

# **Top 10 Best Financial Advisors in Seattle, Bellevue, Kirkland (Washington State)**

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## **2016 RANKING OF TOP WEALTH ADVISORS**

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### **Finding Top Financial Advisors and Wealth Managers in Seattle, Bellevue, and Kirkland (Washington)**

Whether you have already entered retirement or are just starting out in your financial planning and wealth management journey, having a good financial advisor by your side can be the difference between financial success and financial hardship.

The questions then become: Who are the best financial advisors in Seattle? Who are the top ranking wealth management firms in Bellevue, Kirkland, and other areas in Washington?

The sheer number of financial advisors in Seattle and its surrounding areas makes choosing just one advisor a difficult task. However, by developing a clear idea of the services you are looking for and doing proper research, the answers to the following questions will soon become clear:

- Should I go with a fee-only fiduciary financial planner? How does a Washington-based (Seattle, Bellevue, Kirkland, etc.), independent advisor benefit me?
- Where can I find the best financial planning, wealth management, and asset management services in Seattle, Bellevue, Kirkland or across Washington state?
- Where should I go if I am looking for additional services like estate planning, tax management, and risk management?
- What types of fees do financial planners in Seattle charge?

While the final decision rests in your hands, we have compiled a list of the top financial advisors in Seattle, Bellevue, and Kirkland to help give you a jump-start on your way to financial success if you reside in Washington.



## **AdvisoryHQ's List of the Best Financial Advisors in Seattle, Bellevue, and Kirkland (2016 Ranking)**

- **Avier Wealth Advisors**
- **Blue Canoe Financial Planning**
- **Conlon Dart Wealth Management**
- **Cornerstone Advisors**
- **Laird Norton Wealth Management**
- **Merriman**
- **Moser Wealth Advisors**
- **MWBoone & Associates**
- **Robinswood Financial, LLC**
- **Sovereign Wealth Advisors**

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

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## **Top 10 Financial Advisors in Seattle, Bellevue, Kirkland**

*(List is sorted alphabetically)*

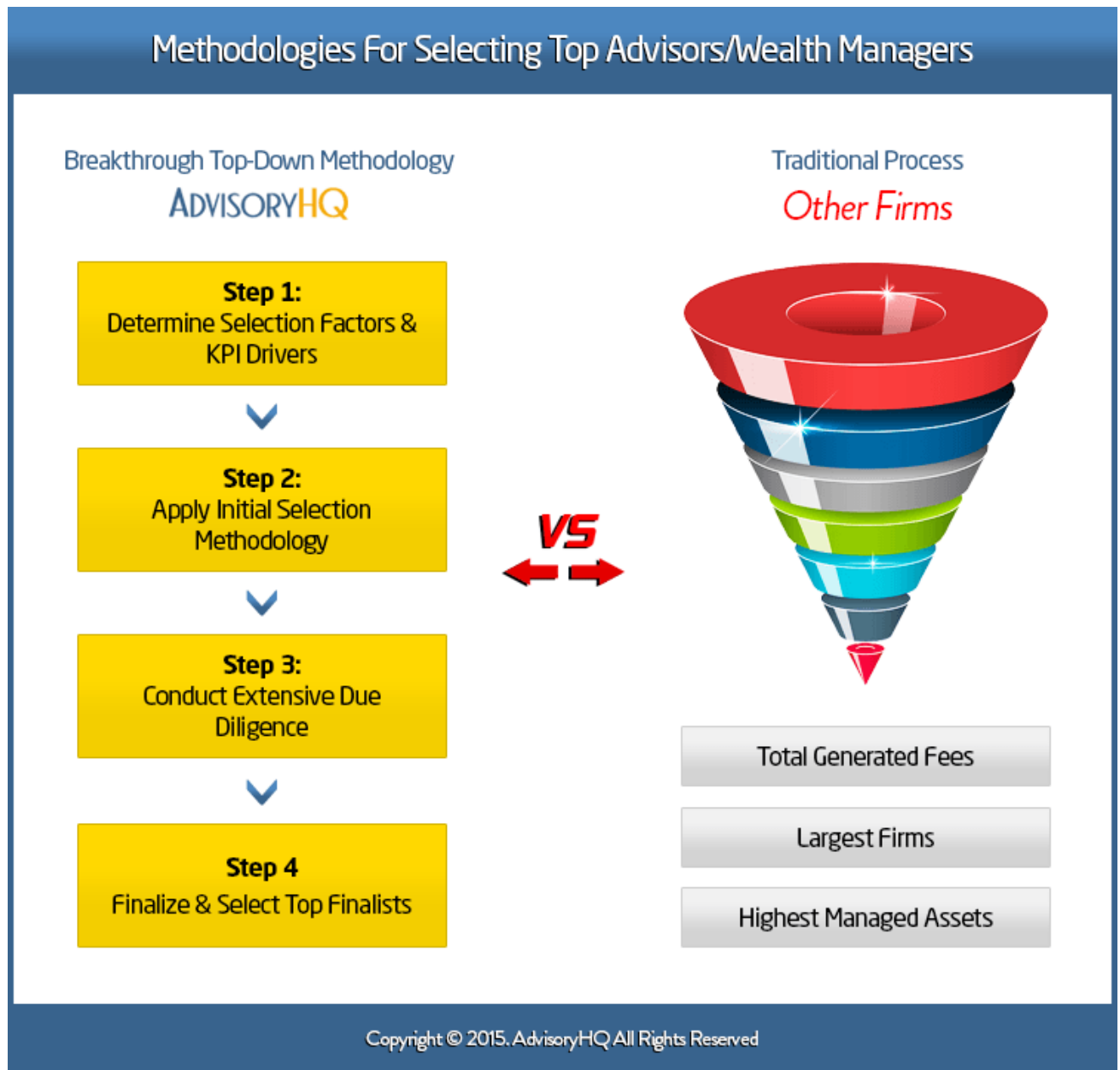
<b>No.</b>	<b>Firm</b>	<b>Location</b>
1	Avier Wealth Advisors	Bellevue
2	Blue Canoe	Seattle
3	Conlon Dart Wealth Management	Seattle & Bellevue
4	Cornerstone Advisors	Bellevue
5	Laird Norton Wealth Management	Seattle
6	Merriman	Seattle
7	Moser Wealth Advisors	Bellevue
8	MWBoone & Associates	Bellevue
9	Robinswood Financial, LLC	Kirkland
10	Sovereign Wealth Advisors	Bellevue

## **2016 Selection Methodology | Financial Advisors – Seattle, Bellevue, and Kirkland, Washington**

What methodology did we use in selecting this list of best Bellevue, Kirkland, and Seattle financial advisors and top wealth managers in Washington?

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

We then applied AdvisoryHQ's **Breakthrough Selection Methodology** to identify the final list of investment and wealth advisors that provide services to communities in and around Bellevue, Kirkland, Seattle, and other areas in Washington.



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

## **2016 Detailed Review – Top Seattle Wealth Managers and Financial Planners**

Below, we present a more detailed overview of the best financial advisors in Seattle, Bellevue, and Kirkland, including the many factors that allowed each firm to score so high in our selection ranking.

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### **Avier Wealth Advisors Review**

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[Avier Wealth Advisors](#) offers investment advisory and financial planning services on a fee-only basis to families, businesses, and individuals.

As one of the top financial planners in Bellevue, Avier Wealth Advisors provides clients with research-based wisdom and a wide range of investment options. Its partnership with [Dimensional Fund Advisors](#) gives clients access to exclusive, low-cost mutual funds that are based upon comprehensive research on long-term market drivers.

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

##### Teamwork

Each client of Avier Wealth Advisors is supported by a three-member team comprising a lead advisor, associate advisor, and client services associate. The team works together with the client to create a highly customized investment advisory experience.

This structure, together with Avier's commitment to a low advisor-client ratio, better ensures that clients receive the care and attention that they deserve.

##### Comprehensive, Long-Term View

Avier Wealth Advisors uses an integrated approach which places investment management within the context of its clients' life goals.

With its clients' risk profiles in mind, Avier diversifies portfolios across multiple investment styles and asset classes with an investment strategy designed to thrive over time.

### Focus on Women

In addition to its team-based services and comprehensive approach, Avier Wealth Advisors is dedicated to helping women succeed. Its strategies aim to serve women at every stage of life by facilitating financial education and independence.

One of the firm's senior financial advisors is a woman: [Sailaza Easwari Pal, PhD](#). Her presence offers female clients an opportunity to work with someone who may better understand their financial goals and desires.

### Commitment to Client Knowledge

The most successful investors tend to be the most knowledgeable investors. Avier Wealth Advisors offers its clients a steady stream of opportunities to broaden their investment knowledge through regular client meetings, workshops, webinars, and reports. Unlike many firms, which focus on high-net-worth clients who already have an expert understanding of investments, Avier endeavors to help clients, who are still in the beginning or middle stages of wealth accumulation, gain the know-how that they need to succeed.

### Research-Driven Strategy

Finally, Avier Wealth Advisor's investment approach is one of maximizing stability and growth while minimizing emotion and risk.

The portfolio management strategies it offers include globally diversified asset classes and stretches across a spectrum of risk tolerances to match the goals and needs of each individual client. Each strategy is backed by strong academic expertise, which includes the research of "Father of Finance" [Eugene Fama](#), winner of the 2013 Nobel Prize in Economics.

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## **Blue Canoe Financial Planning Review**

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An incarnation of highly rated Goddard Financial Planning, fee-only **Blue Canoe Financial Planning** offers its clients an investment philosophy that emphasizes flexibility and a business structure that put emphasis on simplicity.

It is the only company on the list of top financial advisors in Seattle that operates solely on an hourly-fee basis.

The metaphor of a canoe on the river describes Blue Canoe's approach to investing:

1. Balance
2. Flow
3. Control and response
4. Peace of mind

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

### Works with a Wide Range of Clients

While most asset management companies only work with high-net-worth individuals, Blue Canoe specifically states that it welcomes all levels of investors, from those who are just starting out in building their assets to those who are simply seeking to protect or pass on what they have already built.

### Simple Fee System

The pricing is the most straightforward and simple system we have seen. It is hourly, and that's all! The hourly rate is charged only for the time taken to create, update or adjust the financial plan.

Blue Canoe has no fees for assets under management, does not charge for commissions, and does not do product sales.

### Long-Term Relationships

Blue Canoe seeks to form long-term, ongoing relationships with its clients.

After the initial financial plan has been drafted and approved, Blue Canoe clients can meet with advisors as often as they desire. Annual meetings to make adjustments and track progress are available to clients who want them. Some of the things that occur during these annual meetings include updating current financial assets and rebalancing portfolios.

Also available to clients are “as-needed” meetings to deal with major and often unexpected life changes such as divorce, marriage, new children or inheritance.

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## Conlon Dart Wealth Management Review

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A fee-only financial advisory firm in Seattle, WA, [Conlon Dart Wealth Management](#) is dedicated to creating highly customized financial planning and asset management solutions for its clients.

The company’s experienced team exercises a holistic approach to financial planning. As one of the top financial advisors in Seattle, Conlon Dart identifies its true value to clients as its ability to help create integrated solutions within the framework of clients’ complex lives.

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

#### Transparency

Conlon Dart’s fee schedule is outlined on its website. The firm works on a fee-only basis, not accepting commissions, 12(b)1 fees or compensation from third-party vendors. Additionally, Conlon Dart offers complimentary “get acquainted” meetings so that potential clients can meet the team and clear up any questions or concerns before making a commitment.

Its website clearly states the types of clients that it generally works with: those who are preparing for or transitioning towards retirement, as well as mid-career professionals.



## Philosophy of Discipline

Conlon Dart believes that investment management and financial planning services are not mutually exclusive. For this reason, they integrate both services into one core offering.

Conlon Dart's investment philosophy is one of common sense and discipline. It does not believe market timing works with any degree of consistency and forms its strategies accordingly. Most, if not all, of its portfolios are composed of the following: no-load and institutional class mutual funds, exchange-traded mutual funds (ETFs), index funds, and individual bonds.

## Individualized Process

In order to form financial solutions suited to each clients' individual needs, Conlon Dart will work together with other financial professionals, such as clients' tax counsel and insurance brokers, to get to know clients on a more in-depth level.

The company describes this familiarization process as "highly individualized, comprehensive and detail-driven."

After developing a comprehensive view, Conlon Dart works with clients to create individual investment policy statements which summarize each client's goals and expectations according to his or her personal set of income requirements, time constraints, tax considerations, and risk appetite.

## Specialized Services

As stated above, Conlon Dart generally helps clients preparing for or already in retirement, as well as mid-career professionals among others. The firm also offers plan-level investment consulting for 401(k) plan sponsors.

Its experience and expertise in the above areas make Conlon Dart Wealth Management an ideal choice for clients in those specific situations.

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# Cornerstone Advisors Review

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Founded in 1984, **Cornerstone Advisors** is one of the biggest employee-operated and owned financial management firms in the Pacific Northwest. Its fee-only services and substantial assets under management (AUM) offer clients access to opportunities not available to most investors.

As one of the top financial advisors in Bellevue, Cornerstone Advisors offers a wide range of service options, which include family office services, portfolio and investment management on behalf of both individuals and organizations, and specialty services.

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

### Wide Range of Services

Rather than limiting itself to a single asset class, Cornerstone Advisors provides expert advice on the entire capital market spectrum.

Its full-time investment management team carries a high level of skills, experience, and credentials in a wide variety of areas, including strategic asset allocation, cash management, mutual funds, taxable and municipal bond management, public equity, real assets, private equity, real estate, and alternative investment strategies.

### Community Support

Cornerstone believes in supporting those in need, and its contributions to the community doesn't just end at monetary donations. Many Cornerstone employees are involved as board members or members on advisory committees of foundations such as the American Cancer Society, Bellevue Boys and Girls Club, Ben Towne Foundation, Cancer Lifeline, and Construction for Change.

### Experience

The Cornerstone team has both experience and accolades. It has been managing investment portfolios since 1993, and the company has been featured by *Forbes* as one of the "Top 50 Registered Investment Advisors" in the United States and by *Bloomberg News* as one of the world's top family offices.

## Flexibility

Cornerstone's many years of experience give it the expertise needed to be flexible in accommodating individual clients' needs. Some examples of specialized areas that Cornerstone's services cover include the hedging, monetization or disposition of concentrated stock positions, strategic investment portfolio planning, employee stock option planning, complex real estate transaction planning, tax planning, wealth transfer planning, and coordination and risk management assessment.

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# Laird Norton Wealth Management Review

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One of the top Seattle-based, fee-only wealth management firms, [Laird Norton Wealth Management](#) has grown, since its beginnings in 1967, into a firm with more than \$4 billion in assets under management. Its clients are primarily high-net-worth families, individuals, endowments, and foundations whose assets range up to hundreds of millions of dollars.

Over the years, Laird Norton has accumulated a level of experience and expertise which makes it one of the best wealth managers in Seattle and in the entire Pacific Northwest.

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

### Full Range of Services

A very attractive aspect of Laird Norton Wealth Management is that it provides a full range of services under one roof. Whether you need financial planning, investment management or trust services, Laird Norton has you covered with your own three-person team (advisor, analyst, and associate).

Additionally, its larger size means that Laird Norton is able to offer some perks otherwise unavailable to investors, such as negotiated discounts on investments and preferred pricing. The fee structure gives

clients unlimited access to advisors who are not paid hourly or by commission.

### Accounting and Legal Expertise

Everything done by Laird Norton on a client's behalf already includes tax planning, whether it be trust planning or minimizing taxes on investments. The firm provides clear tax reports at every quarter and year's end to both clients and the clients' accountants. Additionally, it has the knowledge needed to advise clients on the most suitable estate planning vehicles for their individual situations.

### Wealth Regeneration

Wealth Regeneration® is the name for the firm's unique approach to wealth management. The approach brings together human capital and financial capital to create desired outcomes over the course of lifetimes and across generations.

The president and CEO of the firm, Robert Moser, has co-authored a book, titled *Wealth Regeneration at Retirement: Planning for a Lifetime of Leadership*, which is targeted towards wealthy baby boomers who find that traditional retirement may not be the path for them.

### Expertise in Estate Transfers

Laird Norton, through many years of experience working with high-net-worth clients, understands the ins and outs of maximizing wealth transfer between generations, ensuring that heirs have the resources they need, and leaving philanthropic legacies through charitable annuities, foundations or charitable trusts.

It happens to be the oldest independent trust company in Seattle and in the Pacific Northwest and has helped hundreds of families find the best trust and estate planning options for their unique situations.

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## **Merriman Review**

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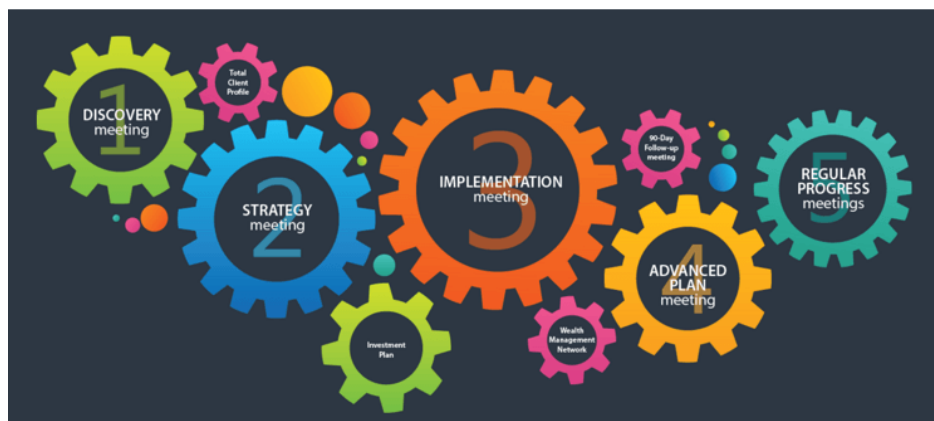
Founded in 1983, **Merriman** is a fee-only firm with a focus on long-term goals and smart investing.

The firm seeks to bring its clients success and peace of mind by offering a comprehensive approach that involves not only investment planning but also tax planning, estate planning, insurance, risk management, and charitable donations.

Merriman currently has around \$1.5 billion assets under management.

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

### Five-Step Process



Merriman's **five-step process** starts with a discovery meeting in which advisors get to know their clients' relationships, values, goals, resources, health, and interests. After this in-depth introduction comes a strategy meeting in which a custom investment plan is created with expert recommendations given by Merriman's experienced staff. After that, an implementation meeting occurs. Here, final questions are answered before the implementation of the plan begins. Advanced plan meeting and progress meetings follow afterwards to ensure that clients remain on track towards their financial goals.

Merriman's unique and clear multi-step program helps to give its clients peace of mind while simultaneously ensuring forward movement.

### Comprehensive Services

Like many larger firms, Merriman offers comprehensive services to its clients, including taxes, estate planning, insurance, risk management, and more. One of the biggest contributions that Merriman makes to its clients is the ongoing assessment of each client's goals, needs, resources, and decisions.

Merriman seeks to evolve client portfolios in time with its clients' changing goals and plans.

### Fact-Based Investing

Merriman uses a fact-based investing approach which emphasizes three goals for long-term success:

1. Controlling risk
2. Careful choice of assets
3. A long-term approach

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## **Moser Wealth Advisors Review**

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Based in Bellevue, [Moser Wealth Advisors](#) provides wealth management services, as well as financial planning and tax services, to a variety of high-net-worth individuals, families, and business owners.

The firm uses years of industry-level expertise combined with an understanding of wealth accumulation strategies and those strategies' tax implications to create positive results for its clients.

As a part of its philosophy of service, Moser Wealth Advisors forms highly individualized solutions for its clients so that they may reach their unique financial objectives. Its wealth management services seek to maximize gain and minimize risk, all the while maintaining the highest ethical standards of integrity.

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

#### Tax Planning

Moser Wealth Advisors shows a unique expertise and in-depth understanding of the intricacies of taxes, something which is integral to clients who wish to grow and maintain their wealth. Taxes are most often the biggest obstacle to the preservation of wealth, so Moser's tax specialists can be of enormous help to any and all clients who have the slightest inclination towards wealth preservation.

The firm specializes in developing proactive strategies that will structure clients' businesses, investments, and estates in a way that reduces future tax burdens.

Additionally, Moser offers comprehensive tax services in order to ensure that tax savings are produced through its strategic planning. The firm has a track record of successfully defending clients in tax-related cases, thus showing its expertise and integrity in the tax implementation and planning process.

### Business Strategy

Moser has advised hundreds of startup businesses in their journeys to success. As a result, the firm is often hired by business owners to act as an advisor and help position businesses for success by assessing financial decisions, developing reporting systems, evaluating company performance, assisting with transactions or overseeing tax and accounting operations.

### Financial Planning and Accounting

Moser's comprehensive financial planning knowledge and resources are backed by its expertise in accounting. Moser Wealth Advisors is a Certified Public Accountant firm that offers individuals and businesses a wide range of accounting services. The firm's experienced team of CPAs is capable of providing clients with everything from financial statements and business segment reporting to payroll and information system support.

This type of comprehensive accounting service, in conjunction with financial planning, ensures clients that nothing is left to chance.

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## **MWBoone & Associates Review**

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The mission of fee-only, independent Bellevue wealth management firm **MWBoone and Associates** is to provide clients with the highest quality investment management and financial advice with the utmost service and integrity.

Its founder, Michael W. Boone, originated from a Wall Street investment firm and started MWBoone & Associates over twenty years ago because he envisioned a firm free of conflicts of interest and sales quotas.

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

### Expertise

Michael W. Boone, CFP and CFA, was named as one of “America's Top 250 Financial Advisors” by *Worth magazine*. He is both a certified financial planner and a chartered financial analyst and is an expert in investment management and financial planning.

### Experience

The firm has over fifty years of combined experience in financial planning.

### Long-Term Relationships

Additionally, MWBoone has a low client turnover rate as well as many client relationships that have lasted over twenty years.

### Wealth Vision



**New Investments Page**  
Interactive charts and more detailed views provide you with increased visibility into your accounts.

**Fresh New Design**  
Your complete financial picture comes to life.

**Intraday Price Updates**  
Your investment prices update throughout the day, not just nightly.

**New Budgeting Tools**  
New budgeting tools help you see where you're at with reaching your goals.

**Financial Connections**  
Connecting your accounts is easy with intuitive data entry.

**New Spend Tracking**  
Your bank and credit card transactions import so you can see what you're spending. Create custom categories to track your spending the way you want.

The screenshot shows a dashboard for 'Luke and Jenn Smith' with the following data:

- Net Worth:** \$421,319 (Assets: \$532,234; Liabilities: -\$110,915)
- Investments:** \$125,906 (Today's Change: +\$5,250, 2.59%)
- Accounts:** Cash (\$61,328), Credit Cards (\$9,880), Investments (\$125,906), Life Insurance (\$50,000), Loans (\$101,035), Property (\$295,000)
- Spending:** Last 30 days, \$2,045 spent. Categories: Clothing, Food, Utilities & Bills.
- Budget:** \$170 spent, \$1,830 left to spend.
- Protection:** Permanent Life Insurance, Term Life Insurance, Term Life Insurance, Homeowners Insurance.
- Reports:** Adding insurance to the system allows you to access all your policy details in one convenient place.

In keeping up with the technological age, MWBoone has an excellent financial monitoring system that can help clients track their portfolio, net worth, and other financial details.

## Robinswood Financial Review

Robinswood Financial, LLC is a fee-only, independent investment management and financial planning firm based out of Kirkland, Washington. Its goal is to provide its clients with higher returns while ensuring maximum risk protection.

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

#### Dedication to Clients

Robinswood maintains a small client base because it believes that each client should be provided with time and individual attention so that the strategies devised on the client's behalf are perfectly suited to his/her unique needs. It is committed to building a personal relationship with each and every one of its clients through open communication and frequent updates on investments and portfolio performance.

The firm's strong dedication to its clients is made even clearer by [its pledge](#):

#### **Pledge to Our Clients**

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As your financial advisors, we pledge to:

- Adhere to the highest standards of ethical behavior and fiduciary responsibility.
- Employ a team of talented, hardworking, and friendly professionals.
- Communicate candidly with you regarding all aspects of your financial life.
- Help you set realistic financial goals and instill the discipline to achieve them.
- Always put your interests first.
- Accept no compensation that impairs our ability to give you unbiased advice.
- Continually educate ourselves regarding financial markets—both past and present.
- Remain vigilant about minimizing fund expenses, transaction costs, and taxes.
- Invest our personal assets in a manner consistent with your investments.
- Keep a long-term perspective.

#### Steady Hand

The core of Robinswood's investment strategy is the use of institutional indexes and asset class mutual funds. While these are not get-rich-quick instruments, they minimize risk and produce better returns in the long run.

Robinswood is also one of the select fee-only advisors that are given access to Dimensional Fund Advisor's exclusive investment options.

#### Family- and Individual-Oriented

Robinswood chooses to work with families and individuals rather than institutions because of its commitment to personalizing the investment management experience. It is one of the friendliest and most accessible firms on this list.

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# Sovereign Wealth Advisors Review

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**Sovereign Wealth Advisors** is an independent, fee-based advisor based in Bellevue. As one of the top financial advisors in the Seattle area, it has been providing financial planning and wealth management services to the Pacific Northwest for over thirty years.

The firm's clients come from a broad range of profiles and include everyone from young families to retirees, as well as corporate executives and small business owners, all of whom benefit from its comprehensive services.

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

### Comprehensive Services

Not only does Sovereign Wealth Advisors target broad financial goals, such as college funding, wealth accumulation, estate transfer retirement, and other life objectives, it also has the expertise needed to deal with more specialized cases such as those involving the following:

- Social Security and Medicare analysis
- Tax, estate, and legacy coordination
- Asset protection
- Stock option analysis for senior executives
- Business succession and continuation planning
- Analysis and coordination of illiquid assets
- Analysis of real estate holdings and transactions

### Wealth Building

Sovereign Wealth Advisors uses an overall investment strategy based on long-term returns and a minimization of risk. It works with clients to identify their individual goals and tolerances to develop a fully-diversified portfolio suited to their needs.

The process of creating such a portfolio is highly personalized and designed to bring clients comfort and peace of mind that their assets are safe and in good hands.

## Experience and Resources

With over thirty years of experience, Sovereign Wealth Advisors has the expertise needed to guide its clients through financial busts and booms using proven investment and financial planning principles.

The firm's clients are given access to a variety of helpful tools:

- Leading financial planning methods for developing foolproof plans and strategies
- Expertise concerning all major financial areas, such as retirement planning, personal finances, tax planning, insurance planning, estate planning, and more
- A lifetime of financial counsel from advisors who make their clients a priority

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## **Conclusion: Top Wealth Advisors and RIAs in Washington**

Now that you have read this list of the top Washington financial advisors in Seattle, Bellevue, and Kirkland, you should be better prepared to answer these questions:

- Where can I find the best financial planning, wealth management, and asset management services in Seattle?
- Where should I go if I am looking for additional services like estate planning, tax management, and risk management?
- What types of fees do financial planners in Seattle charge, and which financial advisor is best for me?

In reality, the answer to the question of which financial advisor or wealth manager in Seattle is the best is entirely subjective and will depend on your individual goals, needs, and desires.

The next step to take is to choose three to five firms from the list that seem to best suit your needs and set up appointments to meet the advisors. Afterwards, you will have all of the information necessary to make an informed decision and complete yet another step towards your financial target.

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If you have questions, comments, or tips about this "Top 10 Best Financial Advisors in Seattle, Bellevue, Kirkland (Washington State)" article, send us an **email**. Follow us on social media to be the first to hear about major economic news stories.

- **Follow AdvisoryHQ on Twitter**
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Cheers,  
AdvisoryHQ Team

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Image Sources:

- <http://www.merriman.com/merriman-process/>
- <http://mwboone.com/wealthvision/>