

Highly Experienced in Complex Situations:

The depth of experience that Dimension Capital Management advisors possess makes the advisor one of the premier Miami wealth management firms, with the ability to design and implement complex investment and wealth management solutions for its clients. These strategies are tailored to a level of sophistication determined by individual client needs.

Comprehensive Portfolio of Service:

As a truly global wealth manager and financial advisor in Miami, the Dimension team offers a comprehensive set of services to clients, both in the U.S. and overseas. Through a network of third-party professionals, the company is able to broaden its core competencies to include trust services, estate planning, tax advisory services, and much more.

Institutional Platform:

Dimension Capital Management employs institutional-level strategies to monitor money managers, delivering superior performance while lowering investor risk. Clients receive aggregated statements and reports that consolidate their various accounts across brokerages, banks, and custodians.

Evensky & Katz/Foldes Financial Review

Coral Gables, FL-based Evensky & Katz/Foldes Financial was established in 1985 initially as a commissioned-based advisor. Subsequently, in 1993, the company became one of the first registered investment advisory firms in Miami and across the US when it adopted a fee-only business model.

In addition to Coral Gables, FL, the firm also has an office in Lubbock, TX.

As a highly innovative and dynamic wealth manager and financial advisor in Miami, the Evensky & Katz/Foldes team continually evolves to deliver increasingly sophisticated investment and financial planning advice, products, and services to its clients. In this vein, a new specialized financial planning service program was established in the mid-1990s to support high-net-worth individuals and families with their unique wealth management and financial planning requirements.

As a full-service Miami wealth management firm, the team provides its affluent clients a wide range of specialized services:

- Wealth management
- Retirement planning
- Estate planning
- Income tax planning
- Insurance planning
- Support for their other financial planning and advisory needs

The company also provides support for qualified retirement plans, including 401(k)s, SEP plans, and profit-sharing trusts for business and corporate clients.

As a top wealth manager in Miami, the firm uses a structured process to identify, quantify, and prioritize client financial goals, followed by the creation, implementation, and monitoring of personalized strategies that realize those objectives over the long term.

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

The following key factors enabled Evensky & Katz/Foldes Financial to be rated as a top 2016 wealth management firm in Miami.

Registered Investment Advisory Firm:

As a Registered Investment Advisor (RIA), Evensky & Katz/Foldes Financial is legally and professionally held to a much higher fiduciary standard of client accountability by financial regulators. This delivers additional peace of mind to its clients in that they will always receive independent and unbiased advice from the firm's advisors.

Fee-Only Advisory Services:

As a fee-only financial advisor in Miami, this Coral Gables, FL-based firm's revenues are derived entirely from fees generated through its client relationships. The company uses investment products that carry no commissions, and, as such, there are no conflicts of interest with third-party associations or with the sale of other proprietary products.

Impressive History:

Evensky & Katz/Foldes Financial has been around for over 3 decades, having celebrated its 30th anniversary in the financial industry in 2015. Over the years, the company has emerged as one of the top Miami wealth management firms, serving 800+ clients and managing discretionary assets in excess of $1.5 billion.

Wide Range of Investment Solutions:

Due to its status as an independent Registered Investment Advisor in Miami, the Evensky & Katz/Foldes Financial team is able to offer low-cost, "best of breed" solutions, with a wide range of providers available for its clients. These opportunities are not available to clients of advisory firms aligned with big banks or other large money management corporations.

GenTrust, LLC Review

GenTrust, LLC was founded in 2011 by a group of like-minded institutional investors, with the original purpose of bringing the rigor of institutional investing accountability and streamlined processes into the private wealth management domain.

As a top-ranked registered investment advisory firm in Miami, the company now counts not only institutional investors but also private individuals and other Registered Investment Advisors among its clients and manages upwards of $1.1 billion on their behalf.
Each of GenTrust's client segments benefits from their relationship with a full-service wealth manager in Miami:

- Ultra high-net-worth families and individuals who are able to access a range of unique and cost-effective investment services and solutions, including financial planning, alternative investments, asset allocation, charitable giving, and municipal bond management
- Institutional investors, including corporate treasuries, central banks, and endowments and foundations, gain access to innovative investment strategies that were previously only accessible through large money management corporations
- Registered Investment Advisors (RIAs) who, in collaboration with a renowned Miami wealth management firm like GenTrust, now have access to a highly flexible and secure operating platform to support their clients' fixed-income and traditional equity portfolios

Transparency and accountability are the hallmark of GenTrust's client relationships. Clients opting to use GenTrust's fixed-income management service maintain their holdings in their own names but enjoy the benefit of having one of the most trusted wealth management firms in Miami execute their transactions.

GenTrust also does not have physical possession of securities held inside client portfolios, which are held in custody either by Fidelity, the firms' primary custodian, or by other custodians designated by the clients themselves.

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

The following are some important considerations that made it possible for GenTrust, LLC to be rated as a top 2016 wealth management firm in Miami.

Registered Investment Advisory:

As a Registered Investment Adviser (RIA), GenTrust is held accountable to a much higher fiduciary standard than non-RIAs. The fiduciary standard means that all of the advice and recommendations made by GenTrust advisors must be in a client's best interest, with no conflicts of interest among the advisors, the advisory firm, and the clients they serve.

Strong Support for Institutional Investors:

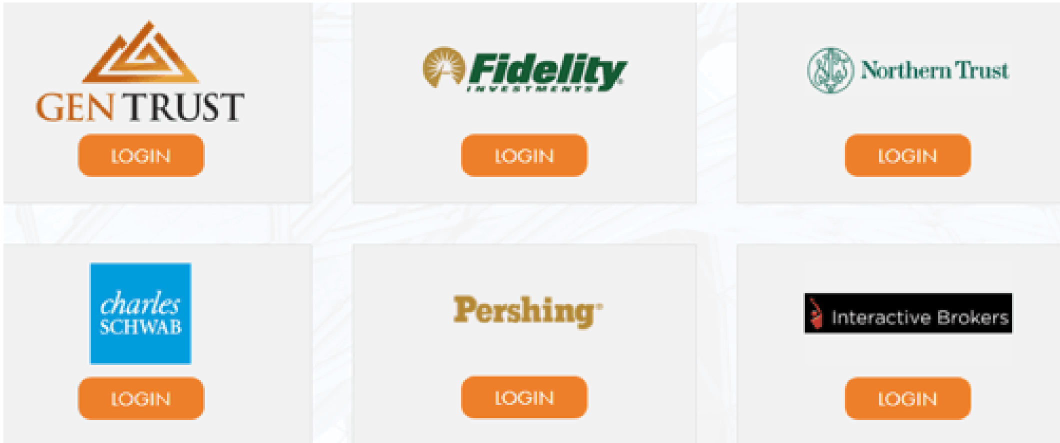
As Miami Registered Investment Advisors, GenTrust offers institutional investors a range of cost-efficient investment strategies and options, such as alternative investments, alternative beta strategies, and risk parity portfolios, which they previously had to access at much higher costs through other asset management firms.

Institutional Expertise for Private Clients:

GenTrust is an exceptionally skilled wealth manager in Miami that brings institutional-level investing and wealth management skills to private clients, and they do so in a transparent way with low-fee structures.

Convenient Website Access:

Clients looking for a wealth management firm in Miami that offers them convenience will find the GenTrust website an exceptionally handy tool.



Through it, users can access and log into accounts for various GenTrust partners and associates, giving them a single point to access all of their accounts under one roof.

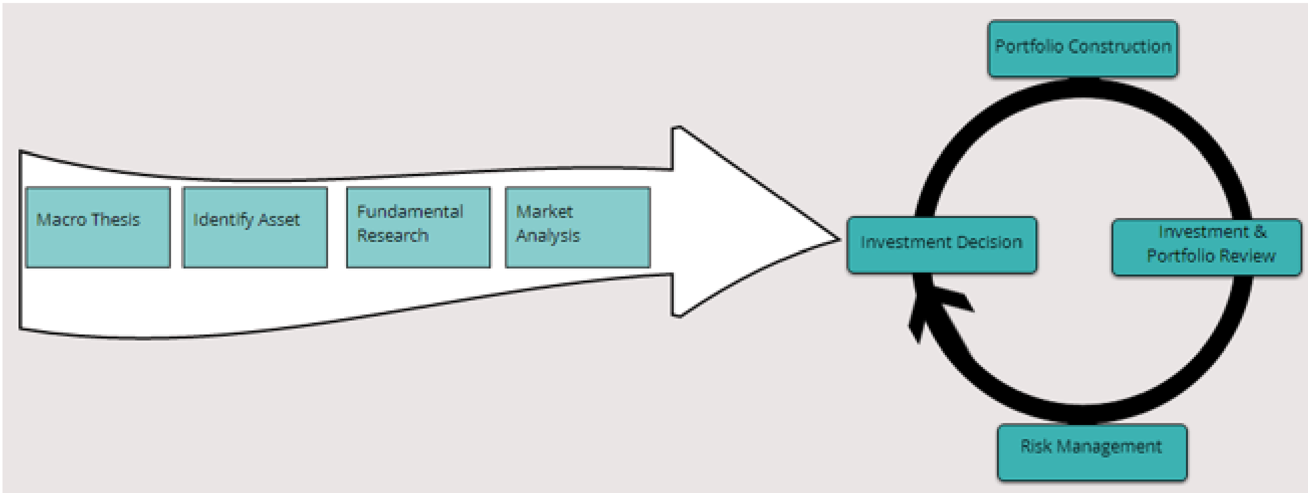
Horn Eichenwald Investments Corp Review

Horn Eichenwald Investments Corp was founded as a boutique investment advisor and wealth management firm in Miami. The firm has been in business since 1997, catering to the investment advisory and wealth management needs of high-net-worth clients in Florida and in Latin America.

As one of the top-rated registered investment advisory firms in Miami, Horn Eichenwald advisors focus on the long-term performance of their investments, often scouring the globe for appropriate opportunities to add to client portfolios.

Focused on delivering highly personalized services to its clients, the company's belief system includes core values of honesty, integrity, and transparency, which makes them a sought-after wealth manager in Miami.

Horn Eichenwald operates as an "evidence-driven" investment and financial advisor in Miami, wherein its investment process is driven by evidence based on research, monitoring global events, fundamental analysis of the underlying investment vehicle, and market events and news.



From the big picture of the investment landscape to the identification of suitable assets using a deep-dive approach and identifying and managing risks, all of these inputs are taken into consideration when making investment decisions, delivering advice to clients, and constructing client portfolios.

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

The following key characteristics enabled Horn Eichenwald Investments Corp to be rated as a top 2016 wealth management firm in Miami.

<u>Independent Fee-Only Advisor:</u>

Horn Eichenwald Investments Corp operates as an independent financial advisor in Miami. This means that the company isn't associated or affiliated with any particular broker, bank or investment product provider and that clients are not pressured into buying specific products or services from advisor-affiliated third parties.

<u>Registered Investment Advisory:</u>

As a firm of Registered Investment Advisors in Miami, Horn Eichenwald Investments Corp and its advisors are held accountable under the "fiduciary" standard, which mandates that the best interests of clients be kept in mind at all times. This standard differs sharply from the "suitability" standard, which only seeks to ensure that the advice/recommendations offered are "suitable" for clients.

Flat-Fee Services:

The company charges a flat fee from clients based on assets under its management instead of transactional fees or commissions based on the sale of affiliated products. This flat fee model provides peace of mind for clients looking to work with a wealth management firm in Miami that is open and transparent about its charges.

Integrated Portfolio Construction:

The firm's integrated approach to portfolio construction puts it in the ranks of highly disciplined Miami wealth managers that make investment decisions based on a broader view of client risk tolerance and investment goals as well as current and proposed holdings.

Active Portfolio Tracking:

Advisors at Horn Eichenwald Investments Corp do not forget about the portfolios once they are constructed. The firm's processes call for actively tracking and monitoring each holding, both on a market price basis as well as fundamentally, to ensure they are performing in line with pre-determined expectations and that they are still relevant to remain within client portfolios.

Investor Solutions, Inc. Review

With over 20 years in the business, Investor Solutions, Inc. is a Registered Investment Advisor in Miami that provides a range of investment advisory services to a broad range of clients:

- Corporate retirement plan sponsors
- Trusts
- Individuals
- Families
- Non-profit organizations

The firm was founded as a result of a very personal and moving encounter that founder and CEO Frank Armstrong had while working as a mail delivery man in 1964 in Washington, D.C.

That encounter –an elderly woman who paid 2 cents for the postage due on a letter by dipping into her sugar jar that only contained 3 cents – deeply moved Mr. Armstrong into a resolution to help people make the best of their money.

Years of education, training, and frontline working experience finally realized Mr. Armstrong's dream. The result was the formation of Investor Solutions, Inc. in 1993.

Today, as one of the top Miami financial planners, the company is resolute in helping its clients by making the markets work for them. This determination is clear in the company's motto:

No commissions. No distractions!

As a Registered Investment Advisor in Miami, Investor Solutions, Inc. strictly adheres to its core principles of professionalism, integrity, and service to deliver on its mission of helping clients reach their investment objectives.

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

The following factors were key to enabling Investor Solutions, Inc. to be rated as a top 2016 wealth management firm in Miami.

<u>Registered Investment Advisor (RIA):</u>

Investor Solutions, Inc. is a registered investment advisory firm in Miami that has pledged to uphold the fiduciary standards of providing advice and recommendations that are always in its clients' best interests. Neither the firm nor its individual advisors benefit from any of the recommended actions, and the advice is delivered without any conflict of interest.

<u>Independent Fee-Only Advisor:</u>

As one of the top financial planners in Miami, the company operates independently of any third-party affiliations or associations. Clients pay the firm's advisors for services they render, and the firm accepts no referral fees or commissions for the sale/purchase of any affiliated products or services.

Highly Qualified and Experienced Team:

The company is staffed by a team of advisors and support staff with appropriate academic degrees and industry-recognized credentials. Additionally, the team brings decades of frontline experience to the table at each client interaction.

Evidence-Based Investment Approach:

Investor Solutions, Inc. is a Miami financial advisor that delivers value to clients through the knowledge and expertise of its advisors, which includes employing the latest research when building investment strategies for its clients. This approach results in extremely cost-effective, low-risk, tax-efficient investment decisions which promise the highest returns.

Center of Excellence:

In addition to being a leading wealth management firm in Miami, the company is a center of excellence in the management of the financial planning and investment management needs of high-net-worth individuals, families and trusts, foundations, and corporate pension plans globally.

Singer Xenos Review

Singer Xenos has been regarded as one of the most trusted wealth managers in Miami for over 27 years. Serving the needs of high-net-worth individuals with over $500,000 in investable assets, the company manages over $1 billion on their behalf and is the largest fee-based, independent wealth management firm in Florida.

Singer Xenos is a highly regarded Miami wealth management firm, having earned numerous awards and accolades from industry watchers, financial media, and other leading professional institutions.

This impressive list of recognitions, for being one the top Miami wealth management firms, stretches back to 2001 when the firm was recognized by *Worth* magazine in its exclusive list of "The 150 Best Advisors for Doctors." Since then, the Singer Xenos team has consistently earned the respect of peers and industry colleagues in the form of ongoing awards and recognitions.

Some of the more recent recognitions include:

- Being ranked among the 100 most exclusive wealth advisors by *Worth*magazine
- Founder Faith Read Xenos being named as one of *Barron's* top 100 women advisors
- Being named to the Financial Times' list of "Top 300 Financial Advisers for 2014"
- Named to WealthManagement.com's list of "Top 10 Women RIA Owners in 2013"
- Receiving the 2013 "Industry Innovator in Human Capital Management" award
- Faith Read Xenos being a multi-year recipient of the "Top 100 Women Financial Advisors" reorganization

As highly-focused wealth managers in Miami, the company operates specialized divisions of professional teams that cater to the unique needs of a select clientele of affluent individuals:

- Women
- Physicians
- Entrepreneurs
- International professionals

The company brings together a highly experienced, multi-disciplined team of professionals to deliver a fully-integrated range of personalized services to its clients.

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

The following factors enabled Singer Xenos to be rated as a top 2016 wealth management firm in Miami.

Registered Investment Advisor (RIA):

Singer Xenos is a registered investment advisory firm in Miami that is regulated by the U.S. Securities and Exchange Commission (SEC) and is legally and professionally bound to always act in a client's best interest. All advice delivered is, therefore, provided in the firm's capacity as fiduciaries to its clients.

Independent Advisor:

The company is one of the top-rated wealth managers in Miami and operates independent of any other third-party affiliations. What this means is that clients are not pressured into buying specific products that may benefit the firm, and the firm is not limited to advising clients only on a restricted set of products or services. Clients benefit from a wide array of solutions that may provide benefits to them.

Fee-Based Advisory Services:

Singer Xenos is an independent wealth manager in Miami – one of the largest in South Florida – who provides fee-based services to its clients. As such, the compensation that the company receives is based on the value that its advisors add to the client portfolios.

Reduction in Overall Administrative Costs:

By operating as an independent wealth management firm in Miami, the company is able to offer much lower operating and administrative costs to its clients, which trickle down directly into maximizing client account values. Due to the multi-layered administrative fees and commission structures involved, such cost-savings are not available to clients of wealth managers affiliated with large money management firms.

Highly Experienced Team:

As a leading Miami Registered Investment Advisor, the company's team is comprised of professionals with a wide range of experience and expertise, including investment banking, financial planning, corporate law, bankruptcy law, and estate tax planning law.

The Enrichment Group Review

The Enrichment Group was founded in 1987 and is a top-rated Registered Investment Advisor in Miami that offers a broad array of services to its clients. The establishment of an independent firm of financial planners and investment advisors was a very personal mission for founder Kathleen Day.

As a long-time banker, Kathleen found the “banker’s approach” to helping clients to be very impersonal and cold. As a passionate advocate of empowering her clients, Ms. Day therefore decided to become an independent financial planner in Miami whereby she could deliver highly personalized services to her clients.

The Enrichment Group team follows a disciplined process in advising its clients and managing client assets. This process is based on offering:

- Life planning services to assist clients in clarifying their life goals and achievements
- Transition planning services to prepare clients to deal with unexpected “curve balls” that life may throw at them
- Portfolio management services to help clients preserve, enhance, and manage their wealth

As a highly diverse firm of Miami financial planners, this integrated approach is used to deliver a wide array of services to fill individualized client needs.

SERVICES OFFERED

Depending on your needs, we may offer some or all of the below services.

- Investment Goal Setting
- Perpetual Paycheck
- Initial Holistic Planning Meetings
- Annual Planning Review Meetings
- Priority Access to Planners
- Savings Recommendations
- Retirement Planning & Projections
- Education Planning and Funding
- Risk Management and Insurance Planning
- Financial Transition Planning–Divorce, Loss of Spouse, etc.
- Estate Document Review and Recommendations
- Income Tax Planning
- Investment Policy Statement
- Monitoring and Rebalancing
- Goal Setting for Lifetime Objectives
- Planning Updates as Needed
- Cash Flow & Spending Review
- Net Worth Analysis
- Scenario Testing
- Coaching for Financial Decisions
- Coordination with CPA, Attorney and/or Family Members
- Employee Benefit Review and Recommendations
- Charitable Giving & Family Legacy Planning

The September 2015 joining of forces between The Enrichment Group and Pinnacle Advisory Group, Inc. has created an even more powerful registered investment advisory firm in Miami – one that brings a much broader range of expertise and services to clients of the combined entity.

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

The following factors enabled us to rank The Enrichment Group as a top 2016 wealth management firm in Miami.

<u>Independent Registered Investment Advisor (RIA):</u>

As one of the top registered investment advisory firms in Miami, The Enrichment Group acts independent of any other organizations when advising its clients. Clients receive no pressure to buy any products or services, and an advisor is free to recommend products and services that meet a client's needs from across a broad universe of offerings.

Fee-Based Services:

The Enrichment Group is a fee-based financial planner in Miami, which means its compensation is directly tied to the services it delivers and the value it adds to its clients. The company does not accept any other commissions from referrals or remuneration from product sponsors.

Fiduciary Responsibility:

In its role as a Miami Registered Investment Advisor, The Enrichment Group is legally and professionally committed to acting as fiduciaries to its clients. What this means is that clients can expect advice and recommendations that are solely in their best interest.

Highly Diversified Portfolio of Services:

Under its umbrella of core offerings, which includes its Life Planning Services, Transition Planning Services, and Portfolio Management Services, the company offers a choice of 20+ services that clients can pick and choose from.

Proven Proprietary Investment Strategy:

The Enrichment Group is a wealth management firm in Miami that has developed a proprietary investment strategy that works. Since 2002, the company's advisors have been using a blend of portfolio diversification used by traditionalists with a healthy dose of active management to construct highly personalized and effective client portfolios.

WE Family Offices LLC Review

WE Family Offices LLC was founded as a unique type of wealth management firm in Miami, with the objective of providing independent insight to clients about their wealth management, empowering clients with information and knowledge to support informed decision-making, and supporting the successful management of their wealth.

As a top-ranked Miami wealth management firm, the WE team believes that families who manage their wealth successfully do so based on the premise that they are, in fact, managing a business enterprise. They use the same diligence and accountability structures to build, grow, protect, and manage their wealth, as entrepreneurs do when managing their enterprises.

The inspiration behind the company name “WE” – which stands for “Wealth Enterprises” – is precisely that tenet.

The company is a Miami wealth manager that offers a broad array of family office services to ultra, high-net-worth (UHNW) families:

- Wealth enterprise mapping
- Financial and wealth planning
- Investments
- Management of all your financial services providers
- Family education and governance
- Reconciliation
- Consolidated reporting
- Quality control

At the heart of delivering these services to its clients is the belief that no two families are alike, and, therefore, client families are served through a personalized blend of services in order to help them build their unique wealth enterprise.

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

The following key considerations enabled us to rank WE Family Offices LLC as a top 2016 wealth management firm in Miami.

<u>Independent Advisor:</u>

As an independent wealth manager in Miami, the firm is paid exclusively by its clients. By having no affiliations or associations with money managers or investment product providers, WE Family Offices LLC is perfectly positioned to deliver unbiased, conflict-of-interest-free advice to its clients.

<u>Best Practices:</u>

The firm's advisory team acts as independent wealth managers in Miami, bringing with them over 70 years of collective wealth management experience and industry best practices when delivering services to help families build their personal wealth enterprise.

<u>Structured Processes:</u>

WE Family Offices LLC is a financial advisor and wealth manager in Miami that uses a highly structured approach to wealth management. The process starts with a detailed diagnostic of a client's current wealth status and subsequently identifies and delivers all of the services and support needed to maintain, grow, and manage that wealth.

Consolidated Reporting:

Clients with considerable wealth often tend to lose track of their fortunes, and this can sometimes lead to missed opportunities. Through its data aggregation process, WE Family Offices LLC acts as the Miami wealth management firm that brings all of a client's wealth under "one roof" – enabling an individual to have a consolidated view of his/her entire enterprise of wealth.

Conclusion – Top 10 Financial Advisory Firms in Miami and Coral Gables, Florida

Now that you are better informed about these leading Miami and Coral Gables financial advisors, it's time for you to act.

It may be advisable for you to first review the information above to see which of these top-ranked wealth management firms in Miami and Coral Gables offers the kinds of services you are looking for.

Then, armed with the results of this review, you will be able to have a much better conversation with your future financial planners or wealth advisory professionals.

AdvisoryHQ Disclaimer:

Reasonable efforts have been made to present accurate information, however all info is presented without warranty. Review AdvisoryHQ's Terms for details. Also review each firm's site for the most updated data, rates and info.

Note: Firms and products, including the one(s) reviewed above, *may be* our affiliates. Click to view our **advertiser disclosures**.

Image Sources:

- http://www.wefamilyoffices.com/
- http://theenrichmentgroup.com/financial-planning-services-firm/our-services-fees/
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